



Avoid Becoming a Victim of Fraud

Warning Signs of Fraud

- 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 – Protect Yourself

- Never click on a link inside an email 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 fraud to the Federal Trade Commission at 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.
- 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 annualcreditreport.com.

Fraud Facts

- Your bank will never email or call you for your account number.
- Don’t wire money to people you don’t know.
- Be cautious about work-at-home job offers.
- There are no legitimate jobs that involve reshipping items or financial instruments from your home.
- Foreign lotteries are illegal in the U.S. You can’t win, no matter what they say.

Get Involved

- It’s never too early to become an informed consumer. Point out “too good to be true” offers to your kids, and teach them to be skeptical.
- Take an active interest in the financial activities of your aging parents.
- Share information about scams with friends and family. Use social networking to keep them safe.

Learn more at the U.S. Post Office fraud education and prevention web site, deliveringtrust.com.