

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

FREE VACATION SCAM

"Congratulations! You have won a free, 4-day, 3-night vacation for two in beautiful, sun-drenched Bermuda." Sound too good to be true? It is. When you get an unexpected piece of mail or telephone call promising a complimentary vacation in an exotic spot, someone is probably trying to make you a victim of the free vacation scam. Don't fall for it.

If you are contacted through the mail, you will be asked to call the company to claim your vacation. But there is always a catch. In the most common form of this scam, to be eligible for the free vacation you will be required to pay a service charge or to purchase a membership in a travel club. And that may cost you as much as \$300! Don't pay it. And do not, under any circumstances, give the company your credit card number or even just its expiration date.

If you do join a travel club that happens to be run by a con man, here is what you can expect: You will receive a travel packet describing your vacation. But there will be many restrictions on when you can take your trip. You may also be required to pay an additional handling charge of up to \$100 to book your reservation. The travel dates you prefer will very likely be unavailable. If you complain, you may be offered an upgraded plan for still another additional fee.

If you are one of the few people who actually receives a vacation, you will most likely be booked into substandard accommodations. Most people who join a fraudulently operated travel club will never receive anything.

Ultimately, as the law closes in, some vacation scam operators will close down, move on, and set up operations elsewhere and bilk other unsuspecting consumers of their money. You will be left without the promised vacation and a much smaller balance in your bank account.



WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline

855.303.9470 or www.aging.senate.gov/fraud-hotline

Identity Theft Resources: www.IdentityTheft.gov

Telephone or online fraud scheme?

Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov)

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 MoneyGram or Western Union?

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492