



THOMAS R. SUOZZI
County Executive

NASSAU COUNTY
SPiN
A Crime Prevention Partnership
SECURITY / POLICE INFORMATION NETWORK



LAWRENCE W. MULVEY
Commissioner

(source: Fraud.org)

Many legitimate companies and charities solicit consumers by phone. Unfortunately, con artists use the phone, too. They rob people every day, with phones as their weapons.

- **Fraudulent telemarketers understand human nature.** We all want to believe that it's our lucky day, that we can get a great deal, or that we can solve our problems.
- **Older people are disproportionately targeted by fraudulent telemarketers.** That's because they're home to get the calls, they have money saved that can be robbed, and they're too polite to hang up.
- **It's important to know who you're dealing with.** If a company or charity is unfamiliar, check it out with your state or local consumer agency and the Better Business Bureau. Fraudulent operators open and close quickly, so the fact that no one has made a complaint yet doesn't guarantee the company or charity is legitimate. Ask for advice about the type of pitch you received and the danger signs of fraud.
- **Some telemarketing pitches are blatantly fraudulent, and you should know the signs.** It's illegal for telemarketers to ask for a fee upfront if they promise or claim it's likely they'll get you a credit card or loan, or to "repair" your credit. It's also illegal for any company to ask you to pay or buy something to win a prize, or to claim that paying will increase your chances of winning. And it's illegal to buy and sell tickets to foreign lotteries by phone or mail.
- **Other danger signs of fraud may be harder to recognize.** They include: pressure to act immediately; refusal to send you written information; use of scare tactics; demands to send payment by wire or courier; demands for payment of taxes or customs fees to claim a prize; requests for your financial account numbers even though you're not paying for something with them; promises to recover money you've lost in other scams, for a fee; claims that you can make lots of money working from home; and refusal to stop calling when you say you're not interested.
- **Beware of identity thieves.** Crooks pretending to be from companies you do business with may call or send an email, asking to verify personal information they should already have. Contact the company directly to confirm before providing information.
- **How you pay matters.** If you pay for a transaction with cash, checks, or money orders, your money is gone before you realize there is a problem. Paying by credit card is safest because you can dispute the charges if you don't get what you were promised. You don't have the same dispute rights when you

pay with debit cards or give your bank account number. Bank debits have become fraudulent telemarketers' preferred form of payment.

- **Where telemarketers are located matters, too.** Some fraudulent telemarketers are deliberately located in other countries because it's more difficult for U.S. law enforcement agencies to pursue them. It may be hard to tell where they are; they may have mail forwarded from the U.S. and use telephone numbers that look like domestic long-distance. Be very cautious when dealing with unknown companies from other countries.
- **Be prepared when you answer the phone.** Think about the advice you'd give someone else about how to detect fraud, then follow that advice yourself. Use Caller ID or an answering machine to screen calls. Don't hesitate to hang up on suspicious calls.
- **Know your "do-not-call" rights.** Put your number on the national "do-not-call" registry to stop most telemarketing calls. Call 888-382-1222, TTY 866-290-4326 or go to www.donotcall.gov. You can also tell companies not to call you again on a case-by-case basis. Report violations of your "do-not-call" rights through the "do-not-call" number or Web site. Report telemarketing fraud to the NFIC at 800-876-7060, www.fraud.org.

If you need advice about an Internet or telemarketing solicitation, or you want to report a possible scam, use the [Online Reporting Form](#) or call the NFIC hotline at **1-800-876-7060**.