



Ten Tips to Avoid Fraud

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

Don't send money or give out personal information in response to an unexpected request.

- 1. Spot Imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request; whether it comes as a text, a phone call, or an email.
- 2. Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint," or "scam," or search for a phrase that describes your situation, like "IRS call." You can even search phone numbers to see if other people have reported them as scams.
- 3. Do not believe caller ID.** Scammers use technology to fake or "spoof" caller ID information, so the name and number you see are not always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine. A good way is to use the number printed on a bill or statement.
- 4. Do not pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do pay, they will probably take the money and disappear.
- 5. Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods do not. Wiring money through services like Western Union or MoneyGram is risky



- business because it's impossible to get your money back. That is also true with reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies will not require you to use these types of payment methods. They will also not ask you to pay in iTunes or Amazon gift cards.
- 6. Talk to someone.** Before you give up money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert, or talk to a friend or family member. Do not give in to high-pressure sales tactics.
 - 7. Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the Bureau of Consumer Protection. These calls are illegal, and often the products being sold are bogus. Don't press 1 or any other number to be taken off the call list. That could lead to more calls.
 - 8. Be skeptical about free trial offers.** Some companies use free trial offers to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. Always review your monthly credit card statements for charges you do not recognize.

9. Do not deposit a check and then wire money

back. Banks make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be fake, you are responsible for repaying the bank all of the money and any fees associated with the transaction. If a deal is too good to be true, it generally is.

10. Sign up for free scam alerts. Get the latest tips about scams sent right to your inbox from the Bureau of Consumer Protection (datcp.wi.gov) and the Federal Trade Commission (FTC.gov/scams).

For more information or to file a complaint, visit our website or contact:

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