



Fraud Prevention Information

It's not always easy to spot con artists and scammers. They are extremely smart, manipulative, and aggressive. They will prey upon your vulnerability and what they hope will be your lack of information or education on whatever service they are selling. They will overstep the boundaries of your home by mail, e-mail, telephone, door-to-door calls as well as advertising in local trusted papers and magazines.

Education equals Prevention:

- Ask Questions
- Take notes
- Listen Carefully
- Refuse to be pressured
- Demand things in writing
 - Full description of services
 - Total cost of services
 - Name/Address/Telephone Number
- Read and understand any contract before you sign it if you don't understand something, get someone to help you even if it delays the process. A reputable service provider will NOT mind thorough follow up from a potential customer.
- Check references and ask for names of past customers
- Always get a written receipt when buying something

Keep good records!

Additional Prevention Information:

Warning signs:

- Demands immediate action (" one day only special" , "last chance at this price")
- Offers to send someone to your home to pick up payment or for you to send it overnight mail
- Vague about prior jobs, references, warranties, or any follow up services
- Unwilling to provide written information
- If something sounds too good to be true, it probably isn't true

Safety Tips:

- When in doubt about a product or business, contact the [Better Business Bureau](#)
- Never do any type of business with a person who approaches you on the street
- Never give cash for a check
- Be very cautious of cash-only deals
- Never give someone a blank check or let them help you fill it out.
- If you rent an apartment and pay in cash always get a receipt immediately
- Do not enter contests, accept free gifts or prizes unless you clearly understand your obligation
- Make sure your mail box is secure and promptly remove mail



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Home Improvement:

- Be suspicious of anyone going door to door to solicit work and do not allow them into your home. Do not pay for work up front
- Do not allow yourself to be told that repairs are necessary immediately
- Do not rely on the word of some one you do not know
- Never allow someone you do not know to enter in your home
- Ask for references
- Ask to see contractor's insurance information. Contractors should carry workers' compensation, property damage and personal liability insurance. Also check expiration dates to insure coverage does not expire prior to the project completion date.
- Get a written contract. Be sure to read it before signing it.
 - A full description of work to be performed
 - Total Cost of the job
 - A firm completion date
 - The contractor's license number
 - All warranty information
 - Address and phone number of the contractor
- Beware of anyone that tells you the deal is a secret and that you must not tell anyone
- Do not allow your decision to be influenced by greed **If something sounds too good to be true, it probably isn't true.**

Be a Wise Consumer:

- Don't buy health products or treatments that include: a promise for a quick and dramatic cure, testimonials, appeals to emotion instead of reason, or a single product that cures many ills. Medical alternatives can interfere with medications you may be taking, **ALWAYS** talk to your health care provider about any health products you take.
- Look closely at offers that come in the mail. Con artists often use official-looking forms with bold graphics that look like invoices to lure victims. These include "free vacations," phony inheritance schemes, fees charged for normally free services, credit card repair, phony job opportunities, and unsolicited merchandise. If you receive items in the mail that you did not order you are under no obligation to pay for them.
- Be suspicious of ads that promise quick cash working from your home. After you've paid for the supplies or a how-to book to get started, you often find there's no market for the product and there's no way to get your money back.
- Listen carefully to the name of a charity requesting money. Fraudulent charities often use names that sound like a reputable, well-known organization such as the American Cancer Association (instead of the American Cancer Society). Ask for a financial report before you donate; a reputable charity will always send you one.
- Investigate before you invest. Never make an investment with a stranger over the phone. Beware of promises that include the terms "get rich quick", or "a once in a lifetime opportunity."
- Use common sense in dealing with auto repairs. Get a written estimate, read it carefully. Never give anyone the "OK" to fix "whatever needs to be fixed".
- Never get involved with chain letters (pyramid schemes) and foreign lotteries. The only persons who benefit are the promoters of the scheme. Chain letters and participation in foreign lotteries are prohibited by U.S. federal law.

If you are a victim:

REPORT THE CRIME! Being embarrassed that you have been scammed and not reporting it only allows this person to move on to another unsuspecting victim.

Call 911, if the crime occurred in Greenville County; give as much information as you can about the person(s) involved. Also provide a copy of your records (receipts/contracts/advertisement).