

Gift cards are a nice way to let someone know you are thinking about them around the holidays or a special time in their life. This is especially true if the person is one of those people who seems to already have one of anything you could think to get them, if you just have no idea what they might want, or if you thought that a gas station snow scraper would seem just a little too tacky. As with many good and useful things in this world, criminals have found a way to turn them into a tool for their dirty deeds.

Through the magic of modern technology, we can purchase goods and services from far away places using e-commerce friendly payment methods, including gift cards. For criminals, gift cards are an appealing method of stealing money from victims because the funds on the card are immediately available to anyone who has the information printed on the cards. The criminals work a simple plan of convincing the victim to purchase a gift card and read to the criminal the information printed on the card. The funds on gift cards are virtually untraceable once the criminal has the numbers from the card. Over and over again, we receive the heartbreaking reports from victims who tell us they were convinced by criminals to purchase gift cards and provide the gift card information over the telephone. In virtually all cases, there is little or nothing a local law enforcement agency can do to help these victims reclaim their money.

I've said repeatedly that people should always be on their guard when receiving unexpected communications, and this is your best defense against gift card fraud. Many of these criminals work hard to sound legitimate and can be quite convincing in their lies. Typically, these criminals work to convince the victim of an outstanding debt, unresolved tax liability, alleged criminal law violation, or other urgent matter that requires the victim to act immediately. When they find someone who seems willing to believe their false premise, the victim is instructed to purchase gift cards and provide the numbers from these cards to the criminal. Regardless of how convincing a person might seem, gift cards are the giant red flag waving in the wind that is the telltale sign of a scam. No legitimate utility, bank, government agency, or other entity is going to require you to pay them using gift cards. Anyone seeking payment from you, for any purported reason, who asks for payment using gift cards is a scammer. Hang up immediately and do not respond to any additional calls.

If you, or someone you know, has been a victim of gift card fraud, you have some reporting options. First, you may always report the crime to your local law enforcement agency. They will help point you to additional resources and evaluate whether any action is warranted at a local level. Next, the fraud should be reported to the Federal Trade Commission (FTC). Fraud may be reported to the FTC at their website, <https://reportfraud.ftc.gov/#/>. The FTC works with federal, state, and local authorities to find these criminals and put a stop to fraud.

Gift cards aren't for paying your "past due" utility bill, satisfying the IRS, or curing the arrest warrant that has supposedly just been issued for you. Gift cards are for telling people you already know that you care about them, but just don't know what to get them. For more crime prevention information and safety information visit the Benton

County Sheriff's Office website at: <https://www.co.benton.mn.us/211/Crime-Prevention>.
You can also like and follow us on Facebook and Twitter at @BentonMNSheriff for regular updates and crime prevention messages.