

YOU CAN AVOID BECOMING A VICTIM OF FRAUD

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 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.
- Don't wire money to people you don't 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 U.S. 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 annualcreditreport.com.

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 help keep them safe.

WE'RE OUT TO STOP FRAUD ... AND YOU CAN HELP.

If you've received a suspected fraud through the U.S. Mail, or if the mail was used in the furtherance of a crime that began on the Internet, telephone, or in person, report it to the U.S. Postal Inspection Service.



U.S. Postal Inspection Service
Criminal Investigations Service Center
ATTN: Mail Fraud
222 S. Riverside Plaza, Suite 1250
Chicago, IL 60606-6100

postalinspectors.uspis.gov

1-877-876-2455

The Federal Trade Commission, the nation's consumer protection agency, works to prevent fraud and to provide information to help consumers spot, stop and avoid it. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, **1-877-FTC-HELP**. Watch a new video, *How to File a Complaint*, at ftc.gov/video to learn more.



Federal Trade Commission

ftc.gov/complaint

1-877-FTC-HELP

For more information on recognizing and preventing frauds and scams, please visit

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