

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

PART I: HOW TO HANDLE AN UNEXPECTED CALL FROM A TELEMARKETER

Every year, thousands of people report losing money to telephone scams — from a few dollars to their life savings. Scammers may say that they work for a company you trust, may send mail, or may place ads to convince you to call them.

If you get a call from someone you do not know trying to sell you something you did not plan to buy, say "No thanks." And, if they pressure you about giving up personal information — like your credit card or Social Security number — it's likely a scam.

When you get a call from a telemarketer, ask yourself:

- ◆ **Who's calling... and why?** The law says telemarketers must tell you it's a sales call, the name of the seller and what they're selling before they make their pitch. If you don't hear this information, say "no thanks," and hang up.
- ◆ **What's the hurry?** Take your time. Most legitimate businesses will give you time and written information about an offer before asking you to commit to a purchase.
- ◆ **If it's free, why are they asking me to pay?** Question fees you need to pay to redeem a prize or gift. Free is free. If you have to pay, it's a purchase — not a prize or a gift.
- ◆ **Why am I "confirming" my account information — or giving it out?** Some callers have your billing information before they call you. They're trying to get you to say "okay" so they can claim you approved a charge.
- ◆ **What time is it?** The law allows telemarketers to call only between 8 am and 9 pm. A seller calling earlier or later is ignoring the law.

**For additional information, please visit
www.consumer.ftc.gov!**

Adopted from <https://www.consumer.ftc.gov/articles/0076-phone-scams>

WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or www.aging.senate.gov/fraud-hotline

Telephone or online fraud scheme? Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov) or Internet Crime Complaint Center (www.ic3.gov)

Mail fraud scheme? United States Postal Inspection Service
1.717.257.2330 or www.postalinspectors.uspis.gov

Scheme involving money sent with GreenDot, MoneyGram or Western Union?
Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492

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PART II: THINGS TO REMEMBER REGARDING TELEMARKETING CALLS

Last month, you read about questions you can ask yourself—or the caller—if you receive an unexpected sales call from a telemarketer. Here are some additional guidelines to help make sure you do not fall victim to a telephone fraud scheme!

- ◆ Resist pressure to make a decision immediately.
- ◆ Keep your credit card, checking account, or Social Security numbers to yourself. Do not tell them to callers you don't know — even if they ask you to “confirm” this information. That's a trick.
- ◆ Do not pay for something just because you will get a “free gift.”
- ◆ Get all information in writing before you agree to buy.
- ◆ Check out a charity before you give. Ask how much of your donation actually goes to the charity. Ask the caller to send you written information so you can make an informed decision without being pressured, rushed, or guilted into it.
- ◆ If the offer is an investment, check with your state securities regulator to see if the offer — and the offeror — are properly registered.
- ◆ Do not send cash by messenger, overnight mail, or money transfer.
- ◆ Do not agree to any offer for which you have to pay a “registration” or “shipping” fee to get a prize or a gift.
- ◆ Research offers with your consumer protection agency or state Attorney General’s office before you agree to send money.
- ◆ Beware of offers to “help” you recover money you have already lost. Callers that say they are law enforcement officers who will help you get your money back “for a fee” are scammers.
- ◆ Report any caller who is rude or abusive, even if you already sent them money. They will want more. Call 1-877-FTC-HELP or visit ftc.gov/complaint.

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