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# TOO GOOD TO BE TRUE....

A Column on Consumer Issues  
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Consumer Protection and Antitrust Division

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September 2, 2009

## GRANDPARENT SCAM – WIRE FRAUD

*“Grandma? Is that you? This is Joe.”*

*“--Yes, are you okay?”*

*“No, I'm in jail -- in Canada. I had a car accident and they arrested me. Now I need money to get out of jail. Please don't tell mom and dad, I want to tell them myself when I get home. Will you help me?”*

This is only one variation of the scam. However, telephone calls like this are happening right here in North Dakota. Imposters are calling senior citizens identifying themselves as their grandchild and requesting money for an emergency situation. The con artist asks the grandparent to wire money to Canada for the fees or fines the alleged grandchild has to pay to be released from jail or to re-enter the United States.

In one call, the fake “grandchild” was crying very hard because he had been arrested in Canada and needed money for bail. The targeted victim did not recognize the voice and was wary until the caller asked “Grandma, do you know who this is”? At that point, the grandmother asked, “Is this Sam?” The caller then had the grandchild’s name. Pretending to be her grandchild he told her he had been arrested and the authorities had taken his passport and credit cards so he had no way to make bail. She was instructed to go to the nearest Western Union or Money Gram and wire \$2,900 to him in Canada. Fortunately, she recognized some red flags, contacted other family members, and determined her grandson was not in Canada.

Here are tips to help you avoid this scam:

- Do not fill in the blanks for the caller. They do not know the names of the grandchildren, but are relying on their victim to provide that information. Ask them to give their name to you. If you do not provide them any information, they will likely hang up.
- Verify the whereabouts of family members by calling other family members or the grandchild they claim to be. Do not use telephone numbers provided by the caller.
- Never send money unless you have verified that your relative is really in trouble.
- Never give out personal identifying information such as bank account or credit card account numbers to anyone you do not know

Keep in mind with the many sources of public information at their fingertips, these con artists can easily find out basic information about people and use it to their advantage. They may read obituaries, go into social networking sites on the Internet, or use other sources to find out just enough details to pull off their scam.

**Most importantly, remember once the money is sent via a wire transfer, there is no way to stop the transaction.** If the money is sent to a foreign country, U.S. authorities have no jurisdiction to pursue the matter. Authorities rarely, if ever, recover the consumer's payment.

*The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at [www.ag.nd.gov](http://www.ag.nd.gov).*

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