

## **INFORMATION REGARDING SCAMS RELATING TO COVID-19**

### **Utility Scams**

- Consumers should be wary of impostors who may threaten to shutoff service, even as several public utilities have suspended terminations for nonpayment during the coronavirus pandemic.
- The state's largest utilities, including American Electric Power, First Energy, Dominion Energy and West Virginia American Water are among others that have announced a suspension of utility shutoffs as consumers cope with fallout from the pandemic.
- Utility scams typically demand immediate payment and threaten service disconnection if the targeted consumer fails to cooperate or questions the caller's legitimacy. Such calls typically come from an impostor who claims to represent a familiar utility. This could be especially true during the coronavirus pandemic.
- Consumers should be wary of any caller who gives inadequate notice of an impending disconnect or interruption in service and/or demands prepaid debit cards, such as Green Dot cards, as a form of payment.
- In all instances, consumers should be cautious with any unsolicited email, phone call or other forms of communication. They should never share personally identifiable, financial and otherwise sensitive data or agree to send cash, wire money or provide numbers associated with a credit/debit card, gift card or bank account without verifying the legitimacy of the recipient.

### **Stimulus Check Scams**

- Thieves may call, email and text West Virginians. They falsely claim people must first provide their bank account, Social Security number or other personally identifiable information to receive the checks.
- You do not need to provide information to any third party in order to get your \$1,200 or anything else you are supposed to receive under the CARES Act. Make sure you follow only the guidance from the Attorney General's Office or the federal government.
- Most West Virginians will receive their stimulus check automatically. The federal government is sending the payment to those eligible via direct deposit in a manner consistent with the taxpayer's federal refund for tax year 2019 or 2018. If you were not required to file a tax return, or if you did not provide direct deposit information with your tax return, you will be mailed a check. You can go online to "Get My Payment" on the IRS website and submit direct deposit information to be able to receive a direct deposit.
- The Attorney General advises consumers to never open an unsolicited email, take a phone call from an unfamiliar number, or respond to text messages from unknown parties.

### **Charity Scams**

- Those concerned about the legitimacy of a specific charity or organization should confirm it is registered to solicit donations. That information can be accessed through the West Virginia Secretary of State's Office. Consumers also can research charities online via [www.charitynavigator.org](http://www.charitynavigator.org) or [www.guidestar.org](http://www.guidestar.org).
- Never feel pressure to donate immediately.
- Be suspicious of charities that ask for donations in cash or via wire transfer.
- Consider paying by credit card, which is the safest option for security and tax purposes.

- Ask how much of an individual donation directly supports coronavirus relief.
- If the charity is unfamiliar, gather as much information as possible about the organization.
- Never rely on a group's sympathetic sounding name or its similarity to a well-known, reputable entity.
- Be wary of unsolicited calls that thank you for donations that you do not recall making.
- Verify any local chapter is authorized to solicit funds on behalf of its parent organization.
- Go directly to a charity or organization's website instead of clicking on a link to the desired group.
- Any online contribution website should start with https://. The "s" verifies a secure connection, making it less likely for personal information to be stolen.
- Be wary of any charity refusing to detail its mission, use of donations or proof of tax deductibility.
- Keep records, including a letter confirming the charitable status of the organization, for contributions in excess of \$250.

### **Other Types of Scams**

Some examples of coronavirus and COVID-19 scams include:

- **Treatment scams:** Scammers are offering to sell fake cures, vaccines, and advice on unproven treatments for COVID-19.
- **Supply scams:** Scammers are creating fake shops, websites, social media accounts, and email addresses claiming to sell medical supplies or personal protective equipment currently in high demand, such as surgical or N95 masks. When consumers attempt to purchase supplies through these channels, fraudsters pocket the money and never provide the promised supplies.
- **Provider scams:** Scammers are also contacting people by phone and email, pretending to be doctors and hospitals that have treated a friend or relative for COVID-19, and demanding payment for that treatment.
- **Phishing scams:** Scammers posing as national and global health authorities, including the World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC), are sending phishing emails designed to trick recipients into downloading malware or providing personal identifying and financial information.
- **App scams:** Scammers are also creating and manipulating mobile apps designed to track the spread of COVID-19 to insert malware that will compromise users' devices and personal information.
- **Investment scams:** Scammers are offering online promotions on various platforms, including social media, claiming that the products or services of publicly traded companies can prevent, detect, or cure COVID-19, and that the stock of these companies will dramatically increase in value as a result. These promotions are often styled as "research reports," make predictions of a specific "target price," and relate to microcap stocks, or low-priced stocks issued by the smallest of companies with limited publicly available information.

Any West Virginian who believes they have been the victim of a scam or price gouging during the coronavirus pandemic or who has been solicited to donate to a charity they think may be fraudulent can contact the Attorney General's Consumer Protection Division at 1-800-368-8808, the Eastern Panhandle Consumer Protection Office in Martinsburg at 304-267-0239 or visit the office online at [www.wvago.gov](http://www.wvago.gov).