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### **MRFC Continue to Monitor Reported Fraudulent Activities**

The Mariana Regional Fusion Center (MRFC) continue to monitor fraudulent activities reported on Guam and the Mariana Islands.

Recent reporting indicates Guam and the Commonwealth of the Northern Mariana Islands (CNMI) continue to be targets for a multitude of scams. These scams include but are not limited to, phishing emails and texts, bogus social media posts, robo-calls, impostor schemes, fake prizes or sweepstakes, and more. The community is advised to also be aware of potential COVID-19 related fraud schemes related to soliciting donations, antibody tests for, and claims for pandemic benefits using stolen identities and false personal identifying information.

Remain vigilant and continue to follow these steps to recognize and avoid scams:

- **Never give out personal information.** Do not give account numbers, any portion of your SSN, mother's maiden names, passwords or other identifying information in response to unexpected calls, or if you are at all suspicious.
- **Spot imposters.** Scammers often pretend to be someone you trust, they 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 mail, via social media, a text, telephone call, or an email. If you have a missed call from an unusual number with only one ring, do not be tempted to call back. Generally, avoid answering calls from unknown numbers. When in doubt, have the caller leave a voicemail or message on an answering machine. Use EXTREME caution if you are being pressured for information.
- **Do not trust your caller ID.** Scammers utilize technology to fake caller ID information called spoofing to cause confusion to the end user. Your caller ID might show a government agency's real phone number but that's not the real entity calling. Computers make it easy to show any number on caller ID. You can't trust what you see on your caller ID. If someone calls asking for money or personal information, hang up and conduct an online search utilizing legitimate websites or contact the institution directly. If an international or unusual number calls you with only one ring, block the number, if possible. If you answer the phone and the caller - or a recording - asks you to hit a button to stop getting the calls, you should just hang up. Fraudsters use this trick to identify potential targets.
- **Do online searches.** Search a company or product name utilizing your favorite search engine 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.** Callers may ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
- **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. Remember that any unknown individuals who request payment via wire money, gift card, or sending cash is most likely conducting a scam.
- **Talk to someone.** Before giving up your money or personal information, talk with someone you trust. Scam artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert - or just tell a friend.

The community is advised to report any suspicious activity or social media posts relating to the subject to the MRFC online at <https://mlrin.org/> or email [mrfc@ghs.guam.gov](mailto:mrfc@ghs.guam.gov), following the Department of Homeland Security's campaign, "If You See Something, Say Something."

For more information, contact Acting Public Information Officer, Jaimie H. Cruz at (671) 688-0438 or via email at [jaimie.cruz@ghs.guam.gov](mailto:jaimie.cruz@ghs.guam.gov).

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