



Do You Know the Warning Signs of **FRAUD?**

A few months ago I received a mailing from the United States Postal Service entitled “Do You Know the Warning Signs of Fraud?” It was a tri-fold, easy-to-read brochure that had some very good information on different types of fraud, not just mail fraud. For those of you who did not receive this brochure, I’d like to share the information with you now.

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 identify theft occurs through the mail. Report online fraud to the Federal Trade Commission at ftc.gov/complaint.
- ❖ Retain your receipts, statements, packing slips. Review them for accuracy.
- ❖ Shred confidential documents instead of simply discarding them in the trash.

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.

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. (*I've been getting a lot of email solicitation on this very topic!*)
- ❖ 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 you 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.



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. Also, if you go to their website, <http://www.deliveringtrust.com/>, you will be able to read what you can do regarding:

- ✓ *Fake Check Scams*
- ✓ *Cross-Border Fraud*
 - ✓ *Internet Fraud*
- ✓ *Foreign Lottery Scams*
- ✓ *Work-at-Home Scams*
 - ✓ *Identity Theft*
- ✓ *Telemarketing Fraud*
- ✓ *Picking Up the Pieces*



**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
<http://www.deliveringtrust.com/>
<https://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.

Resources:

United States Postal Inspection Service

United States of America Federal Trade Commission

