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Here's how you can guard against coronavirus fraud, FBI agent says By Blake Nelson NJ Advance Media for NJ.com and The Star-Ledger Published March 20, 2020

Federal agents have already opened investigations into possible scams amid the coronavirus pandemic, an FBI agent said Friday, and residents should be on guard.

"I think that the chance of fraud coming from this is greater," said Mike Doyle, a supervisory special agent with the FBI in Newark. While he's not seen an increase in scams so far, he said the fear spread by COVID-19 nationwide did increase the risk.

State and federal officials have raised the alarm in recent days about fraud.

Inspector General of Social Security Gail Ennis recently reminded people not to believe that Social Security benefits were threatened by the virus, despite fraudulent letters saying otherwise.

New Jersey police have told residents that anyone knocking on doors saying they're from the U.S. Centers for Disease Control and Prevention are imposters.

Scams, especially on the internet, have been on the rise for years. About \$3.5 billion was lost to internet crimes just last year, according to a federal report.

Doyle has spent more than two decades with the FBI, according to an agency spokesperson, and he's focused especially on white-collar crime and health care fraud.

He offered advice Friday for how residents can protect themselves.

## Fact check the red flags

Residents should be skeptical of anyone asking for money or personal information, Doyle said.

If you get an email purporting to be from a government agency, especially if there's a link to click, don't call any number listed in the message, he said. Find a number for the office online and call to ask if the email's real.

Charities can be researched on Charity Navigator and GuideStar.

You should also be wary of promises of a COVID-19 cure, Doyle said, or the opportunity to invest in vaccine research.

"If it's too good to be true, it's likely fraud," he said.

While the vast majority of scams happen by phone or online, people should also verify the identities of anyone on their doorstep, he said. If someone says they're from the FBI, call the FBI before you let them in if they don't have a warrant.

"We encourage that," he said.

## Check on the elderly

The elderly can be especially vulnerable.

The risk of isolation amid "social distancing" is concerning, he said, and could cut people off from those that can protect them.

Call family members regularly, Doyle said, which can head off scammers posing as sick relatives pleading for money.

## What if I'm a victim?

Fraud can be reported online to the Federal Trade Commission, and internet crimes to the FBI.

Investigators are better able to put the pieces together the more information they have, Doyle said, allowing them to focus on the worst actors. Sometimes you can even get your money back.

"If we get allegations regarding this, we will pursue them aggressively," he said.