



Attention: MHA Nation Members

Tips from the ND Attorney General's website: attorneygeneral.nd.gov

Hiring a Contractor

Before hiring a contractor, make sure the MHA company and its crew have all the licenses required by state law. These **three simple steps** can help you avoid losing your money to a scam operation:

1. Contractors who do a job valued at \$4,000 or more must be licensed by the Secretary of State, so be sure to search the Licensed Contractor list.
2. Any contractor or service provider that is not originally from the local area also must have a Transient Merchant License issued by the Attorney General. Check the list of licensed Transient Merchants.
3. After checking for the required licenses, be sure to get a written contract which details the specific repairs being done. You may have to pay a small percentage up front for materials, but you should not make full payment until after all the work has been satisfactorily completed.

Asphalt Paving Scam Operators

If your driveway is looking a little worn, beware of asphalt paving scam operators. A traveling asphalt paving crew may claim to have leftover materials from a completed job a few houses away or on a nearby highway project and offer you a low-priced deal to fix your driveway. The quality of the material used and application method is inferior and

cracks and weeds will soon appear. Unfortunately, the paving crew will be long gone by the time you discover you have a problem.

- The crews often operate near major highway systems and insist on cash payments. If checks are accepted at all, they are cashed immediately at the nearest bank.

Additional Option for Local Residents of the MHA Nation

*MHA TERO has a list of licensed contractors who have a current MHA TERO Business License. Please feel free to choose from the list of contractors on the MHA TERO website: MHATERO.com

* Disclaimer: MHA Nation and MHA TERO expressly disclaims any and all warranties, express or implied relating to any contractor on its list of TERO licensed contractors.

Common Scams

You know what they say: "If it seems too good to be true, it probably is." Whether the scam involves phony winnings from a fake sweepstake or a threat to have you arrested for supposed non-payment of taxes, information is the key to foiling scam artists. Unfortunately, there are so many ways a scam artist will try to con you out of your money it is not possible to list them all - but here are a few of the scams circulating in North Dakota.

Threatening Message Scam

The Attorney General reminds North Dakota residents to ignore any telephone message that threatens them with arrest unless they return the call immediately. The message is often hard to understand because it cuts out when the supposed reason for the arrest is being recited. The phone number given out on the message changes almost daily as the scam artists use and discard numbers quickly to stay ahead of federal authorities. There are dozens of variations of the message - **all are scams**. The fake IRS enforcement call is one of the most well-known variations, but one new variation of the scam message claims that their social security number has been compromised and all their assets will be frozen unless they call back.

- Ignore your Caller ID, too. The scam artists are using readily available "spoofing" technology to display on the Caller ID a number that is not the one they are using to place the calls, even hijacking real 701-area code phone numbers.
- ALL these threatening messages are scams. The Attorney General says **if you receive one of these threatening messages, you should simply delete it - don't call the scam artist back.**

IRS Enforcement Calls

If you received a message threatening your immediate arrest or claiming that you owe money on your taxes, just delete it. The IRS has issued several reminders that it will **never** notify a taxpayer of a potential problem by leaving a threatening message. It doesn't matter what the message threatens, it is ALWAYS a scam.

- The IRS wants to know about these calls. Submit an online report to the US Department of Treasury or email the IRS at phishing@irs.gov.

Grandparent scam

Older North Dakotans are being targeted by imposters pretending to be a grandchild who has been involved in an emergency situation. The supposed grandchild urgently needs money. Sometimes a second imposter takes over the call, pretending to be a government official trying to help.

- Be sure to warn older family members about this scam. Remind them to always check with another family member first, on a regular contact number, before agreeing to anything, even if it appears to be urgent.
- This scam has dozens of variations involving different fake emergencies. Usually, the phony grandchild claims to be stranded in Canada or Mexico, but sometimes it's a US border state.

Sweepstakes Scams

If you receive a call claiming that you have won a prize in a sweepstake, **beware**. There is no prize. In fact, there is no sweepstake. Instead, the "prize notification official" is a con artist hoping to convince you to send money to pay supposed fees or taxes before the non-existent winnings can be released. Elderly individuals living alone are favorite targets of scam artists.

- If you are asked to pay anything at all before you receive the prize, it is a **scam**. No legitimate sweepstakes require a winner to pay fees or taxes up front before the prize money is disbursed.
- In the past twelve months, elderly North Dakota victims have lost more than \$366,000 to sweepstakes scams.

Online Classified Ad Scams

If you respond to an online classified ad, be careful. Scam artists post fraudulent ads to "sell" everything - from large-ticket items such as cars, boats, and homes, to small items such as collectibles, hobby items, and even puppies. They are just waiting for you to contact them.

- NEVER wire or send money directly to a private individual; instead, use a reputable third-party payer. Never agree to purchase prepaid cash cards or gift cards as part of an online transaction.

There is no "internet police force" that can track down a seller or get your money back. We cannot address complaints about private-party online transactions. If there are problems with the transaction, or the item is not in the condition described, you will have to deal with the problem yourself, either directly with the other party or by using the online website's complaint system, if it has one.

If you are selling an item on the Internet and someone offers to give you more than the asking price, BEWARE! This is a known scam.

Computer Scams

If you get a call from an IT Department claiming that they have detected a problem with your computer. The so-called IT expert may claim to be from Microsoft, Dell, Apple, or some other well-known tech company. In fact, the caller is a scam artist who wants to gain access to your computer so he can install malware while he is "checking" out the phony problem. Once the malware is installed, your computer will act up. Then the scam artist will demand payment to remotely "fix" the problem created by the malware he just installed. The scam artist may ask for payment by credit card, money transfer, or even prepaid cash or gift cards.

