

# Phone Call Scams You Should Know About

The focus of this article suggests a bit of a different approach to your finances. We'll be investigating some common scams from a recent Reader's Digest article, "[Watch Out! These 10 Phone Call Scams Could Steal Your Money](#)"

Our goal is to give you information that can help you avoid falling for these types of scams. Phone scams are an increasing problem. According to a September 2018 press release from First Orion.com, a company designed to provide transparency in communication, "[Nearly 50% Of U.S. Mobile Traffic Will Be Scam Calls By 2019](#)" So arming yourself with knowledge about different types of phone scams could be useful in keeping your financial information safe.

The first phone scam mentioned in the Reader's Digest article is the "Can you hear me scam" This con is designed to record your voice when you answer yes. This recording can then be used to claim that you agreed to something you didn't. One way to avoid this too is answer in a full sentence. Reader's Digest suggests using, "I can hear you just fine" instead.

It's likely that you've heard about the next scam that's especially prevalent during tax season. The caller will pretend to be an Internal Revenue Service agent threatening legal action if you don't pay a balance immediately. They may even ask you to confirm your personal information. This is all a scam; the IRS only uses official letterhead for communications. As a matter of policy, they won't call you. Even if you feel the call might be legit, hang up and call the IRS directly. If you do have an issue, the official phone number should connect you with the appropriate department.

While the IRS won't call you, your bank might. So how do you know if these calls are legitimate? Perhaps your bank is calling to verify recent transactions on your card. You can safely answer yes or no to these questions, but don't provide any additional information. If they ask for further details, hang up, flip your bank card over and call the customer service number. They can verify if the call is legitimate.

Curiosity is hard to resist and that's something that scam artists are counting on. The one ring scam plays into your curiosity. Your phone will ring but just once. The scammers want you to call back out of curiosity and confirm that your number is a working number. They may answer, or call you back later, and flip the script by asking why you called them. Then in your confusion, they can try and get important personal data from you.

Technology can be frustrating and confusing, and scammers use those emotions to con you out of your data. In this scam, you could receive a call from someone claiming to be from a major technology company like Apple, Microsoft, Facebook or even your local internet provider. They may ask if you've had computer or phone problems recently. They may then offer to "fix" the problem by having you download software or an app. This malware will then slow down your

computer or phone and potentially steal your sensitive information. If you have problems that require tech support, hang up and call the company directly.

Those are just a few of the phone scams mentioned in the Reader's Digest article. I recommend you visit Reader's Digest as a reminder, search for "[Watch Out! These 10 Phone Call Scams Could Steal Your Money](#)" to find the article and read the rest of the article for yourself. Or give our office a call at and we can email you a link to the article.