



## FBI TIPS ON AVOIDING TELEMARKETING FRAUD

*Say "No, thank you" and hang up the phone*

### Warning signs -- what a caller may tell you:

- "You must act 'now' or the offer won't be good."
- "You've won a 'free' gift, vacation, or prize." But you have to pay for "postage and handling" or other charges.
- "You must send money, give a credit card or bank account number, or have a check picked up by courier."
- "You don't need to check out the company with anyone."
- "You don't need any written information about the company or references."
- "You can't afford to miss this 'high-profit, no-risk' offer."

### Avoiding Telemarketing Fraud – Do's and Don'ts

- Don't send money to people you do not know personally or give personal or financial information, such as credit card numbers, bank account numbers, date of birth, or social security number, to unknown callers.
- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. Ask someone whose financial advice you trust to review them.
- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Then verify.
- You must not be asked to pay in advance for services. Pay services only after they are delivered.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
- It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.
- Never respond to an offer you don't understand thoroughly.