



**DECEPTIVE TELEMARKETERS CALLING YOU? CALL US.**

## FRAUD

**RECOGNIZE IT.  
REPORT IT.  
STOP IT.**



**Fraud by telephone, Internet and mail is a serious international problem. It steals your money, your identity and even your self-respect. Protect yourself by learning to recognize fraud.**

## THE FACE OF FRAUD: IT'S NOT WHO YOU THINK.

Believe it or not, there is no typical fraud victim, but research finds that fraud victims are likely to be educated, informed, relatively affluent, and involved in their communities.



Scammers don't care about your age, race, income, or geographic location. They just want your money.

## YOU WOULDN'T FALL FOR IT?

Thousands of people are defrauded each year. Scam artists use the latest trends and sophisticated techniques:

- professional marketing materials
- well-crafted and researched telephone scripts, which are traded among criminals

- a friendly tone and "generous" offer to put you at ease
- believable answers to your tough questions
- an ability to impersonate legitimate businesses, charities, and causes
- expertly using your own emotions against you

They are professional criminals: They know what they're doing and, unfortunately for their victims, they do it well.

## YOU CAN PROTECT YOURSELF.

Identity theft is the fastest-growing type of fraud. Crooks can do bad things using your good name. Protect your precious personal information. Ask all marketing, research, or charity callers for:

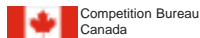
- detailed, written information that you can check out yourself
- time to think about the offer. Scam artists pressure you for an answer, saying the offer will expire or go to the next person if you don't act now
- valid references and a way to contact them
- a call-back number. This is not fool-proof. Seasoned crooks are happy to give you a cell phone or unlisted number where a colleague is standing by to finish taking your number.

The right information can help you avoid falling for fraud. When a caller asks you to send money to claim a big prize, it's fraud! You'll lose your money. When a caller or Internet contact asks for your Social Security, driver's license, or bank or credit card numbers, don't provide it! You could lose your identity and your money.

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Federal Trade Commission



## DON'T FALL FOR THE BIG PRIZE SCAM

A caller says you won a big lottery prize but you must send money before you can collect.

It's fraud and you will lose your money!

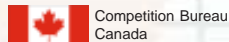
**Contact the FTC: [www.ftc.gov](http://www.ftc.gov) or 1-877-FTC-HELP.**

Legitimate lottery and sweepstakes administrators never charge fees to deliver your prize. If you send money, you will never get it back.

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## THE PITCH VS. THE FACTS

### IS YOUR CREDIT REALLY PROTECTED?

*The Pitch:* They say, "We'll protect you from scammers who could run up huge debts on your credit cards without you knowing. Just send us your card numbers and our fee."

*The Facts:* Offers of credit protection or "insurance" against fraud are attempts to get your credit card numbers and access your money. Call your credit card companies first. If someone fraudulently uses your cards, you are responsible only for the first \$50.

### CHECK OUT THAT CHECK.

*The Pitch:* A call, a letter, or an e-mail from a "highly-placed" official of a foreign government requests your assistance to transfer a large amount of money. If you can help, you'll earn a huge fee!

*The Facts:* These checks are almost always counterfeit. The deposit looks legitimate until the check bounces a few days later. Your bank will then ask you how you intend to cover the money you transferred to the scammers. It can take up to 21 days for a check to clear, so ask your bank if the check has cleared — not just whether the money is available.

### YOU PAY TO PLAY, BUT YOU CAN'T WIN

*The Pitch:* A caller says you were automatically entered into a foreign lottery and you won a big prize! But you must act now, and send fees to cover taxes and handling.

*The Facts:* Most legitimate lotteries do not call winners. If a caller requires you to pay a fee before you can claim a "prize," it's a scam.



## I SENT THEM THE PROCESSING FEE BUT MY CREDIT CARD NEVER ARRIVED.

A caller offers you a low-interest credit card but you must send money before the card can be activated.

It's fraud and you will lose your money!

**Contact the FTC: [www.ftc.gov](http://www.ftc.gov) or 1-877-FTC-HELP.**

People who have experienced credit problems often are targeted by fraudsters who offer low-interest loans and credit cards — for a fee. People who pay the fee don't receive the loan or card, and they never get their money back!

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### PRE-QUALIFIED NEVER MEANS PREPAY

*The Pitch:* You're told you've been "pre-qualified" to get a low-interest loan or credit card, or to repair your bad credit even though banks have turned you down. You've got to provide your Social Security Number, driver's license, and bank account numbers — and a processing fee of several hundred dollars.

*The Facts:* Legitimate lenders never "guarantee" a card or loan before you apply. A legitimate pre-qualified offer means you've been selected to apply. You still have to complete an application and you still can be turned down.

### NOT-SO-SPECIAL DELIVERY

*The Pitch:* Your business receives a "last chance" invoice for a listing in a "business directory." Or an invoice says an urgent delivery of photocopier or fax supplies is waiting for confirmation of your address. It appears that someone in your office ordered services or supplies, but the bill hasn't been paid.

*The Facts:* Scam operators dupe many businesses into paying for goods and services that haven't been ordered. They bet that many small business owners and their staffs are just too busy to check that every invoice is legitimate. Carefully examine all invoices, even those under \$50.

### CON JOB

*The Pitch:* An employment advertisement offers a work-at-home opportunity, multi-level marketing plan or other way to "be your own boss," and increase your income.

## IDENTITY THIEVES STEAL YOUR GOOD NAME, YOUR MONEY... EVEN YOUR SELF-RESPECT.

Protect yourself. Don't give out your Social Security, driver's license, or bank account or credit card numbers. Crooks use them to steal your money and commit crimes in your name. Check your monthly statements.

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*The Facts:* Sending fees for job guarantees is risky. In many cases, scammers advertise all kinds of job opportunities from envelope stuffing to craft assembly, and all too often, the ads make promises they can't keep. You lose more money instead of making more money.



## IT'S A RIP-OFF! HERE'S THE TIPOFF:

- X The caller is more excited than you are.
- X The caller demands an immediate answer but refuses to send you anything in writing.
- X You must pay fees or buy a product before you can collect your prize or get credit.
- X You must give your credit card or bank account numbers, or copies of personal documents — but you get nothing in writing.
- X You must send payment by wire service or courier.
- X The price for a product is much lower than the price for the same product on the open market.
- X You are offered a large payment or reward in exchange for allowing the use of your bank account — often for depositing checks or transferring money.
- X You receive an unexpectedly large check.
- X Your business is invoiced for supplies or directory listings you didn't order.