

COVID-19 Scams: What to Look For

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Wendy lives with her husband Harold. As the Shelter-In-Place Order continues into its sixth week, Wendy and Harold continue take actions to protect their health including frequently washing their hands, limiting their travel, and practicing physical distancing. One day, Harold gets an email from what appears to be a doctor from his local hospital. The email states that the FDA is requiring people to test themselves for COVID-19 and provides a link for people to click on to register for a testing kit. Because the email said this is required by the FDA, Harold clicked on the link and entered his credit card information to order a test kit. Unfortunately, that link was a scam.

Just as we are all encouraged to take action to protect our physical and mental health, we should also take action to protect our financial wellbeing from scams during the COVID-19 pandemic. Scammers are primarily interested in two things: your money and your information. Learning how to identify COVID-19 scams can protect you from future financial headaches. As an added benefit, learning about these COVID-19 scams can also help you keep calm when a scammer tries to shock you into opening your wallet.

Here are a few common COVID-19 scams you may encounter:

- **False charities** – In this scam, the scammer may pose as a representative from a local organization seeking a donation. This scam could also link to unverified crowdsourcing websites such as GoFundMe.com. In these private charity scams, the scammer poses as an individual, rather than representing an organization, seeking donations to help pay for hospital bills for a friend or loved one who has contracted the virus. For more information, visit <https://www.oag.ca.gov/consumers/COVID-19#charities>.
- **Fake testing kits** – In this scam, like the one Harold was a victim of, the scammer tells an individual that the FDA has issued testing kits for the COVID-19 virus. The scammer may pose as a government agency and inform the individual that the tests are mandatory. The scammer then asks the victim for money and possibly medical information in order to receive the testing kit. For more information, visit <https://www.fda.gov/news-events/press-announcements/coronavirus-covid-19-update-fda-alerts-consumers-about-unauthorized-fraudulent-covid-19-test-kits>.
- **False information regarding relief/unemployment checks** – In this scam, the scammer informs an individual that there is an issue depositing their economic impact relief check. The scammer then asks for the individual's personal and banking information to ensure their check is sent to the right account. Similar scams have been identified regarding an individual's unemployment check. For more information, visit <https://www.irs.gov/compliance/criminal-investigation/do-not-fall-victim-to-a-covid-19-scam>.

These are just a few examples of current COVID-19 scams. Though it is impossible to list every existing scam, it is important to remember that scammers are looking for your money or your information. Be wary of anyone asking for personal, medical, or banking information.

Criminals carry out scams in a variety of ways. Some of the more common ways are through robo-calls, text messaging, and email. Scammers may also attempt their scams in-person, often wearing anything from business suits to hazardous materials suits to convince their victims to give up their money or information. Be on the watch out for any suspicious links, unsolicited texts or emails, or calls from strangers asking for personal information.

In Harold's case – he could have avoided the scam by doing some research. For example, Harold could have checked the FDA's website to see if there were any announcements regarding COVID-19 testing kits. Or he could have contacted his local hospital to confirm the legitimacy of the email.

There will be a time when people return to their normal lives. Knowing how to protect yourself from scammers can make that return to normalcy a smooth one. And in the meantime, there are a lot of hard-working charities serving our most vulnerable, and we would much rather your generous contribution is in the right hands.

The Alameda City Attorney Office's Prosecution Unit represents the People of the State of California in misdemeanor criminal matters referred by law enforcement agencies, such as the Alameda Police Department or Code Enforcement Division. City Prosecutors are further charged with bringing affirmative litigation, in coordination with the District Attorney's Office, in response to violations of consumer protection and fair housing laws, and protecting consumers against fraud and unfair business practices. If you have additional questions, please contact the City Attorney Office's Prosecution Unit at 510-747-4772, or email cityprosecutor@alamedacityattorney.org.