- Never allow someone to remotely access your computer unless you are the one who initiated the call for Tech Support.
- Be sure to use antivirus and malware detection software, keep it up to date, and perform regular scans. If the scan detects a problem, usually the software program will suggest the fix, or you can take the computer to a reputable service company for repair.

Jury Duty Scams

In this scam, the scam artist calls pretending to be a law enforcement officer, claims the resident has missed jury duty, and threatens to have the person arrested unless they pay a fine immediately. In some variations of the scam, the supposed officer instructs the consumer to buy prepaid cash cards or gift cards and then read off the numbers from the back of those cards; in other variations, the scam artists offer a "discount" on the supposed fine if the consumer sends cash via overnight delivery.

- No court will ever make calls threatening to arrest someone for having missed jury duty; and
- No legitimate government official or law enforcement officer will ever demand that you mail cash, wire money, or buy prepaid cards to pay fines and fees.

Foreign Lotteries

If you receive a letter, email, or phone call that you have won a prize in a contest or lottery, don't get too excited – it's a scam. If you didn't buy a ticket, you cannot win anything! Under federal law, all foreign lotteries are illegal. As its illegal, there is no legitimate way you could have won anything. Online lotteries and contests that claim to have selected the winner's email address at random are all scams.

- Legitimate contests and lotteries never ask the winner to pay anything up front. State and federal government agencies collect the duties, taxes and other fees after the winner receives the prize, not before.
- If you wire money or buy a money card in response to a prize notification, it just goes straight into the scam artist's pocket.

Work at Home Schemes

Crooks advertise online, in news groups or send e-mails offering tempting work opportunities that can be done at home. By operating online, they know local law enforcement can't touch them. Before responding to an offer, consider:

- If you are required to spend any of your own money to purchase supplies, postage, make copies, or advertise - it's a scam.
- If the work requires you to deposit money into your own account before sending money to another person or to pay a membership fee - it's a scam.

Scholarship Search Scams

Parents and students feeling the crunch of increasing college tuition and decreased financial aid sources are wasting good money on financial aid "search" services. In fact, college financial aid offices provide much of the same information at no charge.

Inheritance/Beneficiary Scams

A long-lost uncle died and you are the only remaining heir to a fortune, just sitting in a bank in a foreign country. Of course, before you can claim it, you'll need to pay some fees, to the bank, the foreign government, or the supposed official who contacted you. You may also be asked to complete official-looking paperwork and provide personal information such as your date of birth and social security number, so they can "verify" that you are the beneficiary. STOP! It's a scam.

ANOTHER POSSIBLE SCAM POSSIBLE ON THE MHA NATION

With this, the scam artist may falsely tell you they are employees of MHA TERO or other tribal departments to possibly gain access to information or influence you to take some sort of action.

-MHA TERO employees will be wearing a MHA Nation Tribal Employee badge. Other departments may not be wearing Tribal Employee badge but should be able to provide identification.

-If still in doubt the person is a tribal employee, please call the MHA Nation to contact the department directly.

-You can reach the MHA Nation Tribal Administration Building at (701) 627 – 4781.

Scam Prevention

A few simple precautions can help prevent scam artists from being successful.

What you need to know

1. **Scam artists pretend to be people we want to trust**, like government officials, law enforcement, bank staff or even family members;
 - o Never give out personal information or send money in response to an unexpected contact, no matter how urgent it may seem.
2. **Don't trust your Caller ID** - it's not who you think it is.
 - o Readily available technology makes it easy to create a fake name and number to display on Caller ID or as the "sender" of a text message.
3. **If you are asked to send or wire money, or to buy prepaid cash cards, stop!**
 - o A legitimate government agency or business will never ask you to wire money, buy prepaid cards (including prepaid gift cards such as iTunes, Best Buy, etc.), or deposit money into another person's account.
 - o As soon as you complete the transaction or read off the numbers from the back of the prepaid card, your money is gone. It is not possible to get that money back.
4. **Hang up**, every time.
 - o Don't "press 1" to be taken off a call list; all it does is confirm that you listened to the message, which will result in more calls.

"Do Not Call" assistance

Get rid of most telemarketing calls by registering your (701) area code phone number on the **free** Do Not Call list. One registration adds your number to both the North Dakota and the national list.

- The law applies only to personal phones, not those used for business purposes.

How to Register

- Online at the **National Do Not Call Registry OR**
- Call toll-free (888) 382-1222, using the phone you wish to register.

After You Register

- Your number stays on the Do Not Call list until you remove it.
- Telemarketers have 30 days to delete the registered number from their lists.

Still getting unwanted calls?

Under federal law, some calls are permitted even if you are on the Do Not Call list. These include surveys, calls from charities, political groups or political candidates, and calls from places you have done business with in the past two years or for which you have previously given consent.

- If you do not want these calls, ask to be removed from the call list.

Illegal Calls

Some calls are **always** illegal. Even if you are not on the Do Not Call list, telemarketers cannot:

1. Call before 8:00 AM or after 9:00 PM local time;
2. Block your caller ID;
3. Use robocalls, unless a live operator comes on the line first to get your permission;
4. Use auto dialers, unless it disconnects within 10 seconds of you hanging up;
5. Use paid professional fundraisers.

Filing a Do Not Call Complaint

If it has been more than 31 days since you registered your telephone number OR you received an illegal call, you can file a **Do Not Call Complaint** with the Consumer Protection Division.

- You will need to know the name or phone number of the business that called.

Need help?

Contact the ND Consumer Protection division at (701) 328-3404.