

# **SPOTTING A SCAM**

There are very simple ways to determine if an offer is a SCAM.

- If it sounds too good to be true, IT IS!!! –
  - YOU HAVE WON ----- groceries, a foreign lottery, etc.
    - Did you ever enter a contest?? Have you ever played a lottery in Peru or Mexico???
    - If you have won a prize, you should NEVER have to pay to receive your winnings.
- IRS Tax Dept – you have past due taxes... They need to be paid NOW!
  - You receive a call from the “IRS”, you have an outstanding tax debt. You need to pay this immediately over the phone or by money order.
    - During the call, they will ask for your personal information, Social Security #, bank account #s, credit card #s. DO NOT GIVE THEM ANY INFORMATION.
    - HANG UP THE PHONE. The IRS would notify you of any tax debt via the mail,
- Your grandson/daughter ( or other relative) has been arrested in Mexico or other foreign country and you need to send bail money ASAP!!!
  - This is meant to catch you off guard and feed on your love of family.
  - Again, DO NOT give out any information. And stay calm!!!
  - Check with your family members to reassure yourself that the relative is fine.
- Medicare calls – Someone calls to verify your information for your Medicare.
  - Remember not give them any information that would allow them access to your bank accounts , credit cards or personal information (social security # or account #s)

New SCAMS are invented every day. Scammers have new ways of to get your contact information (phone #, address, and emails). They will then use this to contact you with vague information to sell you something or gather more information. Always remember the following:

- NEVER give out bank account #s
- NEVER give out social security #s
- NEVER give our credit card #s
- Keep your answers vague when speaking to someone.
- Ask for all information to be sent you in WRITING for you to review.
- If you are feeling pressured or uncomfortable ... HANG UP THE PHONE OR WALK AWAY!!
- Ask for someone else’s opinion of the offer or information you have been given.

You can contact the Alliance for Consumer Protection at 724-770-2078 to ask for advice or references on any company or product.