

Every card here is made up, built from scam patterns written up on trustbutverifyproject.org. They are for educational purposes only, not legal or financial advice.

Scammers change their stories and their numbers constantly, so this deck is examples and not a complete list. Something that matches no card can still be a scam, and something that matches a card can still be real.

No card can tell you whether a call you got was genuine. The answer is in what you do next, not in the message.

If money is moving right now, stop. Go to trustbutverifyproject.org/right-now, or call a number from the insert sheet.

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NOT A SCENARIO

First mode. Act on it, check it first, or ignore and delete.

Second mode. Name one thing you would do to check, or name a sign you noticed.

The five signs. It came to you. It moved you fast. It wants a transfer. It wants it kept quiet. It keeps you on the line.

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The phone rings at eleven at night. A young voice, crying: "Grandma? I'm in trouble. Please don't tell Mom." Then a second man comes on. He says he is a public defender. There has been an accident in another state, and bail has to be posted within two hours. A driver can come by tonight for the cash.

A text message. "Your unpaid toll of \$6.99 must be paid today to avoid a \$50 late fee. Pay here: [link]"

SCAM

The tell. He asked you to keep it from the family. No real emergency needs his mother kept out.

Signs. Came to you · moved fast · wants a transfer · wants it quiet.

Check it first. Hang up. Call your grandson on the number you have always used. If he does not answer, call his parents anyway.

Why it matters. The voice can be copied from a short clip posted online now. Listening harder is not a plan. The callback is.

Read more: trustbutverifyproject.org/scams/grandparent-scam

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SCAM

The tell. A real bill can always be paid without the link that told you about it.

Signs. Came to you · moved fast · wants a transfer. Nobody is on the line at all.

Check it first. Do not tap. Type your state tolling agency's address yourself and look at your account, or call on a number you look up.

Why it matters. If a page then asks for the code your bank just texted you, it is not confirming a payment. It is putting your card on another phone.

Read more: trustbutverifyproject.org/scams/delivery-toll-recall-texts

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A paper slip is stuck to your door. The carrier tried to deliver a package, nobody was home, and a signature is needed. The slip has a tracking number on it and says where the package is being held.

You are reading the news and the screen fills with a warning and an alarm sound. YOUR COMPUTER HAS BEEN BLOCKED. Trojan detected. Your banking information is at risk. Do not shut down your computer. Call the support number on the screen. The window will not close.

REAL

The tell. Carriers leave a paper slip. That is how it has always worked, and it is what the fake delivery texts are imitating.

Signs. It came to you, and nothing else fired. No deadline you cannot meet, and it asks you for nothing.

Check it first. Take the tracking number off the slip, type the carrier's own address yourself, and look it up. Two minutes.

Why it matters. Knowing what the real one looks like is most of what makes the fake one easy.

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SCAM

The tell. A real warning never gives you a phone number. Not Microsoft, not Apple, not any security program.

Signs. Came to you · moved fast · keeps you on the line.

Check it first. Nothing to check with them. Close the browser. If it will not close, hold the power button until the machine is off. That is safe.

Why it matters. This is act one. The technician hands you to a fake bank, who hands you to a fake official.

Read more: trustbutverifyproject.org/scams/tech-support-popup

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A friendly caller offers you a free cancer screening kit. Medicare covers it, she says, so it will not cost you anything. All she needs is your Medicare number.

A text. "Did you authorize a charge of \$412 at an electronics store? Reply Y or N."

SCAM

The tell. A free test that is real comes from your own doctor. Nobody who phones you out of the blue needs your Medicare number.

Signs. Came to you. The transfer is your Medicare number, not money.

Check it first. Hang up. Call your own doctor's office, from your own records, and ask if anyone ordered it.

Why it matters. Fake claims are billed in your name. They use up your benefits, so Medicare may refuse something you really need later.

Read more: trustbutverifyproject.org/blog/the-free-test-that-wasnt-free

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REAL

The tell. There isn't one, and that is the lesson. A real alert and a fake one look the same on a phone.

