

Scam Buster: “The Grandparents Scam”

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Bad guys out there want your money, and Oklahoma seniors are finding out these bad guys will stoop pretty low to get it. Seniors in Oklahoma are receiving telephone calls, often late at night or very early in the morning and the caller says they are your grandson or granddaughter. They claim they have been hurt or arrested, and need money fast.

If the caller’s voice doesn’t sound like your grandchild, and you ask them why they sound strange, they’ll say they have a cold or come up with some other reason. They may even put someone else on the phone who will claim to be a doctor, a lawyer or a police officer, to support the story that you need to send money right away.

They use phrases like “I really need your help grandma” or “I know I can count on you grandpa” and they will ask you not to tell the family. Often they will say things like “don’t tell dad, ok grandma? You know how he is!” And sometimes the caller will even know your name! The internet is where they look for this information. Just because someone knows your name doesn’t mean you really know them.

Too many Oklahoma seniors have fallen for this scam and losing a lot of money. Don’t be the next victim.

If you get a call like this, here is what you should do:

1. Even if the caller says not to call anyone else, like another family member, call anyway! One call to your son and you may learn your grandson isn’t really in trouble. Your family would rather you call, even if it’s really late at night, then fall for this scam!
2. Tell the caller you have to check with your family. The caller will probably just hang up and try someone else.
3. Make sure you have your grandkids cell phone number. If someone calls you claiming to be them, call them on their cell phone.
4. Don’t get pushed around! Some of these people get mean if you say you won’t pay, or you hesitate and start asking questions. This is usually the person claiming to be a doctor, lawyer or police officer. Remember, police officers will never talk down to you or try to intimidate you, but bad guys lying about who they are will!
5. Ask questions only your grandchild should know, like “well, since you claim to be my grandson, but you don’t sound like him, what did I get you for your birthday?” The scammer won’t know!
6. If you believe it’s a scam, hang up and call the police department.

Talk to your banker for more information on this scam and how to protect yourself and your family.

About the Author

Rayleen is the CEO of RP Payments Risk Consulting Services, based in Orrick, MO. She travels the country presenting at fraud, payments and security conferences on topics ranging from Mobile, fraud, risk management, and regulatory compliance. Rayleen has been writing and presenting for 9 years. Previously she worked financial investigations for a national bank.