

SCAMS

Davenport Police Department

Home Repair Scam

- Never use door-to-door companies for home repairs.
- Ask any contractor you may be considering using for references. Contact those references.
- Check with the Better Business Bureau to see if the contractor has had any complaints filed against them.
- Get two or three estimates before deciding on a contractor.
- Never give the contractor large sums of money in advance. If a partial, advance payment is requested for materials, make your check out to the supplier and the contractor.
- Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.
- Have the contractor prepare a written contract describing the work to be done. Make sure it includes the price for labor and material, permit and clean-up costs. Read the contract carefully and be sure the contractor has signed it.
- Beware of a contract which contains "financing" language in it, especially if you do not intend to finance the repairs.
- Be sure the contract has a project start date and expected date of completion.
- Contractors need to be licensed in the cities they work in, ask to see their license and ask to see proof they are bonded.
- Be home when the work is being done.
- Do not sign a certificate of completion until the work is completed to your satisfaction.
- Get as complete of a description of any vehicle involved including make, model and color. Copy down the license plate number of any vehicle involved with the contractor; be sure to include the state of issue.
- If you think you have been the victim of a scam or you are suspicious that someone just attempted to pull a scam on You, call the police.

CRIME PREVENTION UNIT

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Examples of Scams

International Lottery Scam

You receive a letter or phone call promising to let you buy tickets in a lottery of another country, such as Canada or Australia. If you agree to send money to buy tickets, you may get a call later saying that you have won a large jackpot, and need to send money to pay taxes on your winnings. If you send the money, you will lose your money twice. These offers are always scams. It is against U.S. law to buy or sell tickets to foreign lotteries by phone or mail.

Advance-Fee Loan and Credit Card Scam

A newspaper or TV ad seems to offer a guaranteed loan or a credit card for anyone, no matter how bad their credit is. When you call the number, you are told to pay a fee first, perhaps as much as \$200. However, the company later notifies you that you did not qualify for the loan or credit card after all. When you try to get in touch with the company, you are unable to do so and are out the money you paid.

Travel Scam

You sign up to win a "free trip" at a fair. A short time later, you receive a call saying you have won the trip. To claim it, you have to attend a presentation about a travel club. The salesman tells you the club will let you stay at a nice resort year after year at a very low cost, after you have paid an initial membership fee. After a long, high-pressured sales talk, you agree to join and write a check, possibly as high as \$2,500. The "free trip" turns out to be a weekend stay at a run-down hotel in Atlantic City. When you try to use your membership to arrange a stay somewhere else, the club never has availability there. A few months later, the club went out of business, taking all your money with it.

Confidence Game

You receive a call from a man who says he is an officer in your bank. He says he needs to verify your account information in order to install new security measures. You give him your account number and a few days later find money missing from your account. When you contact the bank, they tell you they would never call a customer over the phone to verify account numbers.

Bank Investigator Scam

A caller poses as a bank examiner or police detective who needs your help with an investigation. The caller asks you to go to the bank and withdraw some money and give it to the phony official. Of course, you never see the money, or the con artist, again.

For emergencies, dial 9-1-1