Signs. Came to you · moved fast. Both fire on the real one too.

Check it first. Do not reply either way. Open your bank's app as you always do, or call the number on the back of your card.

Why it matters. Had it been the fake one, replying is what starts the call. And this charge may be real, so deleting is not free either.

Read more: trustbutverifyproject.org/blog/the-call-from-your-banks-own-number

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Someone knocks. He says he is from the gas company, here for the meter inspection you booked three weeks ago. He has a photo badge on a lanyard, and there is a marked truck at the curb.

The doorbell rings the week after the storm. Two polite young men say they have been working on a house down the street and noticed a hole in your roof. Water will get in. They have material left over from that job and can patch it this week, cash up front, at today's price.

REAL

The tell. You booked it. Real utilities keep appointments, carry photo ID and drive marked trucks, and they will wait on the step while you call.

Signs. None. He came to you, but at a time you set yourself.

Check it first. Call the utility on the number printed on your bill, not one he offers, and confirm the name. Then let him in.

Why it matters. The fake version wears the same coat. Checking is not rudeness. It is the only thing that separates them.

Read more: trustbutverifyproject.org/scams/home-repair

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SCAM

The tell. They came to you with a problem you cannot see, and they want the answer today. A real contractor will still want the job tomorrow.

Signs. Came to you · moved fast · wants a transfer.

Check it first. Do not decide at the door. Get it in writing, get two quotes from firms you found yourself, and wait a day.

Why it matters. The small job is the opening. Then comes more money for something they found up there, and work that is never finished.

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The phone rings and the screen shows your bank's own fraud number, the one printed on your card. "This is the fraud department. Somebody is making transfers out of your account. We have frozen what we can, but the rest has to be moved to a secure account in your name. I'll stay on the line while you do it."

A text message. "USPS: your package is on hold because the address is incomplete. Update your details to release delivery: [link]"

SCAM

The tell. No bank asks you to move money to protect it. A bank protecting an account freezes it, it does not empty it.

Signs. Four of the five. Nothing is kept quiet. It came to you even though the number was right.

Check it first. Hang up and dial the number printed on your own card. A faked number only works in the direction they control.

Why it matters. Money you send yourself counts as authorized, and banks are often not required to give it back.

Read more: trustbutverifyproject.org/blog/the-call-from-your-banks-own-number

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SCAM

The tell. You did not ask anyone for tracking on a package. A carrier that cannot deliver leaves a paper slip at the door. It does not send you a link.

Signs. Came to you · moved fast · wants a transfer.

Check it first. Do not tap. Open the carrier's own app, or type their address yourself, and use the tracking number you already have.

Why it matters. The page behind the link asks for a small fee. The fee is not the point. Your card number is.

Read more: trustbutverifyproject.org/scams/delivery-toll-recall-texts

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An envelope from Medicare. Inside is a new paper card, red white and blue, with a new number on it, and a letter saying your old number was changed because it may have been exposed. It asks you to start using the new number from a date, and to give it to your doctors.

"Good morning, I'm calling from Social Security. Someone may have used your number to apply for benefits, and I would like to check that for you." He gives his name and a badge number without being asked. "Can you confirm your Social Security number so I can run the check?"

REAL

The tell. It arrived by mail, free, with no call and nothing asked of you. Real cards are paper. A plastic card or a chip is fake.

Signs. It came to you, and nothing else fired. Mail is how Medicare works.

Check it first. If you cannot tell, call Medicare yourself, on the number from the insert sheet, and ask whether a card was sent.

Why it matters. The old rule was that Medicare never sends new cards. The rule went out of date. A habit does not.

Read more: trustbutverifyproject.org/scams/medicare-scams

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SCAM

The tell. You did not place this call, and checking a record has never needed you to read your number back.

Signs. Came to you. The money comes later, from a different voice.

Check it first. Hang up. Look Social Security up yourself and ask whether anyone there tried to reach you.

