Your Scam-Free 2018 Starts Now!

A Commentary from Sheila Harsdorf, DATCP Secretary

Release Date: December 27, 2017

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MADISON – As we prepare to ring in the New Year, many Wisconsinites are planning to make positive changes in their lives in 2018. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) suggests a resolution that won't cost a penny and can potentially save you headaches, time, and money: take time to learn more about scams and prevention steps that can help you avoid getting ripped off.

Avoidance starts with learning how con artists operate: how they target victims, what ploys they use to get your attention, and what they are seeking. Once you have learned how to recognize the signs of a scam, you will be better able to safely react to a potentially fraudulent pitch.

You don't have to look far to find information to raise your awareness of scams. DATCP offers a wealth of free consumer protection resources:



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- Our <u>website</u> is full of consumer tips and information, and is a great place to start learning more about consumer issues. The <u>online complaint form</u> on the DATCP site is the best and quickest way to file a consumer complaint with the agency. Also, keep an eye on our Bureau of Consumer Protection <u>Facebook</u> and <u>Twitter</u> accounts for additional information.
- DATCP's Consumer Protection Hotline (800-422-7128 or <u>datcphotline@wisconsin.gov</u>) is available 7:45am 4:30pm, Monday through Friday, to help with your questions and concerns, to report a possible scam, or to request a fact sheet or consumer complaint form by mail.
- Our "<u>Ten Tips to Avoid Fraud</u>" fact sheet addresses the most common factors in popular scams and provides suggestions for how to handle questionable solicitations. All DATCP fact sheets are free to download from the agency's website.
- Download a free copy of our <u>Senior Guide</u>, a 50+ page booklet that provides a more in-depth look at a wide range of consumer issues. If you wish to receive a printed copy by mail, contact the Consumer Protection Hotline.
- DATCP produces three consumer protection bookmarks with tips to help protect you from general scams, identity theft and imposter scams. You can request these bookmarks by calling the Consumer Protection Hotline or by picking up a copy at an event where Bureau of Consumer Protection representatives are participating.

Reading about all of the various scams can seem overwhelming, but remember one simple tip: many fraud attempts are the same at their cores - it's only the story being pitched that is different.

For example, take "imposter" scams – at their core, imposter scams are nearly identical: a fraudster is claiming to be with a known, trusted organization in order to trick you into making a payment, turning over personal or financial information, or downloading malware to your device. But criminals disguise this simple operation in many ways:

- Maybe you get a call from someone claiming to be with the IRS demanding immediate payment for back taxes.
- Maybe the caller claims to be from the state court system and tells you to wire money to avoid legal action or jail time.

- Maybe you get a call claiming to be from your local utility company telling you that you need to pay a late bill right away to avoid a service disconnection.
- Maybe a caller claims to be with Microsoft, tells you that your computer has a virus, and offers to fix it for a fee.

Different pitches, same fraudulent operation. Sadly, no one is immune to these scam attempts.

Thankfully, many consumers recognize these calls as problematic and report them to DATCP. But others may not know how to react when they receive an unsolicited sales call or email (especially a pushy one) or an unexpected request for money or financial information.

Start your scam-free 2018 by doing your research, learning to spot the common elements in scam attempts, and sharing what you've learned with family and friends. Your best protection against these crooks is awareness and knowledge of the best steps to take.

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