



## 10 Ways to Avoid Fraud

Here are 10 things you can do — or not — to stop a scam.

**Scam artists defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information.**

**1 Know who you're dealing with.** Try to find a seller's physical address (not a P.O. Box) and phone number. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk.

**2 Know that wiring money is like sending cash;** it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency.

**3 Read your monthly statements.** Scammers steal account information and then run up charges or commit crimes in your name. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.

**4 After a disaster, give only to established charities.** In the aftermath of a disaster, give to an established charity, rather than one that has sprung up overnight.

**5 Talk to your doctor before you buy health products or treatments.** Otherwise, you could end up with products that are fake, expired, or mislabeled — in short, products that could be dangerous to your health.

**6 Remember there's no sure thing in investing.** If someone contacts you with low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, report them at [ftc.gov](http://ftc.gov).

**7 Don't send money to someone you don't know.** Not to an online seller you've never heard of — or an online love interest who asks for money. Never pay fees first for the promise of a big pay-off later — whether it's for a loan, a job, a grant or a so-called prize.

**8 Don't agree to deposit a check and wire money back.** By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank.

**9 Don't reply to messages asking for personal or financial information.** It doesn't matter whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in the message, either. It's called phishing. If you got a message like this and you are concerned about your account status, call the number on your credit or debit card — or your statement — and check on it.

**10 Don't play a foreign lottery.** It's illegal to play a foreign lottery. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything. And if you send any money, you will lose it.

