

## The Seven Deadly Scams

### 1 Internet Auctions:

Sometimes goods purchased never arrive or are less valuable than promised. Use caution when purchasing anything from unknown or foreign sellers.



**2 “Phishing”:** Con artists gather personal information by asking consumers to “update” or “validate” their billing information, including credit card and Social Security numbers.

**3 Foreign Money Offers:** A “foreign government official” offers an opportunity to split a huge sum of money if he can just transfer funds to your bank account—and naturally, he needs your account information.

### 4 Sweepstakes and Foreign Lotteries:

This scam tells consumers they have won something. To claim the “prize,” they need to pay a fee or provide bank account or credit card information for processing, taxes or delivery.

**5 Charity Fraud:** This scam preys on the public’s generosity in giving to reputable charities by soliciting funds for fraudulent ones.

**6 Front Door Scams:** Door-to-door con artists sell asphalt paving, tree trimming, magazines, vacuums, etc. Ask these types of sales people for their documentation and check them out before agreeing to anything.

**7 Work at Home:** This scam offers great payouts for little work at home, telling consumers they need only pay up-front supply, training or materials charges—charges they rarely recoup.

## Tips to Protect Yourself

◆ **If something sounds too good to be true, it probably is.** Beware of offers for free products, claims you won a contest, or get-rich quick schemes.

◆ **Take the time to investigate claims.** If you think what a stranger is telling you might be true, investigate before giving them personal or financial information. Verify their phone number yourself; don’t simply call the number the stranger gives you.

◆ **Pay for expensive services, products, or vacation deals with a credit card** so fraudulent charges can be disputed.

◆ **Do not wire money to anyone** unless you are absolutely sure it is someone you know and trust. Once wire funds are picked up, there is little law enforcement can do.

◆ When selling something, beware of anyone who wants to overpay and asks you to reimburse the difference. **Even if a check has been cleared for your use, it may still be identified as counterfeit and you could lose funds you have spent from it.**

◆ Don’t send a check, cash, or money order or give out your account information to **anyone insisting on immediate payment.**

◆ **Guard credit card information, Social Security number, and checking account information as you do the keys to your house.** They are the keys to your bank accounts and your identity. Don’t put this information on driver’s licenses, checks, or give it out to strangers who ask for it over the phone or at the door.

◆ **Shred or deface the account numbers on all bank statements, credit card information or sensitive financial or personal information before putting it in the trash.** Do not leave mail in mailbox overnight or on weekends.

◆ **Don’t let anyone rush you into making a decision.** Take your time to ask questions and gather information about the product, contest, company, or charity and ask for written information to be sent to you. Scam artists typically will not take the time to provide this.

◆ **Register your home and cell phone numbers on the national Do Not Call List.** Call toll-free **1-888-382-1222 (TTY 1-866-290-4236)**, from the number you wish to register or signup online at [www.donotcall.gov](http://www.donotcall.gov)



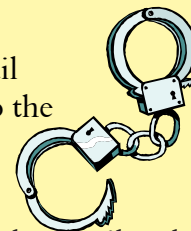
## Reporting Scams

File a complaint with the **Kansas Attorney General** by filling out the form at [www.ksag.org](http://www.ksag.org) or calling (785) 296-3751 or 1-800-432-2310

If you have fallen victim to a scam involving the transfer of funds, contact the **Secret Service at (816) 460-0600.**

◆ Report suspected identity theft, mail theft or a false change of address to the **U.S. Postal Service** at [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)

◆ Report email scams by forwarding the email and all of the address information to the **Federal Trade Commission** at: [spam@uce.gov](mailto:spam@uce.gov)



## Message from Attorney General Stephen Six:



Dear Kansans,

Consumer knowledge is key to avoiding scams. Everyday, my Office of Consumer Protection receives dozens of calls from Kansans with questions about questionable emails, sweepstakes offers and

other sources of consumer fraud.

I believe prevention is the best form of public safety because it helps you avoid becoming a victim of these scams. This brochure is part of my ongoing effort to spread information about your rights as a consumer and how you can protect yourself and your financial interests.

I encourage you to report consumer fraud to my office. Your report of what happened is our only chance to help you and prevent future fraud.

I also encourage you to share the information found in this brochure. By teaching others about consumer fraud, we can prevent scams from taking advantage of our friends, family and neighbors.

Sincerely,

A handwritten signature in black ink that reads "Stephen N. Six".

Stephen N. Six

## Tips for Disaster Victims

- ◆ Do not allow a contractor, utility company or “inspector” into your home without verifying their identity.
- ◆ Contact your homeowners’ insurance agent to inspect your property to determine if the damage is covered by your existing policy.
- ◆ Get several estimates for the same work to avoid possible price gouging.
- ◆ Do not sign a contract for repairs until you and your insurance agent have agreed on the exact costs.
- ◆ Never agree to repairs until you have a written contract stating the type and quality of work to be done, the costs for labor and supplies and a start and end date for the project.
- ◆ Do not give a contractor a large down payment. A down payment of one-third the total cost is typical, with future payment as work is done.
- ◆ Make sure the contractor has a local business or phone number and provides references. Check customer satisfaction with the Better Business Bureau.



Consumer Protection/Antitrust Division  
120 SW 10th Avenue, 2nd Floor  
Topeka, KS 66612-1597  
(785) 296-3751 or 1-800-432-2310  
[www.ksag.org](http://www.ksag.org)

# BEWARE OF SCAMS



· *Seven Deadly Scams*

· *Tips to Protect Yourself*

· *Reporting Scams*

· *Scams in Disaster Areas*

Provided by Kansas Attorney General  
**Stephen N. Six**