

SPOOFED TELEPHONE NUMBERS

For some time, North Dakota residents have been receiving prerecorded messages in a scam claiming to offer lower credit card interest rates - for a fee.

Consumers are urged to ignore these scam calls.

The illegal prerecorded messages “spoof” legitimate telephone numbers belonging to innocent North Dakota residents and businesses, so the phone number displayed on the consumer’s caller ID is not the actual phone number being used by the fraudulent entities. Telephone subscribers are understandably frustrated and this, unfortunately, has resulted in some angry calls to the legitimate owners of phone numbers who did not make the bogus calls.

The scam artists behind the sales pitches falsely claim to have special relationships with credit card issuers and they “guarantee” the reduced rates will save thousands of dollars in interest. In addition, the callers often claim the lower interest rates are available only for a limited time so the consumer needs to act immediately. Some even offer “money back guarantees” that are, of course, worthless.

Unfortunately, unsuspecting consumers have paid \$1,000 or more to these scam artists in response to these worthless offers to lower credit card interest rates. The money is lost, and the consumer has not lowered any interest rates.

Calls on this scam started in North Dakota in 2010. Since then, scam artists have begun using spoofed (701) area code telephone numbers when they make scam calls to residents in other states, and for several different scams.

Current technology makes it possible to spoof a telephone number to display as the source of the call. The scam artists use auto-dialers, which call numbers randomly regardless of whether they are on the Do Not Call list.

While spoofing phone numbers is illegal it is virtually impossible to trace the source of these calls, which typically are generated by the thousands from locations outside the country. Stopping this practice is difficult because the true identities of the callers are buried behind a line of entities that lease and then re-lease the telephone numbers to others.

Spoofing complaints fall under the jurisdiction of the Federal Communications Commission. To file a complaint about a “spoofed” call, contact the Federal Communications Commission at **www.fcc.gov**. You also may wish to contact your Congressional delegates to urge enforcement of federal laws regulating spoofing.