



Know the facts

# TIPS TO AVOID SCAMS AND FRAUD

## Know the **RED FLAGS!** Scammers want to —

### **R** TRICK YOU!

Scammers target thousands of people in the United States.

They take multiple approaches:

- cold calls
- robo calls
- text messages
- emails
- social media/online sites (like Facebook™)
- fake propaganda mailed to you

Do not assume that your caller ID is accurate. Scammers use apps and other technology to mask their names and numbers.

### **R** ALARM YOU!

Scammers want you to feel a sense of urgency, and not think things through.

Someone will call and urge you to send money *immediately* to:

- collect a prize
- avoid government action against you
- help a loved one in distress

They may threaten you with dire consequences, like arrest.

Threats may even include unsolicited food deliveries or other unwanted services sent to your home.

### **R** ROB YOU!

Scammers want to take your money.

You may be asked to send cash, checks, or money orders via USPS, FedEx, UPS, or other overnight/express delivery services. The addresses are often private homes, not legitimate business addresses.

You may be instructed to purchase gift cards and provide scammers with the numbers on the back of the cards.

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

You may receive money orders or checks, with instructions to deposit them into your personal bank account. These payments may be counterfeit or come from overdrawn and/or closed accounts.

They may urge you to open new bank accounts to receive your prize.

# How to Prevent Falling Victim to Scams

## Screen Your Calls

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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. Someone who is trying to legitimately contact you will leave a message with their information — most scammers will not.

Block unwanted calls and text messages, especially from numbers you do not recognize or people who are promising something in exchange for money.

If you answer a call, do not feel obligated to listen — you can simply **HANG UP**.

To put your phone numbers on the National Do Not Call Registry, call **1-888-382-1222** and/or **1-866-290-4236** (TTY) or go to **donotcall.gov**

## Safeguard Personal Information and Payments

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Do not share personal information like your Social Security number or bank account details 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 transfer. Protect your money and take the time to assess the risk of losing it. Be aware that once scammers have your money, it's not likely you'll ever recover it.

Do not deposit checks from people you do not know or have never met in person. If a financial institution deems a check fraudulent, you may be responsible to repay the funds.

Do not trust that a phone number someone provides you is legitimate, even if it is an area code starting with (800) or (888). The phone

number may be to another scammer who is in on the scheme.

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

Do your own independent research on companies, names, and phone numbers online before providing personal information or sending any money.

Do not give in to pressure to take immediate action. Legitimate businesses and entities like the government provide ample opportunity for you to pay.

Be smart about payments you decide to make.

Remember, winning is always FREE.

## Talk About It

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

Break down what is being asked of you — if something sounds too good to be true, it is probably a scam.



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