



## Beware of Phone and Email Scams

Every day, con artists and scammers attempt to victimize millions of consumers, especially seniors, through fraudulent telephone and email scams. When they succeed, these crimes can seriously affect the lives of their victims, their families, and ultimately each and every one of us. Many fraudulent offers can be identified and prevented before they can cause any damage. The following provides basic fraud prevention tips as well as guidance on how to report swindles when you spot them.

- Always be cautious of telemarketers. Fraudulent telemarketers will tell you anything to steal your money and will even act like your friend.
- Beware of telemarketing calls that say you have won a prize and you need to pay money to "collect your prize". This practice is illegal.
- Take some time to gather your thoughts as many telemarketers want to pressure you to act right away. Get their contact information and tell them you will call them back if you are really interested.
- If it sounds too good to be true, it is! People have lost millions to "get rich schemes" disguised as "investment opportunities" that promise high returns with little or no risk.
- Beware of charities that solicit over the phone. You should always research charities through the Better Business Bureau at (909) 825-7280 before donating.
- If you have already been a victim of telemarketing fraud, you are likely to be contacted again by someone promising to get your money back. This is also a scam. If you have been a victim of telemarketing fraud you can contact the Federal Trade Commission (FTC) at (877) 382-4357.
- Never click on a link inside an email to visit a website. Type the address into your browser instead.
- Avoid entering sweepstakes and give-aways at the shopping mall and other locations. The information on the entry forms is often sold to telemarketing companies and you are put on their "easy target lists".
- Register for the National Do Not Call Registry at (888) 382-1222. It is free and will help to prevent annoying telemarketing calls. If you still receive calls simply hang-up. It's okay to be rude!