

Talking Points: Intimidating Fake Texts/ Warrant Threat

Impersonation is a very common tactic used by scammers and these Impostor scams come in many forms, but they all have the same intent: to trick you out of your money and/or personal information. The phone calls may appear to be from a local number, text messages may appear to be from real companies, and emails may come from convincing email addresses with entirely believable logos. Even caller ID can be faked, so don't rely on that for proof.

Law enforcement for unpaid traffic tickets, jury duty, debt collectors, IRS, and utility payment is overdue, etc.

BBB warns consumers about a troubling scam where impersonators posing as legal representatives or process servers use threatening calls and texts to pressure people into revealing personal information or handing over money. These scammers pretend to be from the courts, debt collectors, or law enforcement, counting on fear to force quick action.

Scammers often kick things off with an alarming text or phone call. They may pose as debt collectors demanding immediate payment, police officers claiming you have a warrant, or fake process servers referencing a bogus court case. Some even threaten wage garnishment if you don't comply.

These messages are entirely false—there are no warrants, lawsuits, or legal actions. The real objective is to create panic, then exploit it to steal your identity or get you to pay on a debt that doesn't exist.

It's just a scammer hoping you'll panic before you pause.

Key Messages

"These scams are emotionally manipulative and **target trust and fear**—especially among older adults or those dealing with financial uncertainty."

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"With so many public data breaches, scammers often have **just enough info to seem believable**, even using old names, addresses, or employer details."

"**None of it is real.** These messages are designed to frighten you into handing over personal information or money. There are no court cases, no warrants—just a scammer hoping you'll panic before you pause."

"**Engaging with a text from an unknown number may seem polite** or even like you have to respond legally, but it could lead to a scam."

"**Curiosity or fear is how the scam starts—connection is how it succeeds.** Don't take the bait. Even answering confirms your number as a working/valid target."

"**Your silence is your strongest defense.** If you receive a strange or unexpected message, the best response is no response. Block, delete, and report."

"**BBB helps you stop the scam before it starts.** With practical tips, scam alerts, and tools like BBB Scam Tracker, we help consumers stay informed, skeptical, and safe."

BBB's Guidance for Consumers

Understanding the Scam

- You receive texts or calls claiming there's a **warrant out for their arrest**, or a **lien on their home**, or that they're being sued for **unpaid debts**, often medical bills or loans they've never heard of.
- The messages typically come from a blocked or unfamiliar number, and the scammer may call themselves a "process

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server" or "dispatch agent."

- Victims are pressured to **verify personal information** like their address, Social Security number, or employment status under the guise of money owed, a warrant issued, or "serving papers." And they are soon asked to move the conversation to another platform (like WhatsApp or Telegram).
- Some scammers also threaten **family members**, saying they'll be arrested if they don't cooperate.
- Once the recipient responds, the scammer (or a bot) tries to get the recipient to reply. If the person responds, they escalate engagement and redirect the conversation toward demands for money, often moving the conversation to another platform like WhatsApp or Telegram.

Steps to Take

- **Don't engage.** Even a friendly "wrong number" reply confirms your number is active and opens the door to further messaging.
- **Don't share personal or family info.** Even if they seem to already know some details about you, don't confirm or correct them.
- **Stay calm.** If you've already replied, clicked a link, or shared any information, monitor your accounts and consider placing a fraud alert with credit bureaus.
- **Check with your local court.** If you're concerned there may be a real issue, search your name on your court's public case docket or contact them directly.

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- **Report the text.** Forward it to **7726 (SPAM)** to notify your wireless provider.
- **Block and delete.** Most phones allow you to block the number and report the text as spam.
- **Use BBB Scam Tracker.** Visit bbb.org/scamtracker to share your experience or look up other reports in your area.
- **Contact your local BBB (BBB of Central Ohio)** if you're unsure about a text, email, or link you've received.

How to Spot a Phony Text Message:

BBB offers these red flags from bbb.org/all/spot-a-scam:

- You don't recognize the number, and the message seems personal or vague.
- The sender tries to move the conversation to an app like WhatsApp or Telegram.
- You're asked to click a link or "check something out."
- The conversation quickly turns emotionally charged.
- The person refuses to say how they got your number.