



consumer education

A PROGRAM OF ATTORNEY GENERAL BILL SCHUETTE

PHONE, MAIL & e-SCAMS

Scams come in all different shapes and sizes. It's important to learn the warning signs, as well as things you can do to protect yourself.

Keep calm and **DON'T BE FOOLED!**

Scam Warning Signs

The scammer's goal is to trick you or steal your identity. Most scams include the following common elements:

- Urgent or secret requests;
- Believable stories or connections;
- Appeals to your emotions; and
- Asked for money (often a fee in advance) or personal information.

If it sounds too good to be true - it is!

BE VIGILANT & ASSERTIVE!

You have to continually stay on your toes and be forceful if needed. Don't be afraid to hang up, delete a message, or log off if you feel even slightly uncomfortable.



CHARITIES

Some “charities” are outright scams that exploit your generosity. While other charities have a charitable purpose but may only direct a fraction of your donation toward charitable activities. How do you discern the good from bad and become a savvy donor?



EXPERTS RECOMMEND:

- Confirm your contribution is tax deductible;
- Make sure you know the exact name of a charity;
- Research and determine the percentage of donation that goes directly to carry out the charitable purpose (known as program services);
- Donate directly to the organization.

RESEARCH CHARITIES



DEPARTMENT OF
ATTORNEY GENERAL

www.mi.gov/charity

ct_email@mi.gov

517- 373-1152



CHARITY NAVIGATOR

www.charitynavigator.org



GUIDESTAR

www.guidestar.org



BETTER BUSINESS
BUREAU (BBB)

www.bbb.org

REDUCE SOLICITATIONS

1. Be cautious about signing up for anything (contests, newsletters, etc.).
2. Eliminate pre-approved credit card offers.
3. Consider having two email addresses.
4. Register your phone number on the National Do Not Call Registry.

ELIMINATE PRE-APPROVED OFFERS

www.optoutprescreen.com

888-567-8688

DO NOT CALL REGISTRY

www.donotcall.gov

888-382-1222

MINIMIZE IMPACT OF PHISHING EMAILS



- Notify your email provider that you received a scam message.
- Forward the message to the AntiPhishing Workgroup at reportphishing@antiphishing.org.
- Share it with the organization that that scammer is impersonating (bank, IRS, etc.).
- Notify the FTC at spam@use.gov.

You are entitled to a free report from each of three credit reporting agencies every year. Order a free report every fourth month. You will be asked for your Social Security number when you request your free credit report.

To protect your Social Security number, choose the option on the form that allows you to redact all but the last four digits of your number from the report you will receive.

To request your free report go to www.annualcreditreport.com or call 877-322-8228.



HELPFUL WEBSITES

- **Michigan Department of Attorney General**
877-765-8388
www.mi.gov/agconsumeralerts
- **Federal Trade Commission**
877-438-4338
www.ftc.gov
www.ftc.gov/idtheft
www.ftc.gov/complaint
www.ftc.gov/passiton
www.consumer.ftc.gov/scam-alerts
- **OnGuardOnline**
www.onguardonline.gov
- **Postmaster General**
800-ASK-USPS
www.uspsaig.gov/general/general-contact-information
- **Consumer Financial Protection Bureau**
855-411-2372
www.consumerfinance.gov
- **Better Business Bureau (BBB)**
616-774-8236
248-223-9400
www.bbb.org
- **Consumer World**
www.consumerworld.org

DON'T BE FOOLED!



Never give out personal information to someone unless you've initiated the contact.

STOP SCAM STRATEGIES

- Ask questions if you get an "emergency" call;
- The IRS will not call you without sending a letter first;
- Don't respond in any way to robocalls;
- Caller ID number can easily be faked.
- It is illegal in U.S. to play foreign lotteries;
- When in doubt, check it out;
- Hover over link with mouse to see the real redirect; and
- Hang up on telemarketers!

AVOID & REPORT SCAMMERS

- Report scams to local authorities;
- Contact the account provider of whatever account was compromised;
- If you've been tricked by a phishing email, file a complaint with the FTC;
- If you've been a victim of identity theft, contact the FTC;
- Scams sent through the U.S. mail should be reported to the Postmaster General; and
- If you've been scammed by a business, report it to the Department of Attorney General and the Better Business Bureau (BBB).



Remember, when it comes to scams, if it sounds too good to be true - it is! Share your experience with family and friends in order to help prevent someone else from becoming a victim. For more information, visit the FTC's *Pass It On* campaign.

An electronic copy of this handout is available through the QR code below or on our website at www.mi.gov/ce. While you're there, [schedule a presentation](#) for one of our other seminars.

For questions, contact Attorney General Bill Schuette's Consumer Programs team at 877-765-8388 or agcp@mi.gov.

