

**February 2023**

## **A Safer Naper – Romance Scams**

Millions of people use online dating apps or social networking sites to meet other people. Instead of finding romance, however, many find a scammer trying to trick them out of their hard-earned money. In 2021, the FBI reported approximately \$1 billion in losses related to these types of scams nationally. Here in Naperville, we have seen monetary losses in the hundreds of thousands of dollars.

Learning more about romance scams, including many of the tactics con artists use to deceive and steal from their victims, can help protect you or a loved one from falling victim to this kind of scam.

### **Romance Scams (Source FBI)**

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.

The criminals who carry out romance scams are experts at what they do and will seem genuine, caring and believable. Unfortunately, con artists are present on most dating and social media sites.

The scammer's intention is to establish a relationship as quickly as possible, endear themselves to the victim, and gain trust. Scammers may propose marriage and make plans to meet in person, but that will never happen. Eventually, they will ask for money.

Scam artists often say they are in the building and construction industry and are engaged in projects outside the U.S. That makes it easier to avoid meeting in person—and more plausible when they ask for money for a medical emergency or unexpected legal fee.

If someone you meet online needs your bank account information to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

### **Red Flags (Source FTC)**

Romance scammers adjust their story to what they think will work in each situation. Remember they are masters of manipulation who make their victims feel that they are in a committed relationship.

- **Scammers say they can't meet you in person.** They might say they're living or traveling outside the country, working on an oil rig, in the military, or working with an international organization.
- **Scammers will ask you for money.** Once they gain your trust, they'll ask for your help to pay medical expenses (for them or a family member), buy their ticket to visit you, pay for their visa, or help them pay fees to get them out of trouble. They may even offer to help you get started in cryptocurrency investing.
- **Scammers will tell you how to pay.** All scammers, not just romance scammers, want to get your money quickly. And they want your money in a way that makes it hard for you to get it back. They'll tell you to [wire money](#) through a company like Western Union or MoneyGram, put money on [gift cards](#) (like Amazon, Google Play, or iTunes) and give them the PIN codes, send money through a [money transfer app](#), or transfer cryptocurrency.

### **Tips for Avoiding Romance Scams**

- Be careful what you post and make public online. Scammers can use details shared on social media and dating sites to better understand and target you.
- Conduct a “Reverse Image Search” using the persons profile picture to see if the image, name, or details have been used elsewhere.
- Go slowly and ask lots of questions.
- Search online for the type of job the person has plus the word “scammer.” Have other people posted similar stories? For example, search for “oil rig scammer” or “US Army scammer.”
- Beware if the individual seems too perfect or quickly asks you to leave a dating service or social media site to communicate directly.
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Never send money to anyone you have only communicated with online or by phone.
- Trust your instincts. If you feel like something is wrong, it may be. Be careful.

#### **What To Do if You Suspect a Romance Scam**

- Stop communicating with the person immediately.
- Talk to someone you trust and describe what’s going on
- If you paid the scammer with a gift card, wire transfer, credit or debit card, or cryptocurrency, contact the company or your bank right away.
- Contact the Naperville Police Department at (630) 420-6666 or come into the police department and speak with a front desk officer to make a report.

#### **Additional Resources:**

What to Know About Romance Scams (FTC): <https://consumer.ftc.gov/articles/what-know-about-romance-scams>

Romance Scams (FBI): <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/romance-scams>