

Tips to Avoid Fraud

Now more than ever, it is important to protect your personal information against scams and other fraud. The Federal Trade Commission has created this helpful list of nine things you can do to avoid fraud.

1. Spot impostors. Scammers often pretend to be someone you trust, like a family member, charity or government official. Don't send money or give out personal information to any unexpected requests, whether it comes as a text, phone call, or email.
2. Do on-line searches. Type a company or product name into your search bar with words like "review", "complaint" or "scam". You can even search for phone numbers to see if other people have reported them as scams.
3. Don't believe your caller I.D. Technology makes it easy for scammers to fake caller ID information, so the name and the number you see aren't always real. If someone is asking for money or personal information, hang up. If you think the caller is telling the truth, hang up and call back on a number that you know is genuine.
4. Don't pay upfront for a promise. Someone might ask you to pay in advance for things



like debt relief, credit, and loan offers. They might even say you've won a prize, but first you have to pay taxes and fees. If you do, they'll probably take the money and disappear.

5. Consider how you pay. Credit cards have significant protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable gift cards gift cards. Government offices and honest companies will never require you to use these payment methods.
6. Talk to someone. Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story on-line, or talk to a friend.

7. Hang up on robocalls. If you answer the phone and hear a recorded sales pitch hang up and report it to the FTC at <https://ftc.gov/complaint>. These calls are illegal and often the products are bogus.
8. Be skeptical about free trials. Some companies use free trials to sign you up for free products and bill you every month until you cancel. Before you agree, research the company and read the cancellation policy. Review your monthly statements for changes you don't recognize.
9. Don't deposit a check and wire money back. By law, banks must make funds available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be fake, you're responsible for repaying the Credit Union.

*Sign up for free scam alerts from the FTC:
<https://ftc.gov/scams>*

Special Fraud Alert: Prescription Drug Scam

Online scams are everywhere. In the prescription drug scam, Internet retailers tout benefits or cures for ailments that haven't been scientifically supported or have been debunked by the medical industry. These businesses also promise better prices. In some instances, the thieves take the money and never deliver a product. More dangerously, they may deliver counterfeit "drugs" that pose serious and, possibly, fatal health risks.

Visit - lacera.com/about_lacera/fraudalerts.html Look for the link to find more details.