

## HELPFUL WEBSITES & PHONE NUMBERS

### SIGNS OF A SCAM

- Pressure to act immediately
- Scare tactics to sell a product
- Refuse to stop calling when you tell them you aren't interested
- Demand payment for taxes or fees for a prize
- Demand payment by wire or courier

### POSSIBLE SIGNS OF A VICTIM

- Receiving junk mail for contests
- Frequent calls offering prizes or awards
- Numerous check withdrawals, possibly made out to unfamiliar, out of state companies
- Sudden problems paying bills, food, and other necessities

### HOW TO HELP A VICTIM OF FRAUD

- Don't blame the person — con artists are good at what they do
- Don't threaten to take away the person's financial or physical independence
- Do help to assemble information to report the fraud
- Do help the person identify telemarketing fraud
- Do help the person change their telephone number, if necessary

### **PRINCE WILLIAM COUNTY POLICE DEPARTMENT**

Non-Emergency

703-792-6500

Crime Prevention Unit

703-792-7270

### **REDUCE UNWANTED PHONE CALLS**

[www.donotcall.gov](http://www.donotcall.gov)

1-888-382-1222

### **REDUCE JUNK MAIL**

[www.dmachoice.org](http://www.dmachoice.org)

### **CHECK OUT A CHARITY**

[www.give.org](http://www.give.org)

### **REPORT A SCAM**

National Consumers League

[www.fraud.org](http://www.fraud.org)

### **VA OFFICE OF THE ATTORNEY GENERAL**

Regional Office: 703-277-3540

[www.oag.state.va.us](http://www.oag.state.va.us)

### **FEDERAL TRADE COMMISSION**

[www.ftc.gov](http://www.ftc.gov)

Protect yourself...



from Scams and Frauds



**Prince William County Police**

**703-792-6500**

**[www.police.pwcgov.org](http://www.police.pwcgov.org)**

## TYPES OF SCAMS AND FRAUDS

- Sweepstakes
- Lotteries
- Investment Scams
- Charitable Donations
- Contractor Fraud

The scams listed above are just a few examples. Con Artists are constantly finding new ways to con their victims!

## HOW DO THE CROOKS CONTACT YOU?

- Phone (most common)
- Mail
- Print
- E-mail

## PHISHING SCAMS

- Term used for emails that claim to be from your bank, a reputable business or a government agency
- Criminals ask for personal information such as Social Security numbers or account numbers to steal funds and/or steal identities.
- The email may list a generic greeting, request personal information such as update your account and create a sense of urgency (ex, it must be done within 24 hours or your account will be locked).

## CHARITY SCAMS

- *Be aware of 'sound alike' charities.* Some crooks will use a name that is similar to a legitimate charity.
- *Ask for written information.* A legitimate charity will be happy to provide its Annual Report on how the money is used.
- *Be cautious after a natural or other disaster.* Crooks take advantage of these situations and trick people who want to help.
- *Unfamiliar charity?* Check them out. Most states require charities to register and provide an annual report.

## TELEMARKETING FRAUD

- *Fraudulent telemarketers understand human behavior.* We want to believe it's our lucky day.
- *Older citizens are targeted.* They are home to answer the phone, have savings, and might be too polite to hang up on the telemarketer.
- *How you pay matters.* If you pay by check or cash, you lose the money. Pay by credit card to dispute charges.
- *Be aware of someone using the name of a company you might do business with.* Contact the company directly before giving personal Information.
- *Never give a caller your social security number, credit card or bank account information.* It's illegal for telemarketers to ask for these numbers to verify a prize or gift.

**REMEMBER, if an offer sounds too good to be true, it probably is!**

## DO'S AND DON'TS

- **Do** ask telemarketers for the name and address of their company, and a clear explanation of the offer they are making.
- **Do** ask the caller to send you written material to study, including the money back guarantee, before making a purchase.
- **Do** ask about the company's refund policies.
- **Do** call the Better Business Bureau, your state Attorney General's office, or the local consumer protection service in the state or city where the company is located, and ask if any complaints have been made against the firm.
- **Do** ask that your telephone number be removed from telemarketing lists if you don't want to be called.
- **Do** report suspicious telemarketing calls, junk mail solicitations, or advertisements.
- **Do** call the National Fraud Information Center at 1-800-876-7060.
- **Don't** pay for any prize or send money to improve your chances of winning. It's illegal to ask you to pay to enter a contest.
- **Don't** allow any caller to intimidate you or bully you into buying something "right now". If the caller says, "You have to make up your mind right now," or "We must have your money today," it's probably a scam.
- **Don't** give any caller your bank account number. They can use it to withdraw money from your account at any time without your knowledge or permission.
- **Don't** give your credit card number to anyone over the telephone unless you've made the call.
- **Don't** wire money or send money by an overnight delivery service unless you initiated the transaction.