

Your Money Scam Alert

Phony Phone Numbers Can Cost You

By Sid Kirchheimer

Toll-free trickery is the latest telemarketing scheme

Last year Clyde Page dialed a number that he thought would connect him to travel benefits for AARP members. “But instead of hearing ‘Thank you for calling AARP,’ I got an automated greeting that said I was eligible for all kinds of gifts and rewards,” says Page, of Snellville, Ga. “It seemed odd, but sounded like a great deal.”

The offer: a \$100 gift card and a \$500 restaurant voucher for only \$2 in shipping costs—with no mention of automatic enrollment in an ongoing subscription service.

After Page, 63, provided his debit card number, “the rep said she wasn’t with AARP, but would immediately transfer me. She didn’t,” he says. The next day, his bank account was billed \$15 by two companies—FreeShippingRewards—whose parent company was sued by the Iowa attorney general for alleged violations of state fraud laws; the company settled without admitting wrongdoing. Another \$10 was billed by DirectSavingsSolutions, whose corporate address is a mailbox at a UPS Store in Tennessee.

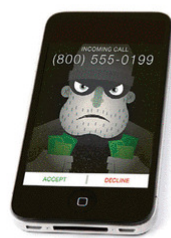
It happens with scores of phone numbers that seem to belong to companies and government agencies you know and use: banks, investment firms, utility companies, the Social Security Administration, the Veterans Administration and the IRS. Even Walmart, QVC and the NRA.

Fat-finger dialing The trick is in the toll-free area code. “Fraudsters are mass-buying phone numbers with the identical seven digits of the intended entity but a different toll-free code—for instance, replacing 888 or 866 for the actual 800 code,” explains Beau

Ballinger of AARP Foundation ElderWatch, who has identified at least 30 respected companies and government agencies being spoofed in this scheme. “This way, people dial

the correct number but misdial the area code.”

Callers are told they have won a prize or are eligible for a survey, and are promised complimentary or low-cost medical alert systems, magazine renewals, vacations, even dental plans. “The offers change frequently,” Ballinger says, “but the intention always seems to be to collect personal or financial information—and to purposely mislead callers.”



The con starts when people think they are calling Walmart or the IRS, but they dial the wrong toll-free code.

It’s the latest spin on “fat-finger dialing”—a longtime scheme in which unscrupulous vendors purchase phone numbers that are just one digit different from those of legitimate companies.

And it’s legal, says Bikram Bandy, a Federal Trade Commission attorney and coordinator for the agency’s National Do Not Call Registry, as long as the companies “don’t misrepresent themselves in saying they are, or are affiliated with, the company the consumer intended to call, and they fully disclose the terms about the product they’re selling without omitting key information.”

Generally speaking, calls that you initiate are exempt from federal telemarketing and Do Not Call rules. “But companies that use these tactics,” adds Bandy, “have a higher propensity to use deceptive tactics.”

What to do Before dialing, double-check the entire phone number—including the area code. Hang up if you are:

- Greeted by a recorded or live operator who doesn’t mention by name the company or agency you think you’ve called, but instead offers congratulations for being selected for a survey or qualified to win a prize.
- Offered a prize or “free” product but are first required to provide a debit or credit card for “shipping costs.”
- Asked to provide personal information such as your birth date or Social Security number. □

Sid Kirchheimer is the author of *Scam-Proof Your Life*, published by AARP Books/Sterling.

Save a Buck



Ragweed Relief

Ragweed season can be expensive. Save on allergy treatment by opting for traditional tablets and capsules, which cost up to 70 percent less than their liquid, chewable or quick-dissolving counterparts. The best buys, says *Consumer Reports*, include generic loratadine (brand name Claritin) and cetirizine (Zyrtec) tablets. For a fraction of the cost of store-bought nasal saline products, mix 3 teaspoons of pure iodine-free salt or pickling salt (make sure it’s free of anticaking agents and preservatives) with 1 teaspoon of baking soda. Add 1 teaspoon of the mixture to 8 ounces of boiled water. When it’s cool, irrigate your nostrils with the liquid through a bulb syringe.

A Safer Deposit Box

That heirloom jewelry, those high-value baseball cards stored in a safe-deposit box—you think they’re insured from mishap? Unlike bank deposits, they’re not, says the Federal Deposit Insurance Corp. An estimated 50,000 boxes have been burglarized or have suffered flood, fire or tornado damage since 2011, with more than \$1 billion in losses, according to Safe Deposit Box Insurance Coverage, a company that insures boxes’ contents. Consider protecting yourself with coverage from specialty insurers or, if it’s offered, your homeowners insurance company.

Supercheap Superfoods

The cost of eating healthy: only about \$1.50 more per day than for a diet of processed and less nourishing foods, say researchers after comparing 27 studies. Inexpensive, nutritious foods include bananas, beans and lentils, cabbage, canned salmon, carrots, green or black tea, oatmeal, peanut butter and sweet potatoes. —S.K.