Why it matters. The name and badge often check out. They are lifted from public profiles, so looking one up confirms the story instead of breaking it.

Read more: trustbutverifyproject.org/blog/the-call-that-sounds-like-help

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Four days before closing, an email from your closing attorney, in the same email conversation you have both used since March, with her earlier messages quoted below it. She apologizes for the short notice: the escrow account is being audited, so today's wire has to go to a different account. The details are attached.

A voicemail from your pharmacy. Your prescription is ready to pick up, and the store is open until six.

SCAM

The tell. The account changed, late, for a reason you cannot check. Treat any change of payment details as fraud.

Signs. Came to you: you never asked for new instructions. Moved fast. Wants a transfer.

Check it first. Not a reply, and not the number in her signature. Call the number on the papers you signed in March.

Why it matters. The address really is hers. Somebody read that mailbox for weeks and waited. Checks inside it reassure you.

Read more: trustbutverifyproject.org/blog/the-email-really-is-from-them

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REAL

The tell. Nothing was asked of you. No number to read back, no link, no payment, and nothing that has to happen today.

Signs. It came to you, and nothing else fired. About something you started yourself when you filled the prescription.

Check it first. Call the pharmacy on the number printed on your last bottle. Two minutes, and nothing else.

Why it matters. Your pharmacy genuinely uses your details. Treat every call as a scam and the prescription sits on a shelf.

Read more: trustbutverifyproject.org/blog/the-free-test-that-wasnt-free

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An email from the store where you bought a space heater last winter. It says that model has been recalled for a fire risk, gives the model number, and tells you to stop using it. There is a link to arrange a refund or a free repair kit.

An email headed Security alert. "We noticed a sign-in to your account from a new device in Dallas, Texas. If that was not you, secure your account now." There is a button underneath: This was not me.

REAL

The tell. You cannot tell from the email. The fake recall reads just like this one. The model number settles it, and you can look it up without the link.

Signs. It came to you, and nothing else fired. One sign is a reason to check, not a verdict.

Check it first. Do not use the link, even though this email is real. Go to cpsc.gov/recalls and look up the model.

Why it matters. Delete this and a heater with a fire risk stays plugged in, and the refund with it.

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SCAM

The tell. Every way out of this message is inside the message. Open the account the way you always do, and a real alert is waiting there. A fake one is not.

Signs. Came to you · moved fast.

Check it first. Use no button in the message. Open the account the way you always do and read the sign-in history yourself.

Why it matters. A reset you did not ask for is a notice, not a task. Never approve a prompt you did not start.

Read more: trustbutverifyproject.org/scams/phishing

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"Congratulations. You have been selected as a winner in our national sweepstakes: two and a half million dollars and a new car. Before we can release the funds there is a one-time processing fee and the taxes to settle. Or give me your account number and we can deposit it straight in."

Someone you have been talking to for months, since a wrong-number text turned friendly, mentions how well he is doing. He is not selling anything, he just uses a platform. You try a few hundred dollars. The site is handsome, the balance climbs, and you withdraw a small profit with no trouble. Now the bigger allocation closes this week.

SCAM

The tell. Any payment asked for before a prize arrives is the whole scam. You cannot win a contest you never entered.

Signs. Came to you · moved fast · wants a transfer.

Check it first. Send nothing, and give no account number. Real sweepstakes say plainly that winners never pay.

Why it matters. This one is built to stay. After the fee comes the tax, then the customs charge. The prize is always one more payment away.

Read more: trustbutverifyproject.org/scams/lottery-sweepstakes

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SCAM

The tell. The small withdrawal that worked is the key move. It turns careful into confident. The balance is typed.

Signs. Came to you · moved fast · wants a transfer. Nothing is kept quiet.

Check it first. Look him up at brokercheck.finra.org or adviserinfo.sec.gov. Then ask: may I take a week to think?

Why it matters. Any pressure against the week is your answer. The release fee later is the scam finishing.

