



## Telemarketing Fraud

Scam artists will pressure you to send money or provide your credit card number or other personal information immediately. **DON'T DO IT.**

Once you've fallen for a telemarketing scam, you will gain a reputation as an easy target and, chances are, you'll be called again and again.

### Warning Signs:

- High pressure sales tactics
- Insist on an immediate decision
- **“You must act now or the offer won't last”**
- The offer sounds too good to be true
- Request for your credit card number for any purpose other than to make a purchase
- They offer to send someone to your home or office to pick up the money, or some other method such as overnight mail to get your funds more quickly
- A statement that something is “free,” followed by a requirement that you pay for something
- **“You've won a “free gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges**
- An investment that is “without risk”
- A suggestion that you should make a purchase or investment on the basis of “trust”
- **“You don't need to check out the company with your family, lawyer, accountant, etc.”**

### Tips on how to avoid being a telemarketing victim:

- Don't allow yourself to be pushed into a decision. You have the right to check out anything before you make a purchase. A reputable salesperson will actually ENCOURAGE you to do so.
- Always request written information, by mail, about the product, service, investment or charity and about the organization that's offering it.
- Check out the company or organization.
- Don't make any investment or purchase you don't fully understand.
- Pay for services only after you have they have been delivered
- If an investment or major purchase is involved, request that information also be sent to your accountant, financial adviser, banker, or attorney for evaluation and an opinion.
- Ask what warranties, guarantees etc. you would have if you make a purchase and aren't satisfied.
- Beware of testimonials that you may have no way of verifying.
- Before giving money to a charity or making an investment, find out what percentage actually goes to the charity or investment.
- Don't provide personal financial information over the phone
- If necessary, hang up the phone.
- Do tell children in your household never to give personal information to callers and teach them how to spot fraud calls.