

Phone Scams

Telephone scams always sound a little unbelievable—until they happen to you. Con artists are very persuasive and most people naturally let their guard down in the privacy of their own home. You may not think there is anything anyone could say to convince you to give away personal information or credit card numbers, but it happens every day.

Telephone scammers all have the same motive—to get your money or enough personal information to steal your identity

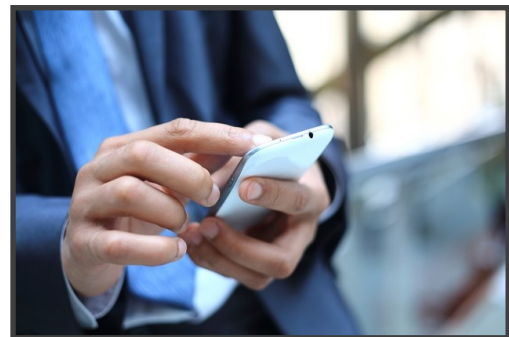
Avoid Becoming a Victim

- Never give personal information including credit card numbers, your social security number or birth date over the phone unless you initiated the call.
- If you feel uneasy about the call, hang up!
- If you do want to make a purchase, ask for a catalog or other information to be sent to you by mail.
- Never allow yourself to be hurried into decision.
- If an offer sounds too good to be true, it probably is.
- Check out unsolicited offers with the Better Business Bureau, your local consumer protection agency or state Attorney General's office before sending any money.

If you are a victim of telemarketing fraud, beware of offers to help you recover your money. Scammers will sometimes contact the victim again, offering to help in an attempt to steal more money. To file a complaint about fraudulent or deceptive business practices with the FTC, call 1-877-FTC-HELP.

Types of Phone Scams and Telemarketing Fraud

- **Jury Duty:** The caller claims to work for the local court and says that you've failed to report for jury duty and a warrant is being issued for your arrest. When you claim you never received a notice to report to jury duty, the caller asks for your social security number and birth date and possibly even a credit card number to verify your identity and stop the warrant.
- **Charitable Giving:** Requests for donations to help fund research to save children with cancer or feed war refugees may pull at our heart strings but should not make us open our wallets. Highly emotional pleas are designed to evoke feelings of guilt that would make us send money or give credit card numbers to an unknown source. Instead, ask the caller to send information by mail and investigate the charity before making a donation.
- **Free Gifts, Prizes or Vacations:** If the offer is truly free, then the caller shouldn't need your credit card number. Do not give your credit card number to cover shipping, or hold or register for your free gift or vacation.
- **Unsolicited Offers:** Offers for investments, unbeatable deals and special savings just for you all sound enticing. But unsolicited offers are often combined with high pressure sales tactics and one-time-only opportunities that will result in you getting nothing for your money.



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