

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

Hoax Targets Elderly African Americans

Apply for Newly Approved Slave Reparations! Claim \$5,000 in Social Security Reimbursements!

Flyers with these instructions, circulating in many Southern and Midwestern African-American communities, are attempting to trick people into revealing personal identifying information that could, in turn, cost them money or damage their credit ratings.

The flyers, distributed in churches or placed on the windshields of parked cars or bulletin boards in senior centers and nursing homes, claim that African Americans born before 1928 may be eligible for slave reparations under a so-called "Slave Reparation Act" and that those born between 1917 and 1926 can apply for Social Security funds they are due because of a "fix" in the Social Security system.

According to law enforcement officials, the claims are false. They are being made by skilled identity thieves, who are asking people to reveal their name, address, phone number, birthdate and Social Security number in order to access their credit cards or open accounts under their names without their permission or knowledge.

If you receive a flyer promoting slave reparations or Social Security reimbursements, the Federal Trade Commission (FTC) encourages you to report it to your local law enforcement agency or state Attorney General, the Social Security Administration or the FTC at its toll-free Identity Theft Hotline, **1-877-IDTHEFT** (1-877-438-4338).

Can you minimize your risk of identity theft? The FTC says by managing your personal information wisely, cautiously and with increased sensitivity, you may be able to thwart an identity thief. The federal agency recommends that you:

- Never reveal your personal identifying information unless you know exactly who you're dealing with and how it will be used.
- Verify the details with any government agency that's involved in an offer. You can find the phone number for every government agency in the blue pages of your telephone book.
- Read all your bills carefully. Call your creditors to dispute any charge you didn't make or authorize.
- Order a copy of your credit report every year from each of the three major credit reporting agencies to verify that your credit information is accurate. (You can reach Equifax at 1-800-685-1111, www.equifax.com; Experian at 1-888-EXPERIAN (397-3742), www.experian.com; and Trans Union at 1-800-916-8800, www.transunion.com.)

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 www.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.