

Monday, August 18, 1997 The Clarion-Ledger



Ask Rat Dog

Bank examiner scam, and then the badge scam

By Fay Faron
DEAR RAT DOG: My 80-year-old mother was taken by a scam that could have come right from your column. Apparently a man called, "D'Maggio" phoned, saying he needed to catch a crooked teller at her branch. She believed him because he knew where she banked and how much she had in her account.

My mother was instructed to withdraw 15,000 bills from the second teller, put the money into an envelope and meet him at a nearby mall. He assured her he would reposit the money that same day and honor all bounced checks. The point was to see if the teller handled the transaction honestly.

Before my mother could get out of the car at the designated spot in the mall parking lot, a chubby-faced 5-foot-10 individual, wearing a baseball hat and light-blue jacket walked up to her driver's side and pulled out a badge.

He apologized for his "undercover" disguise, and then explained he needed to check the serial numbers with the branch manager inside. When he didn't return, my mother went into the mall and confided in the branch manager, who then called the police.

The police took a report but didn't sound very hopeful. Is this a case for Rat Dog? — Jerry Russo, Mountain View, Calif.

DEAR JERRY: Afraid not. Unfortunately, the suspect made a clean getaway. Law-enforcement officials call what happened to your mom "The Bank Examiner Scam."

There are several variations on the theme — determining if the teller is dispensing counterfeit bills, stealing from accounts, manipulating balances, etc. — but whatever the trouble, the solution always involves an elderly person withdrawing huge sums of cash and handing it over to a stranger in a parking lot.

The victims are invariably elderly women known to respect authority figures. They become targets because of their loneliness, naivete and sense of civic duty.

As for how the perpetrator obtained your mother's banking information, he probably tricked it out of her — "Which branch is that? I have it somewhere in my files..." and she still doesn't even realize it.

Now, here's the awful punchline: Often, just on the heels of this con, comes what the bunco boys call "The Badge Scam."

After the victim calls the police, a perp calls her back, saying he's a police officer working on the case and that if she wants her money back, she needs to help him catch the culprits. She is told the phony bank examiner is on the deal and so is asked to do the same thing again — withdraw more money, this time meeting the undercover cop in the parking lot.

It's time for your mom to have a double signer on her bank account. And please make it you before somebody else beats you to it.

DEAR READERS: Throughout the history of the "Ask Rat Dog" column, readers' No. 1 request has always been to find someone who has disappeared from their life. Now in bookstores, in the writing and reference section, is my new effort on that subject, "Missing Persons," published by Writer's Digest for its Howdunit series and marketed to mystery writers to show them how folks in the real world go about doing their jobs.

It talks about who has disappeared and why, who's looking for them, what happens once they're found and just exactly how you go about finding someone. Enjoy!

Fay Faron owns Rat Dog Dick detective agency in San Francisco. While she cannot answer individual letters, she incorporates them into her column when possible. Readers can write her at P.O. Box 47862, San Francisco, CA 94147.

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