



Denver DA
Beth McCann, District Attorney



I Just Called to Say I Love You.. And to Take Your Money.

Looking for love? There are plenty of people that have found meaningful long-term relationships via online dating. But with every aspect of technology that makes our lives easier, that same technology is making it easier for fraudulent lovers to pull off one of the fastest growing internet scams.

According to the FBI, romance scams, also known as confidence scams (think of the word 'con'), result in the highest amount of financial losses when compared to other Internet-facilitated crimes. What's more, the average loss is over a hundred thousand dollars per victim.

The Enticement: You meet online. [You are "wowed" by her picture](#), (or his) and while she's only 34 and you are 75, she says she is interested in you. What luck! Days, or even months go by and you become close. She's quick to get you to communicate off the match site, even quicker to tell you she loves you, and she begins to lean on you for everything.

The Set-Up: You suggest that you finally meet. You'll even send her money for the airfare. You're hooked...waiting in anticipation, nothing is going to get in the way of your happiness. Just when the weekend of her arrival is close, she calls to say that her aunt, who raised her, has fallen ill. It's cancer and she has no insurance. Your true love wants to fly to meet you, but she must stay home and take care of her aunt and try to figure out how to pay for all these hospital bills. She sounds so upset, you feel you must do something to soothe her worry. And so, you offer to help pay for some of the expenses. She's beginning to reel you in. You haven't felt this kind of love and happiness since you were, well, her age. So you send the money. Meanwhile your friends are saying this can't be true... don't they understand? You are finally *happy!*

One more sting for good luck: "Oh no!" Can you believe it, your true love was in an auto wreck and while she wasn't injured, her BMW was totaled. And without even asking you, you volunteer to send more money, again. And BAM, just like that, your new girlfriend disappears with all your money leaving you, and your broken heart to mend.

When Looking for Love, Watch for these Red Flags

1. Check for inconsistencies within their profile or with what they tell you. Make sure their personal story stays consistent.
2. If the person is quick to suggest you to "go off line" outside of the dating website, be wary. If you connect through Facebook or other social websites, you may be sharing more of your personal information than you want or should.

3. Never provide any personal information like Social Security number or banking information. If they ask for any personal information, that's a big red flag.

4. Your new love is professing their undying too love quickly.

5. Watch for spelling errors and poor grammar that may indicate that the person's first language isn't English and may be operating off shore.

What to Do?

1. **Run a search.** Copy the images your new love has posted to his or her profile, then run them through a reverse-image search engine, such as [Tin Eye](#) or [Google Images](#). If they come up associated to a person with another name or who lives in a different city, you have good reason to suspect they were stolen from someone else's profile.

2. **Dig into their backstory.** A little online stalking can go a long way. Type the name of the person you met online into Google or Bing and see what comes up. You might not be able to surface information like criminal records, but from their social media profiles, LinkedIn page, and other information you find,

you should be able to get a sense of whether what they are telling agrees with the facts. Sometimes, it may be wise to dig deeper. For example, if a person you met online claims to run a business abroad, call the US Embassy to confirm that that business exists.

3. **Don't Send Money.** If you are asked to send money and feel so inclined, run the whole scenario by someone you trust. Choose a friend or someone from your church or community who is less emotionally invested than you are. Be open to their perspective. And remember, if the request for funds is indeed a scam, it may be difficult if not impossible to ever recover the money.

There are multiple sites that will provide advice on how to protect your heart BEFORE it falls for love. Here are just a few: [Step-by-Step](#) ; [Better Business Bureau](#); [Consumer Reports](#).

If you still can't believe that this would happen, check out this [website](#) which compiles numerous bogus lover's profiles.

Did You Lose Money by Paying a Scammer through Western Union? FTC says you may be able to re-coop your money.

Did you pay a scammer using Western Union between January 1, 2004 and January 19, 2017? If so, you may be able to get your money back. You have until FEBRUARY 12th, 2018 to file your claim.



BEEN SCAMMED?

If you suspect you've been scammed or exploited, call our Fraud Hot Line to report it. 720-913-9179

SCHEDULE A SPEAKER

Interested in learning more about scams happening in Denver? Do you want to know how to protect yourself from identity theft? Maro Casparian is available for speaking engagements to any group or organization. Presentations are free!

Contact her: amc@denverda.org or 720.913.9036.