

Midwest Tornadoes Bring Out the Scam Artists

May 26, 2011 - The FBI is warning consumers of a growing number of scams involving the recent tornadoes in the Midwest. Some of these scams are targeting those who may see fit to donate to charities. Others are targeting actual disaster victims or those who live in communities impacted by disasters. Here, we'll try to give you a short primer on some of the scams and what you can do to protect yourself.

Tweet

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(function() {  
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];  
s.type = 'text/javascript';  
s.src = 'http://widgets.digg.com/buttons.js';  
s1.parentNode.insertBefore(s, s1);  
})();
```

Email marketing remains a one of the favorite methods for scam artists to target those who may have a desire to contribute to disaster victims' assistance programs. After all, it is very simple for someone to setup a mass mailing and to make it look like it comes from a reputable charity.

Anyone receiving email messages soliciting charitable contributions to assist tornado victims should be suspect of the mailings. Even if you subscribe to mailing from large, well known charities, you should not click on any of the links in these mail messages. You have no way of really knowing if the mailing is real or if it is faked.

If you receive such a mailing and want to contribute, then look up the charities website or phone number yourself. Only make contributions through websites or over the phone when you are the one who has initiated the contact. And if you are making a contribution over the internet, make absolutely sure that you have not fat-fingered the web address. There are a growing number of look-alike fake charities out there that count on people typing the wrong address into their web browser.

Phone solicitations are also popular with scam artists. In one FBI report out of east Tennessee, residents of the area were receiving automated phone calls from an overseas phone number in which they were asked to provide their personal banking information. They were told that due to storm damage, their banks had lost certain records. Those receiving the calls were asked by an automated voice to use the phone key pad to enter their bank account numbers and other information to re-establish their accounts. Your bank will not do this.

If you are contacted by anyone who says they are from your bank or brokerage house with a disaster related inquiry, tell them you will need to call them back. Then look up the phone number yourself, go through the bank's main switchboard and ask to be transferred to the person who called you. If that person doesn't exist, the chances are that the call was a scam.

Although we have not seen any reports of this yet, one scam that is almost certain to emerge over the next few weeks is that people posing as being from the SBA or FEMA will start making the rounds in areas hard hit by tornados. These people will appear in person.

Make sure that if any government field agent appears at your home or place of business that you ask for identification before giving them any information. Under no circumstances should you give them bank account numbers or passwords. Neither FEMA nor the SBA will ask for this information.

FEMA does require a Social Security Number when you register for disaster assistance, and the SBA also requires this information when applying for disaster related loans. If you believe that you qualify for such assistance, you should apply via the phone or go into a disaster recovery center. The FEMA phone number to register for assistance is 1-800-621-FEMA (3362). By the time a FEMA field agent arrives at your home, he or she will already have access to your information. If anyone claiming to be from FEMA appears at you home prior to the time you register, you must assume that they are not actually working for FEMA.

The FBI has a disaster fraud hotline in place. If you suspect that you have been victimized, or that someone is trying to turn you into a victim, you can call the National Center for Disaster Fraud at (866) 720-5721.

ACCESS has published a variety of information regarding protecting your finances in a natural disaster. For a complete list of past articles on this topic, [click here](#).

byJim Malmberg

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