

Scam Prevention



Scammers pretend to be from an organization that you know.

They say that they are contacting you on behalf of the government using names such as (Social Security Administration, the Police, the IRS or Medicare). They may pretend to be from a utility company or a charity asking for donations.

*They use technology to change the phone number that appears on your caller ID so the name and number may look real.

Scammers say there's a problem or a prize.

They might say that you are in trouble with the government or that you owe money. Or that someone in your family had an emergency or virus on your computer.

*Some say that there's a problem with one of your accounts and ask you to verify some information. DO NOT fall for this if you have any doubts about who they are. You can simply hang up and call the telephone number that you are certain is authentic and ask if there is any problems with your account.

* They may say that you have won money in a lottery or sweepstakes but have to pay a fee or buy gift cards to get it.

Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.

*They might threaten to arrest you, sue you or take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a transfer company or putting money on a gift card and then giving them the number on the back of the card. Some may send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

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What you can do to AVOID A SCAM.

*Block unwanted calls and text messages

*Don't give your personal or financial information in response to a request that you didn't expect. (Legitimate organizations won't call, email or text asking for personal information such as your social security, bank account or credit card numbers).

*Resist the pressure to respond immediately (Legitimate business will give you time to decide. Anyone who pressures you to pay or give them personal information is a scammer.)

*Know how scammers tell you to pay (Never pay someone who insists you pay with a gift card or by using a money transfer service. Never deposit a check and send money back to someone)

*Stop and talk to someone you trust (Before you do anything else, tell someone- a friend, a family member, a neighbor – what happened. Talking about it could help you realize it's a scam.

Other helpful tips:

Beware of home repair scams- someone knocks on your door or calls you and tells you that they can fix your leaky roof, install new windows, or install energy-efficient solar panels. They may pressure you to act quickly or offer to get you financing. (But what happens is they run off with your money and never make the repairs) Ask for references, licenses, and insurance. Get 3 written estimates, don't pay cash or wire transfer.

Hang up on robocalls, be skeptical about free trial offers, and sign up for free scam alerts from the FTC at ftc.gov/scams

TELL SOMEONE, THEN TELL THE FTC

Ftc.gov/complaint

1-877-FTC-HELP