

### Scams

Over the years, scams have come in many shapes and varieties, but they all have one thing in common: their goal is to fraudulently get your money or personal information. With the vast improvements in technology over the past several decades, it is easier than ever for scammers to accomplish their goal. You can avoid falling victim to a scammer by using the following tips:

- Above all else, **if it seems too good to be true, it probably is!**
- Deal with people who you can identify and meet in person. Also, dealing with known/trusted businesses and charities is encouraged.
- Don't give out personal or financial information (name, phone number, birthday, address, social security number, credit card number, bank account number, driver's license number, etc.) over the phone or internet/email, especially if it is unsolicited.
- Multiple grammatical and spelling errors during conversations are a common indicator of a scam (as many of the most common scams originate in non-English speaking countries).
- Avoid anything that involves sending money via a wire service (i.e. Western Union, Moneygram, etc). Once you send it, you can't get it back.
- Check with your bank FIRST to ensure any checks received (i.e. cashier's, postal, money order, bank, personal, etc) are legitimate prior to sending anything in return. Banks could hold you responsible for funds if they aren't.
- Don't agree to deposit a check from someone you don't know and then send/wire money back.
- Unusually low prices for items likely mean that they are stolen or not real.
- Do not open emails that are unsolicited or from addresses that you do not recognize.
- Emails and phone calls supposedly from friends/family in distress (i.e., in jail, stuck in a foreign place, etc.) should be viewed very suspiciously. Verify the situation with other friends, family, or law enforcement before providing any information or financial assistance.
- Read all bills and monthly statements regularly and check for unauthorized charges and fees.

### What you should do if you are victim of or suspect a scam attempt?

- Contact your local police department and file a report.
- Check out the information provided with the Better Business Bureau ( [www.bbb.org](http://www.bbb.org) ).
- Contact the Federal Trade Commission ( [www.ftc.gov](http://www.ftc.gov) ), and/or Internet Crime Complaint Center ( [www.ic3.gov](http://www.ic3.gov) ).
- If it is part of a well-known website, notify their personnel of the details.