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Community Advised to Refrain from Interacting with Scam Messages

The Offices of Guam Homeland Security and Civil Defense (GHS/OCD) along with the Mariana Regional Fusion Center (MRFC), continue to receive reports of local telephone numbers receiving suspicious messages from local, domestic and unusual or unexpected international area codes, and local telephone numbers receiving reported phishing scams.

The suspicious messengers, callers, or forwarded messages may act under the guise of multiple, separate scams to include but not limited to: clicking a link to receive money for answering a questionnaire; program assistance for paying for medical bills; claims that you have won a lottery or sweepstake and they need personal or financial information to confirm; claims that your social security number has been “flagged” and they need to get personal information to confirm; claims offering to lower credit card interest rates, debt relief or credit repairs; claims offering to help start a business by offering business investments; or claims requesting donations for charity with requests for personal or financial information.

Not all calls or messages from unusual numbers should be regarded as suspect. To avoid missing important calls, familiarize yourself with numbers important to you and your household such as insurance agencies or others that you regularly deal with. If you receive calls or strange messages from an international or unusual number, do not be tempted to call back or return the message and block the number, if possible.

Remain vigilant and continue to follow these tips provided by the Federal Trade Commission to recognize and avoid scams:

- **Spot imposters.** Scammers may pose as a government official, family member, charity, or a company you do business with. Do not send money or give out personal information in response to an unexpected request- whether it comes as a text, phone call, or an email.
- **Local numbers may be spoofed.** Scammers use technology (‘spoofing’) to fake caller ID information to cause confusion to the end user. If someone calls asking for money or personal information, hang up. Conduct an online search utilizing legitimate websites or directly contact the institution.
- **Do online searches.** Search a company or product name with words like “review,” “complaint” or “scam.” Or search a phrase describing your situation, like “Social Security telephone call.” You can even search for phone numbers to see if other people have reported them as scams.
- **Do not pay upfront for a promise.** Scammers may ask individuals to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They may

even promise that someone has won a prize, but first request taxes or fees. When individuals provide money up front, the money usually disappears.

- **Consider how you pay.** Credit cards offer a significant fraud protection built in, but some payment methods do not. Wiring money through services like Western Union or MoneyGram is risky because it is nearly impossible to get your money back. Government agencies and honest companies do not require you to use these payment methods.
- **Talk to someone.** Before providing money or personal information, talk to someone you trust. Scam artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, conduct an online search, consult an expert – or contact the Mariana Regional Fusion Center to ask if there are other reports of similar calls which may be fraudulent in nature.

The MRFC analyzes data and trends to identify scams and fraudulent patterns. Your report may help law enforcement identify the people behind illegal calls. If you would like to make a report, try to write down details so that you can provide them when you report the incident, including the day and time you were contacted. Report the number that appears on your caller ID — even if you think it might be fake — and number you are told to call back, names, any email address, mailing addresses, routing numbers, or specific instructions you were given.

The community is advised to report any suspicious activity relating to the subject to the MRFC at (671) 475-0400 or via email at mrfc@ghs.guam.gov, following the Department of Homeland Security's campaign, "If You See Something, Say Something." Information that is provided to the MRFC will be recorded and properly disseminated to all pertinent authorities.

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