



Protect Yourself from Scams

- 1) **If something sounds too good to be true, it probably is.** Beware of offers for free products, claims you won a contest you did not enter, or get-rich quick schemes.
- 2) **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. Be sure to verify their phone number yourself through the phonebook. Don't simply call the number the stranger gives you.
- 3) Pay for expensive services, products, or vacation deals with a credit card so **fraudulent charges can be disputed.**
- 4) **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.
- 5) 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.**
- 6) Don't send a check, cash, or money order or give out your account information to anyone **insisting on immediate payment.**
- 7) **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.
- 8) Never place bank statements, credit card information or any such sensitive financial or personal information in the trash without first shredding or otherwise defacing all account numbers. Do not leave mail in mailbox overnight or on weekends.
- 9) **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.
- 10) **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 sign up online at www.donotcall.gov.



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