

Stimulus and Change Provide Food for New Tricks from Scam Artists

Scam artists have a hatful of deceitful tricks they can continually pull from to steal your money. They purposefully take advantage of your confusion over changes in programs as well as changes our government undertakes.

With a new administration taking office in January 2009 and the talk of stimulus packages and change, please pay attention because the scam artists will be using these words to get personal information from you. Here is one example that is already going around via email:

If you're one of the millions of Americans struggling in today's economy, help is available. You've been chosen for the chance to get a US Stimulus Check based on your annual income level. (Participation required. See below for details.)

Refer to the chart below to see the amount of money you can receive:

\$0 - \$35,000.....\$709 US Stimulus Check
\$35,000 - \$70,000.....\$615 US Stimulus Check
\$70,000+.....\$504 US Stimulus Check

Make your selection here, then, follow the instructions on our website before this offer expires.

*Sincerely,
GiftHouse Team*

If you fall for this and actually go to the website, they will need your bank account number to deposit your check. NEVER provide personal information to strangers over the phone, or on unknown websites.

Another confusing letter that has been going around is about reverse mortgages. The letter makes it sound like this is a new program brought about by the change in government. Reverse mortgages have been available for years to individuals 62 years of age or older.

A reverse mortgage can be helpful to some people, but you should contact a local, trusted reverse mortgage specialist and make sure you understand exactly what this loan means. It is not

a way to get money to invest, it is money to help with expenses and/or boost your monthly income.

Make a personal rule for yourself and stick to it. Never give personal information like bank account, Medicare or Social Security numbers to strangers or leave on strange websites. Check first with the BBB at 713-341-6184 or do some independent research...better to be safe than sorry!