Read more: trustbutverifyproject.org/scams/investment-and-crypto

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At church on Sunday a neighbor you have known for years says the family two doors down lost their house in the fire last month. Some people on the street are putting money together. She is not asking for anything today. Come by if you would like to help.

A letter comes from a Legal Group about an important legal matter. It carries the last four digits of your Social Security number. Then the calls start, several a day. When you answer, the man is calm: there is an old payday loan, it has gone to court, and a warrant will be issued unless you settle today by card.

REAL

The tell. You know her face and you know the house, and nothing has to happen today. You are going to them. They did not come to you.

Signs. Two fired: it came to you, and money is involved. No deadline, no stranger, no card number over a phone.

Check it first. Walk down and look, or ask another neighbor. If money is being collected online, give by card, never by gift card.

Why it matters. Giving is not the mistake. Answering a stranger who came to you is. A rule that stops this stops the good part of life too.

Read more: trustbutverifyproject.org/scams/charity-scams

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SCAM

The tell. A real collector is not allowed to threaten you with arrest. You cannot be jailed over an ordinary private debt.

Signs. Came to you · moved fast · wants a transfer · keeps you on the line.

Check it first. Pay nothing on that call. Ask for a street address and the debt in writing, then call the original lender on a number you look up.

Why it matters. Knowing the last four of your number proves nothing. A real debt waits while you check it.

Read more: trustbutverifyproject.org/blog/the-debt-you-dont-remember-owing

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An email offers part-time work as a secret shopper: visit a store, write a short report, three hundred dollars an assignment. Days later an envelope arrives with a check for \$2,480 and instructions. Deposit it, keep \$300, take the rest to a money transfer desk and send it on. Within two days, please.

Two weeks ago you applied for benefits. The phone rings and a woman says she is from Social Security, calling about your application. She has a question about a date you put on the form.

SCAM

The tell. No honest employer sends you a check and asks you to send part of it back out.

Signs. Came to you · moved fast · wants a transfer.

Check it first. Do not deposit it. Look the company up yourself and ask whether they hired you. Search the name with the word scam.

Why it matters. A deposit is available in days, but a fake check can take weeks to find. You owe the money either way.

Read more: trustbutverifyproject.org/scams/job-scams

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REAL

The tell. You started this, two weeks ago. Social Security does call people, usually those who just applied or who need a record updated.

Signs. None, once you notice the call is about something you began.

Check it first. You can still hang up and call Social Security on the number from the insert sheet, and ask for your application.

Why it matters. "The government never calls" is the rule most people learned, and it is wrong. A rule fails. A habit holds.

Read more: trustbutverifyproject.org/blog/the-call-that-sounds-like-help

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The hurricane is still on the news. A warm, slightly rushed voice: "I'm with the relief fund for the families who lost everything. Thank you for giving last year. Could you help again today, while it matters most? I can take a card over the phone right now."

Months after you lost money, a lawyer gets in touch. His firm works with federal investigators, he says, and they have traced it. He knows how much went and roughly when. On the video call there is a flag behind him and certificates on the wall, and he sends his bar number. Recovering it takes a fee up front.

SCAM

The tell. She thanked you for a gift you do not remember making. A real charity can send you a record of it, and can wait while you check.

Signs. Came to you · moved fast · wants a transfer.

Check it first. Give nothing on the call. Look the name up at give.org or charitynavigator.org, then type the charity's address and give there.

Why it matters. The disaster is real, which is what makes saying no feel wrong. You are refusing a stranger, not them.

Read more: trustbutverifyproject.org/scams/charity-scams

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SCAM

The tell. Never pay money to get money. No agency charges a fee to return it, and nobody who contacts you can recover it.

Signs. Came to you · moved fast · wants a transfer.

Check it first. Hang up. Money comes back through your own bank, a card dispute, or a lawyer you found. Check ftc.gov/refunds yourself.

Why it matters. He knows the amount because lists of people who already paid are bought and sold. Often it is the same crew, renamed.

Read more: trustbutverifyproject.org/scams/recovery-scam

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