ELDER LAW REVIEW

We are happy to introduce the

newest member of the Pluto Legal Team!

Callyn Bedker joined the Pluto Legal team in May 2016 as an attorney. Callyn is licensed to practice law in Minnesota. She received her undergraduate degree in Political Science, Global Studies and History from the University of Minnesota in Minneapolis in 2012 and her Juris Doctor from the University of St. Thomas School of Law in 2015.

Callyn is from Buffalo, MN and currently lives in Olivia, MN with her husband, Alex. In her free time, she enjoys running, attending auctions and spending time with her family and friends.

Welcome Callyn!!

Be Alert for "Spoofed" Local Phone Numbers

As people try to screen unwanted phone calls, dishonest telemarketers and scam artists continue to look for new ways to lure people to answer calls.

One increasingly common technique scan artists use is to falsify or "spoof" their caller ID information with local phone numbers or information to make it look like the calls are from a nearby person or business. While the call may appear local, they are often placed by scam artists who are located outside the state or country.

Spoofing technology allows scam artists to trick caller IDs into displaying false information. Scam artists realize many people no longer answer calls from phone numbers with unfamiliar area codes or that display no caller ID information, or "unknown" on their caller ID. By spoofing local phone numbers or information into caller ID devices, scam artists hope their calls will appear familiar enough to entice the recipient to answer.

For example, scam artists might spoof "Minnesota Call" or a number that is only a few digits away from the call recipient's phone number. You might even see your own name and phone number displayed on your caller ID device.

Scam artists who use spoofing technology commit a wide range of scams designed to steal money or private information. It is important to be cautious of unsolicited calls from unknown callers—even if their caller ID information appears local. You should never provide personal or financial information to unknown callers. Answering spoofed calls alerts the scam artist that your phone number is active and will likely lead to more unwanted calls. Scam artists who use spoofing technology usually ignore the National Do Not Call Registry. If you get these calls, you may wish to:

- Hang up. As soon as you recognize the call is a scam, end the call. Remember "Minnesota Nice" does not apply to scammers.
- Contact your phone company. They may offer features that block unwanted calls, such as selective ringing, selective call acceptance, and selective call blocking. Some of these features may also be available for no cost.

If you received a "spoofed" call, you should report to the Federal Communications Commission (FCC) and Federal Trade Commission. These agencies have the authority to enforce federal laws the regulate caller ID spoofing, autodialed calls, and interstate fraud perpetrated over the phone. Info for these agencies can be found at: <u>www.consumercomplaints.fcc.gov</u> and <u>www.ftccomplaintassistant.gov</u>.

If you lost money to a criminal scam, you should report the matter to your local and federal law enforcement officials. These agencies have the authority to investigate criminal acts.

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