

Commonwealth of the Northern Mariana Islands

Office of the Attorney General

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For Immediate Release

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********CONSUMER ALERT******* AVOID COVID-19 SCAMS

Attorney General Edward Manibusan Issues Alert of Coronavirus Disease (COVID-19) Scams

Office of the Attorney General, Saipan – Attorney General Edward Manibusan is alerting CNMI residents to a wave of COVID-19 scams occurring worldwide as a result of the global Coronavirus pandemic. These scams focus on all areas of consumer vulnerability in an attempt to capitalize on the fear and rapidly changing developments being provided from state and federal leaders.

It's important that during this trying time, residents remain vigilant by using a common sense approach during online shopping and business interactions, as well as in communications with those offering what seem to be too-good-to-be-true opportunities.

Cyber Scams

Be wary of all emails claiming to be from the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO), and other healthcare organizations, offering to share information about the virus.

Attorney General Manibusan advises residents not to open attachments or to click on links within these emails, as scammers are using phony COVID-19 tracking websites to infect electronic devices with malware, putting residents at risk for identity theft and financial exploitation.

Take extra precaution to avoid spoofed or phony websites by only visiting websites with clearly distinguishable URL addresses. Scammers seek to exploit individuals by directing web traffic to similar, but falsely identified website names where they can provide misinformation or attempt to gain consumers' personal information or finances in exchange for pandemic updates.

Be on the lookout for emails asking for the verification of personal data, including Medicare or Medicaid information, in exchange for receiving economic stimulus funds or other benefits from the government. Government agencies are **NOT** sending out emails asking for residents' personal information in order to receive funds or other pandemic relief opportunities.

Telephone and Text Messaging Scams

Robocalls have been an ongoing problem. During this difficult time, while working remotely or responding to a larger volume of phone calls, many find it difficult to ignore those from unknown numbers.

If you find that you've answered a robocall – Hang Up. Don't press any numbers. Scammers are calling with offers involving everything from COVID-19 treatments and cures, to work-from-home schemes. The recording

might say that pressing a number will direct you to a live operator or even remove you from their call list, but it also might lead to more robocalls.

Similar to email phishing scams, text messages from unknown sources may offer hyperlinks to what appears to be automated pandemic updates, or interactive infection maps. These are just two examples of ways scammers can install malware on your mobile electronic device, putting you at increased risk for identity theft and financial exploitation.

Counterfeit Product Offers & High Demand Goods

Make sure to ignore offers for COVID-19 vaccinations and home test kits. Currently, no vaccines, pills, potions, lotions, medications, or other prescription or over-the-counter products are available to treat or cure the Coronavirus disease. This applies to offers made online, in stores, by electronic message, or over the phone. *The U.S. Food and Drug Administration (FDA) has not authorized any home test kits for COVID-19*.

As many have seen firsthand, some consumer products are in extreme demand. Household cleaning products, sanitizers, personal hygiene products, and health and medical supplies may be offered via online or in-person sellers aiming to capitalize on under supplied or unavailable products.

When buying online, be sure to research the seller by searching online for the person or company's name, phone number and email address, plus words like "review," "complaint," or "scam." If everything checks out, pay by credit card as opposed to debit, and keep a record of your transaction.

Bogus Door to Door Tests and Virus-related Products

To ensure your personal safety, DO NOT answer the door or allow into your home or residence any unknown individuals or business representatives moving door-to-door offering to sell consumer products, medical kits, vaccines, cures, whole-home sanitization, or in-person COVID-19 testing. Contact local law enforcement to report such activities and, if possible and can be done so safely, alert neighbors, particularly seniors, of these concerning door-to-door offers.

Phony Charities & Donation Requests

Coming together in a time of need and extreme hardship is testament to the CNMI's way; however, when disasters and life changing events such as the current pandemic occur, be cautious as to where donations are going.

Unfortunately, scammers take advantage of good will and generosity by creating fictitious charitable organizations, seeking fraudulent donations by taking money which could otherwise go to those in need.

Be sure to research where a charitable donation is going. Contact the Attorney General's Office for guidance or verification, or visit the charities portion of <u>ConsumerResources.org</u> for guidance on charitable giving.

When giving, always do so by credit card or other secure payment processer. **NEVER** give by gift card, wire transfer, or other anonymous electronic payment processer.

REMEMBER – Misinformation and rumors create panic and disorder. Always fact-check your source, messages, and the businesses you're engaging with. Never provide personal information or money to those you don't know or aren't comfortable with.

Information & Links

For up-to-date national information on COVID-19, please visit:

• https://www.usa.gov/coronavirus

For up-to-date information on the CNMI's efforts at combating COVID-19 and keeping residents safe, please visit:

- Governor Ralph DLG. Torres
 Facebook CNMI Office of the Governor
- Commonwealth Healthcare Corporation (CHCC) www.chcc.gov.mp

For information regarding SCAM prevention, assistance, and up-to-date tips, please visit:

- CNMI Attorney General Office of Consumer Counsel: consumer_counsel@cnmioag.org
- CNMI Attorney General Investigative Division Hotline: 237-7627
- https://www.consumerresources.org/
- https://www.ftc.gov/
- https://www.fbi.gov/

**The Consumer COVID-19 scam alert information was produced by the Connecticut and Illinois Office of the Attorney General and disseminated by the National Association of Attorneys General. Approved for use.

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