

Charity Fraud

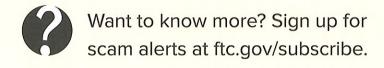
Here's how it works:

Someone contacts you asking for a donation to their charity. It sounds like a group you've heard of, it seems real, and you want to help.

How can you tell what charity is legitimate and what's a scam? Scammers want your money quickly. Charity scammers often pressure you to donate right away. They might ask for cash, and might even offer to send a courier or ask you to wire money. Scammers often refuse to send you information about the charity, give you details, or tell you how the money will be used. They might even thank you for a pledge you don't remember making.

- 1. Take your time. Tell callers to send you information by mail. For requests you get in the mail, do your research. Is it a real group? What percentage of your donation goes to the charity? Is your donation tax-deductible? How do they want you to pay? Rule out anyone who asks you to send cash or wire money. Chances are, that's a scam.
- 2. Pass this information on to a friend. It's likely that nearly everyone you know gets charity solicitations. This information could help someone else spot a possible scam.







If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP
 (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people.

By filing a complaint, you can help the FTC's investigators identify scammers and stop them before they can get someone's hard-earned money. It really makes a difference.











Grandkid Scams

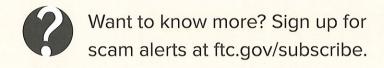
Here's how they work:

You get a call: "Grandma, I need money for bail." Or money for a medical bill. Or some other kind of trouble. The caller says it's urgent — and tells you to keep it a secret.

But is the caller who you think it is? Scammers are good at pretending to be someone they're not. They can be convincing: sometimes using information from social networking sites, or hacking into your loved one's email account, to make it seem more real. And they'll pressure you to send money before you have time to think.

- 1. Stop. Check it out. Look up your grandkid's phone number yourself, or call another family member.
- 2. Pass this information on to a friend. You may not have gotten one of these calls, but chances are you know someone who will get one if they haven't already.







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"You've Won" Scams

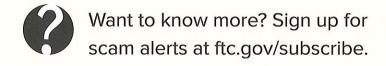
Here's how they work:

You get a card, a call, or an email telling you that you won! Maybe it's a trip or a prize, a lottery or a sweepstakes. The person calling is so excited and can't wait for you to get your winnings.

But here's what happens next: they tell you there's a fee, some taxes, or customs duties to pay. And then they ask for your credit card number or bank account information, or they ask you to wire money.

Either way, you lose money instead of winning it. You don't ever get that big prize. Instead, you get more requests for money, and more promises that you won big.

- 1. **Keep your money and your information to yourself.** Never share your financial information with someone who contacts you and claims to need it. And never wire money to anyone who asks you to.
- 2. Pass this information on to a friend. You probably throw away these kinds of scams or hang up when you get these calls. But you probably know someone who could use a friendly reminder.





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Tech Support Scams

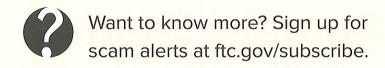
Here's how they work:

You get a call from someone who says he's a computer technician. He might say he's from a well-known company like Microsoft, or maybe your internet service provider. He tells you there are viruses or other malware on your computer. He says you'll have to give him remote access to your computer or buy new software to fix it.

But is the caller who he says he is? Judging by the complaints to the Federal Trade Commission, no. These scammers might want to sell you useless services, steal your credit card number, or get access to your computer to install malware, which could then let them see everything on your computer.

- **1. Hang up.** Never give control of your computer or your credit card information to someone who calls you out of the blue.
- 2. Pass this information on to a friend. You might know these calls are fakes, but chances are you know someone who doesn't.







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Paying Too Much

Here's how it works:

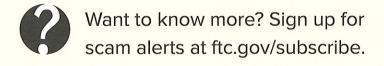
Everyone pays all kinds of bills. Some are higher than you think they should be. Sometimes, unexpected charges appear on your bill – or sometimes, you might see a fee for a service you don't recall ordering. Are you paying more than you should?

You are your own best advocate. How often does a company figure out that you've overpaid – and refund your money? It could happen – but you're more likely to get money back if you spot the error and point it out.

It means keeping track of what you normally pay, and what the charges are for. You also can ask for a better deal: call to see if there's a promotion you qualify for and how long it will last, or if they can lower your interest rate. They might say no – but if you don't ask, you don't get.

- Read every statement, every time. Does something look wrong or unfamiliar? Call the company and ask. If you don't like the response you get, ask for a supervisor. And keep written records of your calls.
- 2. Pass this information on to a friend. Not paying more than you need to might come easily to you. But you probably know someone who could use some friendly encouragement.







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Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify bad business practices and scam artists, and stop a friend from over-paying. It really makes a difference.







