

If Someone Rips You Off

- *Report con games to the police*, your city or state consumer protection office, state Attorney General's office, or a consumer advocacy group.
- *File an online complaint* with the National Fraud Information Center at www.fraud.org or call the Fraud Hotline at **800-876-7060**, 9:00 a.m. to 5:00 p.m., eastern standard time, Monday through Friday.
- *File an online complaint* with the Federal Trade Commission (FTC) Bureau of Consumer Protection at www.consumer.gov/sentinel/.
- *If the scam occurred over the Internet*, file an online complaint with the Internet Crime Complaint Center (IC3), a partnership between the National White Collar Crime Center (NW3C) and the Federal Bureau of Investigation (FBI), at www.ic3.gov.

For More Information

Federal Trade Commission: www.ftc.gov

Internet Crime Complaint Center: www.ic3.gov

National Consumers League: www.nclnet.org

National Do Not Call Registry: www.donotcall.gov/

National Fraud Information Center: www.fraud.org

National White Collar Crime Center: www.nw3c.org

U.S. Administration on Aging: www.aoa.gov

U.S. Department of Justice:

www.usdoj.gov/criminal/fraud/telemarketing/



Crime Prevention Tips From

NATIONAL CRIME PREVENTION COUNCIL

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and

Use Common Sense To Spot a Con Artist



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NATIONAL CRIME
PREVENTION COUNCIL

It's not always easy to spot con artists. They are smart, extremely persuasive, and aggressive. They invade your home through the telephone, the Internet, and the mail; advertise in well-known newspapers and magazines; and knock on your door. They're well-mannered, friendly, and helpful—at first. Most people think they're too smart to fall for a scam. But con artists rob all kinds of people—from investment counselors and doctors to teenagers and senior citizens—of billions of dollars every year. Cons, scams, and frauds disproportionately victimize seniors with false promises of miracle cures, financial security, and luxury prizes. One easy rule to remember: If it sounds too good to be true, it probably is.

You Can Protect Yourself

- **Never give a caller your credit card, phone card, Social Security, or bank account number over the phone.** It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
- **Beware of 900 numbers.** Remember, if you call a 900 number to claim a "prize," you'll end up paying for the call. Make sure you understand all charges before making a call.
- **Take your time and shop around.** Don't let an aggressive con artist pressure you into making a decision. Demand information in writing by mail. Get a second opinion. Ask your family, friends, and neighbors what they think about certain offers.
- **Stay informed about current scams in your area.** Contact your state Attorney General's office, the Better Business Bureau, or local consumer affairs office for more information.
- **Register your phone number with the National Do Not Call Registry** at www.donotcall.gov to stop telemarketing calls.
- **Remember, you have the right, the ability, and the power to say no!** If the caller makes you wary, be assertive and end the conversation. Cons know that the longer they keep you on the phone, the higher their chance of success. By saying no and hanging up the phone, you can prevent a crime from taking place.

Be a Wise Consumer

- **Don't buy health products or treatments** that promise a quick and dramatic cure or that are promoted with testimonials, imprecise and nonmedical language, or emotional appeals.
- **Look closely at offers that come in the mail.** Con artists often use official-looking forms and language to lure victims into signing up or sending payment. If you receive items in the mail that you didn't order, you are under no obligation to pay for them. You are free to throw them out, return them, or keep them.
- **Be wary of emails promising "free" vacations, foreign lotteries, work-at-home offers, get-rich-quick investments, and other schemes or that ask for donations to charities you've never heard of.** If you're interested, call the company directly. Never provide your personal information in a return email.
- **Beware of cheap home repair work that would otherwise be expensive.** The con artist may do only part of the work, use shoddy materials and untrained workers, or simply take your deposit and never return. Never pay with cash. Never accept offers from drive-up workers who "just happen" to be in the neighborhood. If they're reliable, they'll come back after you check them out.

Some Typical Scams Targeted at Seniors

Many cons choose to victimize seniors. Con artists devise complex offers that confuse their targets and eventually persuade them to take up these offers. Don't let this happen to you:

- **The phone rings and the caller tells you that you've won a new car.** In order to claim the prize, you need to mail a check to cover the taxes and delivery costs. Weeks later, the phone rings again. You learn that the original prize company has gone out of business, but the caller tells you not to worry because his or her company has purchased the assets of the defunct company. All you need to do now is send another check to the new company to cover the costs of the legal transactions and for immediate delivery of the car. The check gets mailed but the prize never arrives.
- **A mail offer or an ad in a newspaper or magazine or on television catches your eye.** It promises a quick cure for cancer, arthritis, memory loss, back pain, or other ailments. "It's an absolute miracle," one testimonial reads. "I feel a million times better." You mail your check for a six-week supply of this miracle cure and wind up with a jar of Vitamin C, placebos, or, even worse, pills or tonics that have not been medically tested.
- **You get an email that promises that you can make \$1,000 a week working out of the comfort of your own home.** All you have to do is send a check for \$500, and you will receive everything you need to start your "home" business. You send a check, but all you get is a kit with some craft materials and printed instructions. The kit does not include a client list or any instructions on how or where to sell your products, and the craft materials are worth \$50, not \$500!