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Seward Residents continue to be victims of Scams

In the last year the Seward Police Department has taken an average of two calls a month related to fraudulent activity including scams. Many of these scams originate from either the mail system or by the internet. The greatest increase in this activity has come from the internet. The police department strongly cautions anyone, against entering into business proceeding with anyone on the internet that they do not know and cannot positively identify.

The best tool a person can use to guard themselves against becoming a victim is their conscience. If the little voice in your head is telling you that this seems too good to be true then it probably is.

Most scams center around one simple concept. The scammer gives the victim a sum of money and instructs them to keep some money for themselves and send a portion on to someone else. If you find yourself in this situation most likely you are being scammed. Now the details surrounding this basic concept may vary but the heart of the transaction will remain the same. Here are a couple of examples to illustrate this.

Example #1:

You are selling your vehicle on the internet for \$2500.00. You get contacted by an interested buyer whom agrees to purchase your car and sends you \$3500.00 in cashier's checks. He or she tells you that they want to buy the vehicle but are unable to pick it up. The buyer instructs you to cash the checks and take your \$2500.00 out of the proceeds. They then tell you to wire the rest of the money to a "business" that is going to come and pick up your car and transport it to the buyer. You believe that cashier's checks are a secure method to do business so you go to the bank. The bank examines the cashier's checks and believes them to be valid so they cash them and you complete the transaction. The problem arises after you have wired the money. It takes a few days to a few weeks for the checks to make it through the system before the bank discovers the checks to be fraudulent. Since you are the one who passed the fraudulent checks you are the one that is responsible for repayment to the bank, usually resulting in having to take out a loan for the money you sent on. Depending on whether or not you have spent any of the \$2500.00 you took for the price of the

car determines how much you have to repay. One bright side to this scam is that you still have your car, because the company you sent the money to does not exist and is just a false front to get the money. Unfortunately this type of transaction is very difficult to trace.

Example #2:

You are contacted by an “employer” on the internet that wants you to “work” for them from home. One of the tasks they ask you to perform is facilitating money transfers. The employer explains to you that they are currently in England (or some other country) and that they owe payment to someone in another country (usually Nigeria). Since the exchange rate for currency is different they need you to be the “middleman”. They send you cashier’s checks or money orders equaling \$3500.00. They instruct you to cash the checks or money orders and keep 10% for your service fee. After cashing the checks they tell you to wire the rest of the money to the other employee or business that they owe the money too. The same problem arises as the first example. After you wire the money, you get contacted by the bank saying the checks or money orders were fraudulent. Again you are responsible for the money because you cashed the fake checks or money orders. Now you owe the bank at least \$3150.00 and depending on whether or not you spent the \$350.00 you kept for the service fee you may owe the full \$3500.00.

As you can see in both examples the root action was the same, cashing cashier’s checks or money orders and forwarding on a portion of the proceeds. As mentioned earlier there are hundreds of variations of this activity but all boil down to the same concept.

Other recent scams we have investigated include residents being contacted by email that someone has hired them to kill the resident for a sum of money. The victim is advised that if they don’t pay a higher sum of money then the suspect will follow through with the hit. The email also warns against contacting the police and advises that they will kill family members if they do. Another one involved a prominent business and fraudulent money grams. We are still receiving complaints based on people getting contacted by out of country lottery winnings claiming that they are winners. Anytime you are contacted advising that you have won something, be cautious, especially if you didn’t enter the contest they are claiming you won.

A lot of recent scams revolve around the county of Nigeria. If you are contacted in anyway by anyone claiming to be from Nigeria, chances are you are being scammed.

The Seward Police would like to stress to all Seward residents that if you suspect you may be involved in any fraudulent activity contact us. We can help you determine if someone is attempting to involve you in a fraud or scam. More often than not if you feel you the need to contact us you are most likely scammed.