

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

FTC: THE TOP THREE WAYS TO AVOID FRAUD

If you have spent any time looking up ways to protect yourself from fraud, you know that there are tons of resources and suggestions out there!

This information can be a little overwhelming. The Federal Trade Commission (FTC) wanted to provide consumers with some quick, succinct tips that can be easily remembered. They boiled all that information down to the top three ways to avoid fraud:

1. **Hang up on robocalls.** If you pick up the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal. And plentiful. Do not press 1, 2 or any number to get off a list or speak to a person. That just means you will get even more calls.
2. **Do not trust your caller ID.** Scammers can make your caller ID look like anyone is calling: the IRS, a business or government office...even your own phone number. If they tell you to pay money for any reason, or ask for your financial account numbers, hang up. If you think the caller might be legitimate, call back to a number you know is genuine – not the number the caller gave you.
3. **Talk to someone.** Before you give up money or information, talk to someone you trust. Scammers want you to make decisions in a hurry and without consulting anyone else. Slow down, check out the story, search online – or just tell a friend. We find that people who talk to someone – anyone – are much less likely to fall for a scam.

Of course, these are just a few things you can do to protect yourself. For more tips and information from the FTC, visit www.consumer.ftc.gov!

WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline

855.303.9470 or www.aging.senate.gov/fraud-hotline

Identity Theft Resources: www.IdentityTheft.gov

Telephone or online fraud scheme?

Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov)

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 MoneyGram or Western Union?

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492