

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

BE SKEPTICAL: RED FLAGS FOR FRAUD

Fraudsters make a living from convincing people like you to send them, or their associates, money as part of a fraud scheme. It is their job—and some are very good at it! To protect yourself, you can be extra skeptical of any of the following red flags:

- ◆ If it sounds too good to be true, it probably is!
- ◆ You are asked to work with a stranger.
- ◆ You are not given any time to consider your decision.
- ◆ The situation involves high pressure tactics to convince you.
- ◆ Everything is supposed to be kept secret.
- ◆ Something simply does not feel right.
- ◆ You are asked to use fast money transfers that you normally do not use (like reloadable prepaid cards (Green Dot MoneyPaks, Vanilla Reload Network, Blackhawk Network), MoneyGram, Western Union, or bank wire transfers).
- ◆ You are considering doing business with a stranger or company located in one of the fraud hot spots: Canada, Costa Rica, Jamaica, Mexico, Netherlands, New York, Nigeria, and/or the United Arab Emirates.

If you get into a situation where you see these red flags, **STOP!** Take the time to consider your options, do research online (or have someone you trust do research for you), and talk to the family members or trusted friends you know in real life about the situation.

What if I am contacted by a law enforcement officer?

You should also be skeptical! The fraudsters use government law enforcement agencies like the FBI, Homeland Security, and CIA, among others, to try to legitimize their story. If you get a call by someone from a government agency, take down their name, contact information, and name of the agency, then check them out before you start giving them information! If you need help, call the United States Postal Inspection Service at the number below!

WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or www.aging.senate.gov/fraud-hotline

Telephone or online fraud scheme? Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov) or Internet Crime Complaint Center (www.ic3.gov)

Mail fraud scheme? United States Postal Inspection Service

1.717.257.2330 or www.postalinspectors.uspis.gov

Scheme involving money sent with GreenDot, MoneyGram or Western Union?

Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492