

! INVESTIGATOR ALERT

FBI warning: Adoption scam and payday loan collection scam

The FBI's Internet Crime Complaint Center (IC3) reports receiving complaints about two schemes—one involving adoption of infants and another about collection calls related to payday loans.

The **adoption scam** is an attempt to collect personal information and funds from individuals seeking to adopt a child. Victims respond to online advertisements for adoptions, such as "Baby Needs a Home," without realizing fraudsters operate the site.

The fraudsters claim to have an overseas orphaned child in need of adoption and state that no adoption agencies exist in their area. They ask the victims to send pictures of their family and complete forms that require personal information such as Social Security number and mother's maiden name. Fraudsters send the victims a birth certificate and pictures of a child and tell them to send hundreds of dollars via money order, credit card, or wire transfer to a bank account for legal fees. They claim they will then "ship" the child upon receipt of the funds.

In the **payday loan collection scam**, the fraudster calls the victim and claims their loan is delinquent and they must repay it to avoid legal consequences. The callers claim to be representatives of the FBI, Federal Legislative Department, various law firms, or other legitimate-sounding agencies. They claim to be collecting debts for various payday loan and internet check cashing services.

One scary aspect of this scam is that the callers have accurate information about the victims, including Social Security numbers, dates of birth, employer information, bank account numbers, etc. The method by which the fraudsters obtained the personal information is unclear, but victims often relay that they had completed online applications for other loans or credit cards before the calls began.

Some fraudsters instruct victims to fax a statement agreeing to pay a certain dollar amount, on a specific date, via prepaid Visa card and to never dispute the debt.

Each of these scams can lead to a loss of money and, potentially, identity theft. If faced with a scenario such as these, cease communication with the fraudsters, and do not follow any of their instructions.

A service of the Investigators of Kroll

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