

As a part of *National Consumer Protection Week*, the Office of Consumer Protection granted its latest Scambuster Award. In years past, the OCP has given its Scambuster Award to consumers who have stopped a scam in its tracks! In 2015, [we awarded](#) Mrs. P. Keller a Scambuster Award for stopping an IRS phone scam in its tracks. This year, the Scambuster Award goes to Mrs. H. Oskard. She busted **two scams** in the same week!

The first scam is a variant of the shipping scam. The typical shipping scam is a [work-from-home scam](#) where items are shipped to you for you to re-ship. The scammer says he can save on international freight this way. In reality, he has used a stolen identity or stolen credit cards to make the purchase. When the identity theft and stolen merchandise are reported, it will lead the police to your doorstep.



Mrs. Oskard, however, was not part of a re-shipping scam. Instead, she found herself in the midst of a [“hot package”](#) scam instead. UPS dropped off two boxes from Sprint.com at her door. She brought the boxes in, opened them, and found several iPhone X units. Five minutes later, a young man claiming to be from UPS (but not in uniform or driving a UPS truck) came to the door asking for these “misdirected” boxes. Mrs. Oskard refused to turn over the boxes (holding five iPhone X units) and instead turned them over to the Sprint store on Rockville Pike. Sprint confirmed that all five iPhone X units had been purchased in her husband’s name, on his account, and ordered to be shipped to their home. Had Mrs. Oskard turned over the packages to the con man at her door, Sprint would have billed her husband for these telephones.

The second scam stopped by our Scambuster is the [“overpayment scam.”](#) This scam is often seen on [Craigslist](#), but consumers report them on [Paypal](#), Facebook Marketplace, etc. It starts with you putting something up for sale on the Internet. A “buyer” offers to send a payment that is more than the price asked, and then requests that you wire or write a check for the “overpayment.” They may tell you that they accidentally overpaid you, the extra money is for the shipping costs, they're giving you a bonus, or the money is for the stress they've caused you. The scammer, however, likely paid you with a stolen credit card, a false checking account, or a valid –but empty—checking account. You deposit the payment and within days it *initially* clears *your* bank. But just because a payment has been credited to your account, it doesn't mean the money is *actually available* to you. Your bank has to further process that transaction by transferring funds from the “buyer’s” Bank to your account. This can take weeks. During the process, the Federal Reserve discovers that there is no real money to transfer or that the bank account was used fraudulently. At this point, the money will be withdrawn from your account. However, in the intervening time, believing the check has cleared, you have wired or mailed out good money for the “overpayment” *and* given a con artist your account number.



Mrs. Oskard faced this overpayment scam when trying to sell some unneeded furniture. The con artist gave her what appeared to be a *Cashier's Certified Check*. The story for why the check was more than what she requested sounded fishy to our Scambuster; so she went to her local bank and spoke to the branch manager. The bank manager agreed that it sounded fishy and Mrs. Oskard disposed of the check and rejected the transaction.

A little diligence, and a lot of caution, lead to two scams being busted in one week. Kudos to the OCP's latest recipient of the Scambuster Award!