

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

DO NOT LOSE YOUR HOLIDAY MONEY TO FRAUDSTERS!

Fraudsters work throughout the year to separate you from your hard earned money and savings, but fraud scams seem to become more frequent as we move close to the winter holiday season!

Between the charities asking for a little extra to help the less fortunate and the gifts for family and friends, the winter holiday season can be quite costly. People become more excited about the possibility of quick money—from a work at home opportunity that sounds too good to be true or a windfall winning from a lottery or sweepstakes—to make this the best holiday season ever!

During this holiday season, please remember the following:

- ◆ A legitimate sweepstakes or lottery will not ask you to pay taxes, shipping and handling charges, registration fees, processing fees, or other fees in order to get a prize.
- ◆ Even if the caller or mail piece says it is from a reputable organization, make sure you verify that. Fraudsters frequently use the names of reputable organizations to lull you into believing that you are dealing with a legitimate company!
- ◆ If a job opportunity sounds too good to be true, it probably is! A hallmark of a work at home scheme is that you get paid a ton of money for very little work or time.
- ◆ Donate only to organizations you are familiar with! Many charity mailers use sad stories to tug at your emotions in order to make you believe your money will help someone or something. Before you donate, check out what percentage of your funds will actually go to the cause you are attempting to help! Or consider donating to an organization in your community!

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