APD
FRAUD UNIT

ABILENE POLICE DEPARTMENT

Common Scams & Fraud Awareness Guide — Know the Signs. Protect Yourself.

🔍 COMMON SCAMS — KNOW WHAT TO WATCH FOR

💔 Romance Scams
Builds an online relationship over weeks or months, then requests money for an 'emergency,' travel, or medical bills. Common on dating apps and social media.

🏛 Impersonation Scams
Poses as IRS, Social Security, police, or your bank. Demands immediate payment or personal information, often threatening arrest or account suspension.

🎰 Prize / Lottery Scams
Claims you've won a prize but must pay fees, taxes, or shipping first to collect. You send money — and never receive anything.

💻 Tech Support Scams
A pop-up or caller claims your computer is infected. Requests remote access or payment to 'fix' a problem that doesn't exist.

👴 Grandparent Scams
Calls pretending to be a grandchild (or their attorney/officer) claiming to be in trouble — begging for bail money or emergency funds and asking you to keep it secret.

💼 Job / Employment Scams
Offers a high-paying job but asks you to pay for training, a background check, or equipment upfront — or sends a fake check and asks you to wire money back.

🏠 Rental / Utility Scams
Lists fake rental properties and collects deposits, or threatens immediate utility shutoff unless you pay by gift card right now over the phone.

🛒 Marketplace Scams
Fake buyers or sellers on Facebook, Craigslist, or OfferUp. Sends fake payments, overpays and asks for a refund, or collects payment and never delivers the item.

🎁 **REMEMBER:** No legitimate government agency, business, or law enforcement will EVER ask you to pay with **gift cards.** **If someone asks — it is a scam. Hang up.**

🚩 COMMON RED FLAGS — If you notice any of these, stop and verify before acting.

- ⚠ Urgent pressure to act NOW — 'This offer expires today'
- ⚠ Requests for gift cards (iTunes, Google Play, Amazon) as payment
- ⚠ Wire transfers or cryptocurrency payments requested
- ⚠ Threats of arrest, lawsuits, deportation, or account closure
- ⚠ Told to stay on the phone and not hang up
- ⚠ Told to keep it secret from family or friends
- ⚠ Unknown caller claiming to be government, bank, or law enforcement
- ⚠ Asked to send money back after receiving a check or overpayment

APD Non-Emergency	FTC Complaint	FBI Cyber Crime
325-673-8331	ftc.gov/complaint	ic3.gov

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Common Scams & Fraud Awareness Guide — If You've Been Scammed, Act Fast.

WHAT TO DO IF YOU THINK YOU'VE BEEN SCAMMED

1. **Stop all communication immediately —** Hang up the phone, close the chat, or stop responding to messages. Do not let them pressure you into staying on the line.
2. **Do NOT send money or personal info —** This includes gift cards, wire transfers, cryptocurrency, cash, or account numbers. Once money is sent, it is nearly impossible to recover.
3. **Contact your bank right away —** If you sent money or shared account information, call your bank's fraud line immediately. They may be able to stop or reverse a transaction.
4. **Save all evidence —** Keep all messages, emails, call logs, receipts, and screenshots. Do not delete anything — this information is critical for investigators.
5. **File a local report with APD —** Call our non-emergency line at 325-673-8331 or visit the station to file a report with the APD Fraud Unit.
6. **Report to the FTC —** File a complaint at ftc.gov/complaint or call 877-382-4357. The FTC uses reports to build cases against scammers nationwide.
7. **Report online crime to the FBI —** If the scam occurred online or involved a large financial loss, also file a report at ic3.gov — the FBI's Internet Crime Complaint Center.

MORE INFORMATION & REPORTING RESOURCES

Federal Trade Commission
The FTC is the primary federal agency for reporting fraud and scams. File a complaint and get a personalized recovery plan.
877-382-4357
consumer.ftc.gov/scams

FBI — Internet Crime Complaint Center
Report online fraud, cybercrime, and internet scams. The FBI uses IC3 reports to investigate and prosecute cybercriminals.
ic3.gov

Identity Theft Resource Center
Free, confidential support for identity theft victims. Advisors help you understand your options and create a recovery plan.
888-400-5530
idtheftcenter.org

FTC Identity Theft Portal
Create a personalized identity theft recovery plan, generate pre-filled dispute letters, and track your recovery progress.
877-438-4338
identitytheft.gov

AARP Fraud Watch Network
Fraud alerts, scam-tracking tools, and a helpline staffed by volunteers trained in fraud victim support — especially for older adults.
877-908-3360
aarp.org/money/scams-fraud

National Consumers League — Fraud.org
Report scams and browse a database of current fraud schemes. NCL advocates for consumers and works with law enforcement.
fraud.org

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