## In the "Season of Giving," Give Cautiously

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MADISON – For many consumers, the holiday season is not just about giving gifts to friends and family members – it is also a time when they give to charities. Unfortunately, this goodwill draws out scammers who use high-pressure pitches to gather funds through fake charities. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) asks consumers to do their research on charities before making a contribution this holiday season and to be leery of pushy phone- and internet-based requests for payments.

"The holidays are a wonderful time to support your favorite causes," said Michelle Reinen, Director of the Bureau of Consumer Protection. "But to ensure that your funds go where you desire, please verify the group you are giving to is legitimate before making a payment."

DATCP offers tips for donors considering a contribution to a charitable organization:

- Donate to charities that you trust and are well-established. Start your research at charitynavigator.org or give.org. Both websites provide contact information and background data on established charities and can provide insight into how the organizations spend their donations.
- Check to see if the charity is registered with the Wisconsin Department of Financial Institutions (DFI): www.wdfi.org/CharitableOrganizations or 608-267-1711.
- Check with DATCP about any consumer complaints on file against the organization. Contact the Consumer Protection Hotline at 800-422-7182 or via email: datcphotline@wi.gov.
- If contacted by phone, avoid being pressured to make an immediate donation. Don't hesitate to ask the caller to send you written information about the organization.
- Ask a solicitor to explain the purpose of the organization, what services are provided, how much of the donation goes to fundraising expenses, whether the donation is tax-deductible, and whether you will be sent a receipt.

Watch out for these charity ploys:

- Watch out for "look-alike" sites or imposter websites. Scammers will often use names and websites that are similar to those of better known, reputable organizations. Watch the spelling of the charity's name and web address (URL) closely.
- Phony charity emails could be "phishing" for personal information or looking to spread malicious software. If you receive an unsolicited email or text message seeking donations, don't click any links, open any attachments, or share any personal information. Research the sender before taking any additional actions.
- Never write out a check or give cash to an individual solicitor. Write out checks to the name of the organization or use a credit card.

For more information or to file a complaint, consumers may contact:

- DATCP on the web at datcp.wi.gov or by contacting the Consumer Protection Hotline.
- DFI on the web at www.wdfi.org/CharitableOrganizations; by phone at 608-267-1711; or by e-mail at DFISecretary@wisconsin.gov.