

# FRAUD AND SCAMS



Protect yourself from becoming a victim

## WARNING SIGNS:

- Sounds too good to be true
- Pressures you to act “right away”
- Guarantees success
- Promises unusually high returns
- Requires an upfront investment- even for a “free” prize
- Buyers want to overpay you for an item and have you send them the difference
- Doesn’t have the look of a real business
- Something just doesn’t feel right

## PLAY IT SAFE:

- Never click on a link inside an e-mail to visit a Web site. Type the address into your browser instead.
- It’s easy for a business to look legitimate online. If you have any doubts, verify the company with the Better Business Bureau.
- Only 2% of reported identity theft occurs through the mail. Report online fraud to the Federal trade Commission at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).
- Retain your receipts, statements, and packing slips. Review them for accuracy.
- Shred confidential documents instead of simply discarding them in the trash.

## **FRAUD FACTS:**

- Your bank will never e-mail or call you for your account number
- Do not wire money to people you do not know
- Be cautious of work-at-home job offers
- Check out the company with the Better Business Bureau
- There are no legitimate jobs that involve reshipping items or financial instruments from your home
- Foreign lotteries are illegal in the United States. You can't win no matter what they say.
- Check your monthly bank statements for charges you don't recognize.
- Order a copy of your credit report from each of the three national credit bureaus once a year from [www.annualcreditreport.com](http://www.annualcreditreport.com)



Call the Mequon Police Department at (262) 242-3500 to report any fraud or scams