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# Consumer Corner: Avoid these most-common scams of 2018

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Next week is the first full week of March, which the Federal Trade Commission marks as National Consumer Protection Week. The Kansas Attorney General's office and our *In Your Corner Kansas* campaign focuses year-round on protecting consumers from scams and rip-offs, but next week in particular we remind Kansans to be diligent and to keep yourself and your personal information safe. One of the ways we do that is to report to you some of the most commonly-reported scams to our office over the past year. This year's report looks very familiar, as all five scams return from 2017 list.

**Card Services.** Remaining atop our list for the second year in a row, the folks from "card services" took the top spot in 2018. In this scam, a robocaller placing thousands of calls at a time will ask you to "press 1" to speak to an account representative about lowering your credit card interest rate. These scammers are after information. If you press anything on your phone, that lets the scammer know they have reached a working number and you'll get more calls. If you do speak to a representative, he or she will try to trick you into giving them more personal information, including your real credit card number. Our best advice on this or any other robocall scam is to not answer calls from numbers you do not know. If you do answer, once you know it's not someone you know, just hang up. Never give your credit card information to someone over the phone.

**Computer Repairs.** In this scam, the caller claims to be from a well-known computer company telling you they've detected a virus on your computer and offers to help you remove it by connecting remotely to your computer. But instead of trying to fix your computer, the scam artist is actually trying to install a virus to give them access to all your files and your personal information that is in them. The scammer may also be trying to hack into your machine to send out spam emails from your account, or even to take over your computer's camera and microphone to spy on you and try to obtain additional personal information. If your computer really does have a problem, take it to a reputable, local computer repair shop or call your computer manufacturer's customer service number directly. Never give a stranger access to your computer over the phone.

**IRS.** The scam involves someone impersonating the IRS saying you owe taxes and asking you to pay immediately via your credit card or by purchasing a pre-paid debit card and calling them back with the card number. Remember, when you owe money to the IRS or any government agency, it will send you notices by mail. If you do get something in the mail, it's a good idea to look up that agency's number in the blue pages of a phone book or on the agency's official website and call to make sure it's a legitimate letter. Never give your personal information to someone over the phone.

**Car Warranty.** Another robocall, this scammer claims to be from your auto manufacturer or dealer letting you know that your car warranty is about to expire. They will then try to sell you an extended warranty. Usually, like the card services scam, this is a way to gather information about you that can then be sold to other scammers. And just like the card services scam, the best way to deal with these scammers is to just hang up.

**Government Imposter.** This one is a variation on the previously-mentioned IRS scam, where scammers claim to be from different federal, state, or local government agencies. In Kansas, we've seen them call and say you've missed jury duty and need to pay a fine. We've actually had scammers call impersonating the attorney general's office saying they were going to come arrest you if you don't pay a fine immediately. I assure you, we won't do that. Like the IRS scam, take similar steps to verify anything you receive from someone purporting to be from a government agency is telling the truth and never feel pressured to give your personal information away over the phone.

More information on how to protect yourself from these and other scams is available on our consumer protection website at [www.InYourCornerKansas.org](http://www.InYourCornerKansas.org) or by calling our consumer protection hotline at

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