

Pre-paid debit card scammers target Truckee

A growing tool for scammers and con artists around the nation is the use of pre-paid debit cards, specifically "MoneyPak" or "GreenDot" cards.

This week a Truckee resident was scammed out of \$3,000 when she attempted to buy a vehicle from out of state through Craigslist. After making contact with the scammer, she was directed to eBay motors so "the transaction would be insured". It was determined that the "eBay motors" page she used was created by the scammer to appear legitimate.

The scammer then told the victim he only accepts payment through GreenDot MoneyPak cards. The victim purchased and provided the numbers on the back of six \$500 MoneyPak cards as the \$3,000 payment for the vehicle. Once the scammer received the payment, he attempted to scam her again by stating he needs \$1,500 more to cover insurance costs for shipping that she will get back once the vehicle is delivered. Once the victim realized it was a scam the seller ceased all communication and the vehicle was never delivered.

A Truckee business was contacted repeatedly from a scammer who said they were representing PG&E and stated the business owner had an outstanding balance of more than \$1,400. A Truckee police officer called the scammer back and pretended to be the business owner to determine how the scam works.

The scammer directed the officer to go to almost any grocery store or pharmacy. Once at the store, the scammer instructed the officer to buy two \$500 and one \$400 MoneyPak cards (the cards can only be purchased for a maximum of \$500) making the \$1,400 total. The officer was then directed to call the scammer back directly – not through the PG&E customer service

number – and provide the numbers on the back of the card to the scammer.

At this point, the scammer can use the numbers from the cards to transfer the GreenDot cards into cash, leaving the victim with no way to recover the lost funds.

The scammers often use voice over IP (VoIP) phones or proxy servers for email correspondence from public places (often in foreign countries), making tracing the phone number or IP addresses and identifying the suspect nearly impossible. The FBI is aware of and currently investigating these kinds of cases.

To avoid being scammed, the Truckee Police Department offers these tips:

- Be suspicious of callers who demand immediate payment for any reason. Scammers frequently pressure the victim into believing the payment must be made “right now!”
- Remember that “GreenDot” or “MoneyPak” cards are very commonly used by scammers and con artists to victimize people.
- Never give out your personal or financial information to anyone who calls or emails you unsolicited.
- Never wire money, provide debit or credit card information, or “GreenDot” card number to anyone you do not know.
- Utility companies and government agencies will never contact you demanding immediate payment using “GreenDot MoneyPak” Cards.
- Scam emails will often be written with spelling and grammatical errors or be written in unusually proper English.
- Pay attention to URLs and email addresses. For example the real eBay motors website is www.ebay.com/motors. But, a scammer may direct you to a fraudulent page with the URL of www.ebay-motors.com. Email address may be

made to appear legitimate but be fraudulent as well.
i.e. PG&E@support1.com.

- If you ever suspect that the person you are dealing with may not be legitimate, terminate the conversation and contact a verified official representative of the company in question.
- Lastly, if it sounds too good to be true, it probably is.
- If you believe you have been the victim of a scam, contact the Truckee Police Department at 530.550.2320.

– Lake Tahoe News staff report