

# FOUR SIGNS THAT IT'S A SCAM!



## SCAMMERS PRETEND TO BE FROM AN ORGANIZATION YOU KNOW



Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real. If you believe this may be real, contact the company at a known phone number (Website, phone book, statement or bill, or the back of your card). Don't call a number they gave you or the number from your caller ID.

## SCAMMERS SAY THERE'S A PROBLEM OR PRIZE

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.



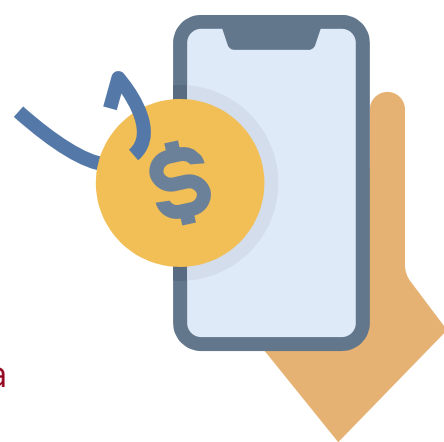
## SCAMMERS PRESSURE YOU TO ACT IMMEDIATELY



Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted. They may say a family member is in immediate danger or in the hospital. They will tell you not to tell anyone, including your family or your bank, the real purpose of your transaction – they may even direct you to lie about it when asked. They will call you repeatedly! Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

## SCAMMERS TELL YOU TO PAY IN A SPECIFIC WAY

They often insist that you pay by using cryptocurrency, by wiring money through a company like MoneyGram or Western Union, or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money back.



Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor, YOUR BANKER, the local police — what is going on. Talking about it could help you realize it is a scam before you lose your hard-earned dollars.