



Telephone Scams:

Recently we have received several calls relating to telephone scams that include individuals that call you and represent themselves as an agent for the Publishers Clearing House. These individuals are telling people that they have won the Publishers Clearing House sweepstakes and in order to receive the large sum of money they must send several thousand dollars to the company for taxes and expenses. At this point "Stop, Think, and ask yourself this is too good to be true! "

HOW TO RECOGNIZE POTENTIAL PHONE SCAMS:

Avoiding becoming a victim of telephone scams is really just a matter of "common sense". If the caller is making high pressure statements such as:

- "You have to act right now..."
- "You can't pass up on this zero risk investment"
- "There's no time to contact your spouse/attorney/better business bureau..."

These and other high pressure tactics in order to extract information from you should be an immediate warning sign to just say "no" and hang up the phone. If the caller is from a legitimate company, they will have absolutely no problem with you taking the extra time to do your research and find out if they are in fact legitimate or not.

ADDITIONAL PREVENTION TIPS:

- Request the information in writing about any specific charity or offer. Review the material, but keep in mind that just because it's in writing doesn't make it true. Always do your homework on unknown companies. Contact your Better Business Bureau, Local Fraud Information Center, local consumer protection agencies, and any other applicable sources of information.
- Ask for your sales person's information. His name, his company, the company telephone number, mailing address, and business license information. Once this information is provided to you, verify that it is accurate. Many scammers will happily provide you with fake information.

- If you are being solicited to give money to charity, ask what percentage of your donation actually goes to the charity, and what percentage goes to administrative costs and other fees.
- Never act impulsively. Take the time to think about the offer, and make an informed decision. Making a decision on the fly is a recipe for disaster.
- If an offer sounds too good to be true it most likely is. People don't receive free money from the government without applying for a grant. People don't win lotteries that they never entered. If it sounds too good to be true, it's most likely a scam.
- Be extremely wary of giving important information out over the telephone. If the caller is asking for a credit card, bank account, social security number or any other important personal information, make absolutely sure that the caller is from a legitimate business before giving this information out.
- If you believe that someone is attempting to defraud you, report it to us immediately.

CONCLUSION:

A little bit of common sense can go a long way in protecting yourself from becoming a victim of phone scams. The next time you receive a phone call that sounds suspicious, stop and think to yourself. "What's going to be more difficult in the long run, taking the time to research this offer and company, or having my financial information or entire identity stolen?" The answer is clear. Take the extra time to protect yourself from becoming a victim.

Be Safe!

Chief Dan Duncan