FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Extra! Extra! Count on Scammers and Schemers to Follow the News

If it's in the news today, it's likely to be in a scammer's bag of tricks tomorrow.

For many scam artists, following the money means following the headlines. The latest ploy plays off news reports about the government's plan to send rebate checks to consumers. While the rebates won't be arriving for a few months, news outlets are reporting that crooks have already begun to exploit the promise of them.

Here's how it works: Scammers claiming to be from the Internal Revenue Service or the Social Security Administration call and say they need your information to be able to deposit your rebate directly into your account. They may ask for your checking account number, social security number, or other piece of personal information — the kind they can use to commit identity theft.

The Federal Trade Commission, the nation's consumer protection agency, cautions consumers not to give out personal or financial information in response to an unsolicited call or email.

The IRS does not gather information for rebates by telephone. Nor does it send unsolicited e-mail to taxpayers about tax account matters. Filing a tax return is the only way to apply for a tax refund; there is no separate application form. Similarly, if you get an email out of the blue from someone claiming to be from the IRS that asks you to call a phone number or email back your personal information, don't click on any links. Forward it to phishing@irs.gov, and then delete it. Clicking on a link in an unsolicited email carries risks of spyware, pagejacking, and phishing — threats that can lead to the theft of your identity. The only official IRS Web site is located at irs.gov. Visit OnGuardOnline.gov/phishing for more information about phishing scams.

If you get a call from someone who claims to be from the SSA and who asks for your personal information, say you're not interested, and politely hang up. Then call the SSA's toll-free telephone number yourself, 1-800-772-1213, to verify the reason for the contact and the caller's identity. The SSA will not send unsolicited email. For more information, visit ssa.gov.

If you think you've been scammed, file a complaint at ftc.gov or call toll-free, 1-877-FTC-HELP. If you think your identity's been stolen, visit ftc.gov/idtheft or call 1-877-ID-THEFT.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.