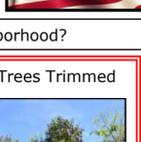


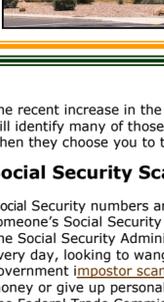
Quick Neighborhood Bits You Should Know

All GCIII Community Documents are Online:
WWW.SVE-GC3.COM

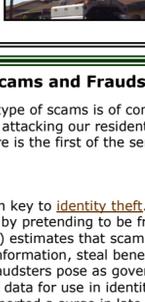


What's Been Going on in the Garden Condo III Neighborhood?

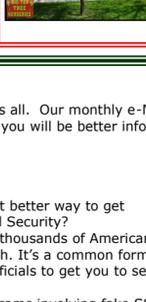
Intersection Lights



Palms Trimmed



Trees Trimmed



Scams and Frauds

The recent increase in the number and type of scams is of concern to us all. Our monthly e-News will identify many of those we know are attacking our residents so that you will be better informed when they choose you to try to bilk. Here is the first of the series.

Social Security Scams:

Social Security numbers are the skeleton key to [identity theft](#). And what better way to get someone's Social Security number than by pretending to be from Social Security? The Social Security Administration (SSA) estimates that scammers call thousands of Americans every day, looking to wrangle personal information, steal benefits or both. It's a common form of government [impostor scam](#), in which fraudsters pose as government officials to get you to send money or give up personal and financial data for use in identity theft. The Federal Trade Commission (FTC) reported a surge in late 2018 in scams involving fake SSA employees calling people with warnings that their Social Security numbers had been linked to criminal activity and suspended. The caller asks you to confirm your number so he or she can reactivate it or issue you a new one, for a fee. This is no emergency but a ploy to get money and personal data: Social Security does not block or suspend numbers, ever.

This con is sometimes executed via robocall — the recording provides a number for you to call to remedy the problem. In another version, the caller says your bank account is at risk due to the illicit activity and offers to help you keep it safe.

On the other hand, you might get a call from a supposed SSA representative bearing good news — say, a cost-of-living increase in your benefits. To get the extra money, you just have to verify your name, date of birth and Social Security number. Armed with those identifiers, scammers can effectively [hijack your account](#), asking SSA to change the address, phone number and direct deposit information on your record and thus diverting your benefits.

Consumer Reports warns of another trick with an ironic twist: Fraudsters send out emails that appear to be from SSA and instruct you to click a link to register for a free service that protects you from Social Security fraud. It's actually a garden-variety [phishing](#) scam, designed to guide you to a fake government website that will steal your information. With a little vigilance, Social Security scams are not difficult to identify and avoid.

Warning Signs:

You get an unsolicited call from someone claiming to work for SSA. Except in rare circumstances, you will not get a call from Social Security unless you have already been in contact with the agency.

The caller asks for your Social Security number — again, something an actual SSA employee wouldn't do.

A call or email threatens consequences, such as arrest, loss of benefits or suspension of your Social Security number, if you do not provide a payment or personal information.

Do's:

- Do hang up if someone calls you out of the blue and claims to be from SSA.
- Do be skeptical if a caller claims to be an "officer with the Inspector General of Social Security." Scammers appropriate official-sounding and often actual government titles to make a ruse seem authentic.
- Do set up a [My Social Security account](#) online and check it on a monthly basis for signs of anything unusual, even if you have not yet started collecting benefits.
- Do install a robocall-blocking app on your Smartphone, or sign up for a robocall-blocking service from your mobile network provider.

Don'ts

- Don't call a phone number left on your voice mail by a robocaller. If you want to contact SSA, call the customer-service line at 800-772-1213.
- Don't assume a call is legitimate because it appears to come from 800-772-1213. Scammers use "spoofing" technology to trick caller ID.
- Don't give your Social Security number or other personal information to someone who contacts you by email. SSA never requests information that way.
- Don't click links in purported SSA emails without checking them. Mouse over the link to reveal the actual destination address. The main part of the address should end with ".gov/" — including the forward slash. If there's anything between .gov and the slash, it's fake.