

# The University of Iowa Police Crime Prevention News

To Enhance the Safety of Faculty, Staff and Students

April 2008

## Email Scams

Email scams and phishing attempts are on the rise. You may have received one of these emails and wondered is this true or false? This edition of the *Crime Prevention News* will cover just a few of the scams that are sent out in emails.

One such alarming email starts like this:

"Dear Friend,  
Goodday to you. Am very sorry for you my friend, is a pity that this is how your life is going to end as soon as you don't comply. As you can see there is no need of introducing myself to you because I don't have any business with you, my duty as I am mailing you now is just to KILL/ASSASINATE you and I have to do it as I have already been paid for that."

What do you do? This type of message is just one example of what is circulating around the internet and on emails. It is the 'Hit Man' scam email and a "urban legend" The spam message purportedly sent by a hit man hired to 'terminate' the recipient demands a large sum of money in return for not carrying out the mission **Description: Email hoax / Internet scam**

**Circulating since: December 2006 Status: False.** While death threats and extortion attempts are nothing to take lightly, recipients of emails like the above sample can take solace in the fact that they are boilerplate texts — folks in different parts of the country have received identically-worded messages, according to the FBI. Federal agents are already investigating this bizarre new form of spam.

It is known so far that the messages are originating from Moscow, Russia (note the fractured grammar, indicating they were written by non-English speakers) and are being emailed to addresses apparently selected from professional databases (i.e., targeting recipients who presumably have the resources to pay an extortionist). As FBI cybercrime supervisor Bill Shore noted in an interview with the Pittsburgh Tribune-Review, "All they're looking for is one guy to pay off. Then their job is done."

**Do not reply to these messages.**

The most important thing to know about these emails is that if you receive one, you shouldn't respond. In addition to soliciting your cash, the perpetrators hope to persuade you to share personal data so they can steal your identity.

The FBI encourages recipients of the scam message to file a report online at [www.ic3.gov](http://www.ic3.gov) (the Internet Crime Complaint Center).\* source: About.com Urban Legends and Snope.com



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## Email Scams (continued)

### Nigerian Scam (419 Advance Fee Fraud)

Decades-old international con game known as the Nigerian 419 Scam bilks victims out of hundreds of millions of dollars every year. **Description: Scam. Circulating since: 1980s. Status: Fraudulent**

**This one will start something like this:**

"DEAR SIR,

**URGENT AND CONFIDENTIAL BUSINESS PROPOSAL**

**I AM MARIAM ABACHA, WIDOW OF THE LATE NIGERIAN HEAD OF STATE, GEN. SANI ABACHA. AFTER HE DEATH OF MY HUSBAND WHO DIED MYSTERIOUSLY AS A RESULT OF CARDIAC ARREST, I WAS INFORMED BY OUR LAWYER, BELLO GAMBARI THAT, MY HUSBAND WHO AT THAT TIME WAS THE PRESIDENT OF NIGERIA, CALLED HIM AND CONDUCTED HIM ROUND HIS APARTMENT AND SHOWED HIM FOUR METAL BOXES CONTAINING MONEY ALL IN FOREIGN EXCHANGE AND HE EQUALLY MADE HIM BELIEVE THAT THOSE BOXES ARE FOR ONWARD TRANSFER TO HIS OVERSEAS COUNTERPART FOR PERSONAL INVESTMENT."**

The email goes on to describe how the transaction should be conducted and the rewards for your kindness. Something for nothing? Just send them your bank account number and they'll gladly share millions of dollars with you? Not likely.

The text quoted above is an example of Advance Fee Fraud (AFF) or, as it has become known internationally, the "419" scam, the number being the section of the Nigerian criminal code having to do with financial fraud schemes. You can find it listed at the U.S. Secret Service home page, which offers reliable information about the scam, in addition to addresses and phone numbers where people can report this or any other such scam offers they receive.

The Nigerian business letter has been around in snail mail, fax and email form for over ten years, and it's been reported that up to 100 million dollars annually are swindled from folks who are taken in by it. The letter itself comes in numerous variations; sometimes with the Nigerian official's name changed and sometimes even purporting to have been sent from the Congo or other countries near Nigeria. Often the letter is all in caps, and generally will include incorrect grammar and misspelled words.

If a person engages in communication with these individuals and is willing to carry out the transactions, at the last moment the innocent-sounding requests for payment of an unforeseen fee will begin, usually a couple thousand dollars but sometimes quite a bit more. Once that is paid and the victim is now 'invested' in the matter, the requests or, by this point, demands for further payments will continue, to a ruinous effect. It's very serious "business."

So be careful, everybody. And don't trust unverifiable information in your in emails! \*source: About.com Urban Legends.



**Emails falsely claiming to be from the likes of Citibank, NatWest, and other reputable banking entities attempt to entice recipients into divulging their ATM/Debit card and PIN numbers.** We have even experienced this here at the University of Iowa with a fake University of Iowa Community Credit Union email sent out some time ago that was very similar. Those who click on the link will be directed to an authentic banking site, but a small window asking for pertinent account info will also be displayed. This small window is not from the banking site. Instead, it captures the sensitive data and sends it to the criminals behind the malicious email. **Description: Scam. Circulating since: 1980s. Status: Fraudulent**

Following is a sample of one such email:

*"Dear Citibank Member,*

*This email was sent by the Citibank server to verify your e-mail address. You must complete this process by clicking on the link below and entering in the small window your Citibank ATM/Debit Card number and PIN that you use on ATM. This is done for your protection because some of our members no longer have access to their email addresses and we must verify it.*

*To verify your e-mail address and access your bank account, click on the link below."*

Unsuspecting users who click on the link and enter the information requested into the small pop up window will risk having their bank accounts compromised.

This banking scam is widespread throughout the world affecting a large number of banks and their customers.

To protect yourself from such scams, remember the following:

- A legitimate financial institution will never ask for your account information via an email
- Do not follow links provided in an email requesting any form of financial information
- Call your local bank and ask for verification before responding to any form of electronic corre-

### ANNOUNCEMENT

*NITE-RIDE expands to include free rides for all women Sunday through Thursday nights. This "Academic Route" NITE-RIDE is now available Sunday through Thursday nights from 10:00 pm until 3:00 am. and will provide transportation for all women from any University of Iowa building, parking lot, or parking ramp with the exception of Residence Halls and University Housing. It will provide a ride to any University building, parking ramp, parking lot, residence hall, University Housing, or any residence within specific boundaries. For a map of the service area boundaries please go to: <http://news-releases.uiowa.edu/2008/january/images/012308nite-ride-map.pdf> To arrange for a ride, please call 319-384-1111 the driver will let you know how soon they will be at your location and give you a ride. The Academic Route NITE-RIDE is an alcohol free service meaning we will not cater to anyone who has been drinking any amount of alcohol. More information is available at our web site: [www.uiowa.edu/~pubsfty](http://www.uiowa.edu/~pubsfty)*