



## **Fishy charge alerts area man to scam**

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Andrew Skolnick hasn't been fishing for five years. But about 10 days ago, he learned that he had bought a fish hook.

Skolnick never went into any sporting-goods stores looking for fishing gear. He also didn't go online to make such a purchase. And he'd never heard of the company that took his money, ACT Sports.

But he did get hooked — \$6.70 for the fish hook.

Skolnick learned that he is apparently a victim of a widespread scam operating through a Grand Island land line — and maybe other phone lines elsewhere — to rip off consumers.

The insidious part of the scheme appears to be the size of the theft. Skolnick didn't get cheated out of hundreds of thousands of dollars; just the \$6.70.

And that may be the brilliant part of the scam — stealing such small amounts that victims might not notice.

And if the victims do notice and complain, banks, police and prosecutors probably would not find it worthwhile to hunt down the guilty parties over such small amounts.

“They're nickel-and-diming people,” said Skolnick, who lives in Amherst. “The police and banks have higher priorities. They've got so many cases of major thefts and fraud.”

Experts say such scammers may count on the fact that many consumers don't check their debit-or credit-card bills for every charge. Or they may assume that some unexplained amount was charged by a spouse or child. Or they may not bother with getting to the bottom of such a small charge.

Skolnick, of course, objects to more than the loss of \$6.70. He had to cut up his ATM card and wait for a new one. And he feels violated, almost like a burglary victim who had a small amount taken in a break-in.

“I can't stand ripoff artists,” he said. “I felt violated and exposed to risk. How did they get my ATM [card] number and PIN number, and what do I have to do to protect myself? I felt vulnerable.”

A spokeswoman for New York State Attorney General Eric T. Schneiderman said that his office has found no complaints about ACT Sports and no widespread pattern of any such scams in the Buffalo area.

Such overcharges and bogus charges are not usually a scammer's preferred method, investigators in Schneiderman's office say, because it's easy to call the card company and dispute the transaction.

"Most of these are easily reversed, and given the paper trail this would leave, the 'scammer' would not last long trying to get away with this sort of thing," press officer Michelle Duffy said.

But there are lessons to be learned here.

Skolnick's experience should remind consumers that, depending on the bank, a credit-card transaction may be safer than a debit-card one, according to Capt. Gregory J. Savage, captain of detectives with the Erie County Sheriff's Department.

"If you get scammed on a credit card, as long as you report it promptly, you're not responsible for the charges if they're fraudulent," Savage said. "With a debit card, the money is already out of your account, so you have to fight to get it back, if it's not covered by the bank."

The low-stakes theft began for Skolnick on Jan. 18, when he went online to check his Citizens Bank checking-account balance and noticed an ATM charge for \$6.70. The purchase, described as DBT (for debit), listed ACT Sports, with a 716 phone number.

Skolnick, a semi-retired science and medical journalist, Googled the company and the word "scam," finding several Web pages where others reported similar thefts in small amounts from this apparently bogus company, he said.

One site, [www.whocallsme.com](http://www.whocallsme.com), listed dozens of people reporting similar thefts involving the same company and 716 phone number, almost all of them between \$6 and \$11.

"They told me I ordered swim goggles," one person wrote on the website. "I don't swim!"

Some people who complained about bogus charges claimed they called the 716 phone number and couldn't get through to talk to a person.

A Buffalo News reporter called the company's number twice. The first time, the reporter was put on hold for about two minutes, before being told via recorded message that no one was available to take the call.

The next time, the reporter talked to a person, identified himself as a reporter and asked about ACT Sports. The call was immediately disconnected.

The company's website lists the same 716 phone number found on Skolnick's bill. The website advertises fishing, swimming and golf supplies, along with binoculars and other items.

Skolnick used his investigative skills to go further with his investigation of the company.

He learned, from both the White Pages and Intelius web-sites, that the company's phone number is a land line on Grand Island. He also said he found that its website was registered last September through a domain used by website owners who want to hide their identity and location; he has been unable to find any address.

Skolnick filed complaints with both the Amherst police and his local Citizens Bank branch. In his complaints, he pointed out that his ATM card was never lost or missing, that no one else has had access to the card.

He's since learned that the debit "purchase" could have been completed without his PIN number.

After three previous attempts, Skolnick talked to someone at the Grand Island number. Just like The News reporter, he noticed that the woman he talked to seemed to have the same voice as the one on the recorded message.

He asked her where the store is located. She replied Stamford, Conn.

After taking the last four numbers on his card and checking his "order," she told him that the item would be sent to his Amherst address, and that it was a fish hook.

Skolnick laughed out loud. When he complained that he had placed no such order, the woman said that this was an online store and that the order had been placed on the company's website. She offered to cancel the order and refund the money.

Skolnick, who taped the phone conversation, said he asked for the company's mailing address in Stamford. When she repeated that it was an online store, he told her that the phone number was from the Buffalo, N. Y., area.

This is Skolnick's transcribed version of the rest of the conversation, following his comment about the Buffalo-area phone number:

ACT Sports: "Are you sure?"

Skolnick: "What's your phone number?"

ACT Sports: [No response.]

Skolnick: "You don't know your phone number, do you?"

ACT Sports: [No response.]

Skolnick: “You’re operating in some secret location, with phones around the country probably hooked up to you. Is that correct?”

ACT Sports: [No response.]

Skolnick: “Hello?”

ACT Sports: [Click.]