



Beware of Scams Targeting Grandparents

From the Office of Minnesota Attorney General Lori Swanson

Minnesotan grandparents report a new scam where a con artist impersonates a grandchild in distress. The con artist exploits the love and generosity of the grandparent by pretending to be a grandchild in trouble and in need of emergency funds. The fraudster convinces the grandparent that they are assisting a grandchild to pay for transportation home from a foreign country, for medical treatment, or bail. Some grandparents--more than willing to come to the aid of a grandchild in need--set aside their reservations and quickly wire money to the impostor. Furthermore, the con artist may ask the grandparents not to contact the parents out of embarrassment or because the need is too urgent to lose time consulting someone else.

How the Scam Works. The consumer receives a phone call initiated with a phrase like, “Hi Grandma/Grandpa! Do you know who this is?”, or something similar. If the consumer responds with a name, the con artist assumes the name is a grandchild’s and uses it to pose as the consumer’s grandchild. The “grandchild” describes some type of urgent trouble, often in a foreign country, and begs the grandparent to immediately wire money through Western Union or MoneyGram to pay for medical treatment, bail money, auto repair, or a ticket home. By claiming that they are embarrassed or there is no time to talk to others, the con artist tries to dissuade the grandparent from contacting the grandchild’s parents or friends.

Some con artists may investigate the identity of the grandchild before the initial phone call or pretend to be a third party such as a government official or a bail bondsman. The involvement of a family member, an immediate need for money, and a request for secrecy are the hallmarks of this scam.

Grandparents Scam: What to Look For

- 1) A phone call claiming to be about or from a grandchild or other family member in distress.
- 2) An urgent need for money to be secretly wire transferred, often to a foreign country.

Avoid the Grandparents Scam. Avoid the Grandparents Scam by verifying a caller’s identity and resisting pressure to act before the caller’s identity is verified.

Verify the caller’s identity. Contact a family member who could confirm the caller’s story. Try contacting the real grandchild at a number you know is accurate. A consumer can also ask questions of the caller, the answers to which only the real grandchild would know. Be attentive to whether the caller is answering in detail or just guessing the answers. Remember, while some fraudsters investigate the grandchildren to make their impersonations more accurate, many depend upon their intended victims providing necessary information over the phone. Do not give out names or other information on family members unless you are certain of the identity of the caller. There may even be some similarities between your real grandchildren and a fraudster’s impersonations. For example, some grandparents have a grandchild traveling in Canada when they receive a fraudulent phone call claiming that their grandchild needs money to return home. Even if a story seems to be true at first, verify its accuracy.

Resist pressure to act quickly. This scam depends upon a grandparent’s compassion for their grandchildren outweighing any concern about potential scams. The various excuses created by

fraudsters almost always involve an emergency and a desire for secrecy. A scammer often claims that there is no time to speak to others or that the “grandchild” will be embarrassed if other family members know about the situation. Fraudsters ask for secrecy because they know if you contact another family member, you will become aware of the scam. You should only wire transfer money if you are certain of the caller’s identity, particularly if the caller wants you to wire the money to a foreign country. Remember, if you wire money, it may be impossible to retrieve the money once it is picked up at the other end. Therefore, the money is virtually untraceable, and United States law enforcement agencies have little success in recovering wired funds.

If you receive a fraudulent phone call like the Grandparents Scam, try to trace the call. Also, you should promptly file a criminal complaint. You initiate call trace by dialing *57 after you hang up from a fraudulent phone call. When you do that, the caller’s phone number will be forwarded and recorded at the phone company’s call identification center. You should then contact your local law enforcement agency to file a complaint.

Don’t Become A Victim

- 1) *Verify* that it is your grandchild by contacting their parents or asking a question only the real grandchildren would know the answer to.
- 2) *Resist* pressure to send money quickly and secretly.
- 3) *Refuse* to send money through wire transfer or overnight delivery.

Additional Resources. If you have received a phone call from someone claiming to be your grandchild, or you have fallen victim to this scam you may wish to contact your local law enforcement agency or the following agencies:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
Toll-free helpline: 1-877-382-4357
www.ftc.gov

Federal Bureau of Investigation
Minneapolis Office
111 Washington Avenue South, Suite 1100
Minneapolis, MN 55401
(612) 376-3200
<http://minneapolis.fbi.gov>

(for calls from Canada)

Phone Busters
Box 686
North Bay, Ontario P1B 8J8
1-888-495-8501
Toll Free Fax: 1-888-654-9426
E-mail: info@phonebusters.com
Website: www.phonebusters.com

Minnesota Fraud Enforcement Partnership
1-866-347-0911
E-mail: report@mnscams.org
Website: www.mnscams.org

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