

Ten Tips to Avoid Being Scammed

Handout 1

- 1. Protect your personal information including Social Security number, credit card numbers, debit card numbers, PINs (personal identification numbers) and passwords.** A thief can use these details to order checks or credit cards, apply for loans or otherwise commit fraud using *your* name.
- 2. Deal only with legitimate, reputable businesses.** Try to do business with companies you already know or that have been recommended.
- 3. Get key details in writing, and thoroughly check them out before agreeing to anything.** If a marketer refuses to supply written information or employs high-pressure sales tactics to get you to act fast, take that as your cue to say “good-bye.”
- 4. Beware of “deals” requiring money up front.** Be skeptical of any offer that’s “free” or otherwise hard to believe.
- 5. Avoid providing personal information over the telephone or Internet.** Scam artists hide at the other end of the phone line or computer screen. So, don’t give bank account information, Social Security numbers or personal data in response to an unsolicited phone call or e-mail.
- 6. Safeguard your incoming and outgoing mail.** Remove incoming mail from your mailbox as soon as possible. If you’re going away on vacation, have your mail held at the post office or picked up by a neighbor.
- 7. Stop bandits from recycling your trash into cash.** Dumpster divers pick through garbage looking for documents they can use to commit fraud. Before tossing out these items, destroy them.
- 8. Limit the confidential information in your wallet in case it gets lost or stolen.** Cancel cards you don’t use. Never keep passwords or PINs on or near your checkbook, credit card, ATM card or debit card.
- 9. Review your credit card bills and bank statements as soon as they arrive.** If you notice something suspicious contact your financial institution immediately.
- 10. Monitor your credit report for warning signs of fraud.** Check your credit report at least once a year from each of the three major credit bureaus: Equifax (800-685-1111, www.equifax.com); Experian (888-397-3742, www.experian.com) and TransUnion (800-888-4213, www.transunion.com).

If you suspect a scam, contact the Arkansas Attorney General’s office by calling toll free 800-482-8982 (statewide) or online at www.ag.state.ar.us.

Source: Federal Deposit Insurance Corporation. “Ten Simple Things You Can Do to Fight Fraud,” *FDIC Consumer News*, Spring 2003.

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