

4. Do not give in to pressure to pay or take immediate action. Legitimate businesses and government entities provide ample opportunity for you to think things through.

5. Be smart about the payments.

- **Protect your money** and take the time to assess the risk of losing money. Be aware that once scammers have your money, it's not likely you will ever recover it.
- **No purchase is necessary** to participate and win legitimate sweepstakes. Winning is **always FREE**.

6. Confide in someone close to you before making a decision. Scammers will often request that you not share your conversation with anyone. Tell someone about it.

7. Review your accounts regularly for any suspicious activity or transaction that you did not authorize. Report it immediately to your financial institution.

Trust your instincts.
If it's too good to be true ... it probably is.


Resources

USPIS

 **1-877-876-2455**

 **uspis.gov**

FTC

 **1-877-382-4357 or 1-877-FTC-HELP**

 **ftc.gov**

AARP

 **1-888-687-2277 or 1-888-OUR-AARP**

 **aarp.org**



How to Prevent Falling Victim to Scams



UNITED STATES POSTAL
INSPECTION SERVICE



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INSPECTION SERVICE



Know the RED FLAGS

Bogus Information

Scammers use apps and other technology to mask their names and numbers. Do not assume that your caller ID is accurate. For example, from your caller ID it may look like someone is calling from your local area code, but they are actually in another state, or even another country.

Scammers target thousands of people in the United States via cold calls, robo calls, text messages, emails, social media/online sites (like Facebook™), and fake propaganda mailed to you.

Sense of Urgency

Someone will call and urge you to send money immediately to collect a prize, or act quickly to help a family member in distress.

They will threaten you with dire consequences — arrest, or government action against you. Threats may even include unsolicited deliveries to your home, such as pizza deliveries or other unwanted services.

Requests for Payment

They ask that you send cash, checks, or money orders via USPS, FedEx, UPS, or other overnight or express delivery services. The addresses are often private homes, not legitimate business addresses.

Scammers request that you purchase gift cards and provide them with the numbers on the back of the cards.

They ask for your bank, debit, or credit card information. They may ask you to send your debit or credit card to them.

They ask you to deposit checks from a fake sponsor into your personal bank account. They may encourage you to open new accounts to receive your prize money.



Tips to Prevent Falling Victim to Scams

- 1. Screen your calls.** The best way to avoid falling victim to scammers is to not give them an opportunity to talk to you.
 - **Do not answer calls** from phone numbers you do not recognize.
 - **Set up your voicemail.** Most scammers will not leave a message and will simply hang up. Someone who is trying to legitimately contact you (like a doctor's office) will leave a voicemail with their information.
 - **Block unwanted calls and text messages,** especially from numbers you do not recognize or people who are promising something in exchange for money.
 - **Do not feel obligated to listen to a caller** — you can simply **HANG UP.**

- 2. Be extremely cautious** about sharing personal information like your Social Security number or bank account information with an unsolicited caller. Scammers need only a few pieces of information to take control of your accounts.
 - **Be skeptical** whenever someone asks for money via cash, check, gift card, money order, or wire transfers.
 - **Do not deposit checks from people you do not know** or have never met in person. If a bank or check-cashing institution deems a check fraudulent, it is your responsibility to repay the funds.
- 3. Do your own independent research.** Scammers want to have as much control over you as possible. Before sending any money or providing personal information, research companies, names, and phone numbers online. Do not trust that a phone number someone provides you is legitimate even if it is a (800) or (888) area code.