

SCAM ALERT

Scam: Phantom Debt Collections

Target: All Seniors

Scam artists are calling about debts that are not real; these are called phantom debts. They may be debts that you paid off a long time ago or debts that are completely fake. Debt collectors make up to one billion contacts with people each year. It is their job to make sure they are collecting from the right person. However, sometimes they reach the wrong person. Other times, they are actually part of a fake debt collection scam. It is illegal for a debt collector to threaten, harass or intimidate you into paying a debt.

Scam Artists attempt to collect phantom debts!

The Federal Trade Commission (FTC) suggests the following tips if you receive a collection call:

- 📞 **Gather information:** Ask for the caller's name and the company's name, address and phone number. Legitimate collectors will provide this information.
- 📞 **Do not provide any personal information.** The caller might ask you to confirm personal information. If the caller has the wrong information, like an address or phone number don't correct the mistake with the right information, and do not give any other personal information. If it is not your debt, but the caller now has the right personal information for you, it could be harder for you to dispute the debt later.
- 📞 **Refuse to discuss the debt until you receive a validation notice.** By law, collectors must send you a written validation of debt notice within five days of contacting you. It tells you how much money you owe, the name of the original creditor, and what to do if you don't think you owe the money.
- 📞 **Do your own detective work.** Reach out to the company the caller says is the original creditor. They might help you figure out if the debt is legitimate and if this caller has the right to collect the debt.
- 📞 **Dispute the debt in writing.** Once you get the validation notice, you have thirty days to send a dispute letter. If you think you do not owe some or all of the debt or you just do not recognize it, send the collector a letter disputing it. Be as specific as possible about why you think the debt is wrong, but give as little personal information as possible.

If you think you may be a victim of a scam, contact San Bernardino County Adult Protective Services (APS) at 877-565-2020, or your local police department.