



# MICHIGAN ATTORNEY GENERAL

# CONSUMER ALERT

## GOVERNMENT IMPOSTER SCAMS

Contact from the government gets your attention. Criminals use real government references and the threat of government action to trick you into taking action that will help them steal from you. The initial contact could come in any form—letter, phone call, email, or text message. No matter the form, the goal is the same: to get your personal or business information and steal your money.

### FAKE GOVERNMENT TEXTS OR EMAILS

If you get a text or email from someone claiming to be from a government agency with an attachment or link asking you to open it or click on it, do not do it until you verify it is authentic. The attachment or link might contain malware. If you click to open the attached file (typically, a zip file) in a government imposter scam, you will open a virus or other malware and infect your computer or mobile device and allow criminals to steal your personal information, monitor your online activity, and commit fraud.

Scammers know that the threat of government action will cause many recipients to open the attachment out of curiosity or concern. Always be very cautious of any unsolicited email or text.

### IRS SCAMS

The most frequently reported scam involves criminals who call and claim to be from the IRS and tell consumers they owe taxes. Often the callers leave messages with a phone number to call back that never works or only works for a short period of time, making it hard for law enforcement to track them.

You can tell it is a scam because the caller will tell you that the matter is urgent, and if you want to avoid additional penalties or jail, you must pay immediately using a suspicious payment form like a pre-paid debit card, a wire transfer, an iTunes card or other method that is difficult for law enforcement to trace. The caller ID might show it's the IRS and the caller might even provide a real IRS agent's name and badge number. In reality, the caller ID is faked, and the caller is a criminal intent on stealing your money.

If you owe the IRS money, the IRS will first contact you by mail and there will be no restrictions on how to pay. And the IRS does not accept iTunes cards as a form of payment.

Fake IRS calls are so prevalent that the federal government has a specific [IRS Impersonation Scam Reporting website](#).

**KNOW THIS: The IRS does not call, text or email you and demand immediate payment. Anybody contacting you claiming to be from the IRS and asking you for personal or financial information is a crook.**

### LOTTERY OR SWEEPSTAKES WINNING NOTICES

Another common government imposter scam is when someone contacts you telling you that you have won a federally supervised lottery or sweepstakes. The criminals claim to be from the National Consumer Protection Agency, the non-existent National Sweepstakes Bureau, the Federal Trade Commission — or even the [Michigan Attorney General's Consumer Protection Unit](#).

When making contact, the scammer might tell you that you have to pay taxes or service fees before you can collect your prize, or they will insist that you must wire money immediately. This is a scam! In reality, no government agency is involved, and there are no winnings.

### **COLLECTING ON A FAKE DEBT**

Another government imposter scam involves a communication threatening to collect a debt. You may get a call or an official-looking letter claiming to be from a debt collector acting on behalf of a law firm or government agency. The scammer will threaten to arrest you or take you to court on the debt and may even have your address and Social Security number.

Always ask for written verification of the debt. Never pay a debt by wiring money or using a pre-paid debit card. Even if you owe a debt, you still have rights under the Fair Debt Collection Practices Act. For more information on debt collection, debt collection scams, and your rights, read the Attorney General's [Consumer Alert on Debt Collection & Debt Collection Scams](#).

### **AWARDING FAKE GOVERNMENT GRANTS**

Criminals also contact consumers and tell them that they have been selected to receive a government grant. To receive the grant money, the scammer explains a "processing fee" must be paid and asks individuals for bank account information. Grants are not benefits or entitlements. A federal grant is a way the federal government funds your ideas and projects to provide public services and stimulate the economy. Note the following:

- No government grant-making agency will make phone calls, send emails or letters to solicit money or personal banking information from a potential grant recipient;
- There are no processing fees for federal grants; and
- Federal grants are not issued for personal use but are intended for institutions and non-profits to carry out projects with a public purpose.

### **PROTECT YOURSELF**

- **Never send money to someone you do not know.**
- **Never give a caller your personal or financial information.**
- **Always be suspicious of someone calling and asking for money.**
- **If you get an email or pop-up message that asks for personal or financial information, do not reply or open any attachment or click on any link in the message.**
- **Be cautious about opening any attachment or downloading any file from emails you receive, regardless of who sent them.**
- **Don't text or email personal or financial information. If you must send it electronically, only send it on a secure website — look for the lock icon or the "https."**
- **Install protective anti-virus, anti-spyware, and firewall software, keep them up to date, and set them to update regularly.**

### **REPORT GOVERNMENT IMPOSTERS**

If you receive suspicious contact from someone claiming to be from the federal government, you can [file a complaint with the FTC](#) or call 877-382-4357. When reporting, include the purported agency, what the imposter asks you to do, the phone number, and any other information you can provide. The FTC enters internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

If you receive suspicious contact from someone claiming to be from state or local government, report the contact to the actual agency using contact information you know is accurate. The official [State of Michigan website](#) provides reliable contact information for State government.

## CONTACT THE ATTORNEY GENERAL'S OFFICE

If you have a general consumer complaint, you may file a complaint with the Attorney General's Consumer Protection Unit:

Consumer Protection Unit  
P.O. Box 30213  
Lansing, MI 48909  
517-335-7599  
Fax: 517-241-3771  
Toll free: 877-765-8388  
[Online complaint form](#)

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern. Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.



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