



consumer education



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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;
- Asks for money (often a fee in advance) or personal information; and
- Suspect payment form (wire transfer, cash reload card, gift card, remotely created check).

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



[Michigan Attorney General](#)
Charitable Trust Section
www.mi.gov/agcharities

517-335-7571

[Email](mailto:ct_email@mi.gov) (ct_email@mi.gov)



[Charity Navigator](http://charitynavigator.org)
(charitynavigator.org)



[Guidestar](http://guidestar.org)
(guidestar.org)



[Better Business Bureau \(BBB\)](http://bbb.org)
(bbb.org)

REDUCE SOLICITATIONS

1. Be cautious about signing up for anything (contests, newsletters, etc.).
2. Consider having two email addresses.

[MANAGE MAIL & EMAIL SOLICITATIONS](#)

- dmachoice.org

[ELIMINATE PRE-APPROVED OFFERS](#)

- optoutprescreen.com
- 888-567-8688

[DO NOT CALL REGISTRY](#)

- donotcall.gov
- 888-382-1222

MINIMIZE IMPACT OF PHISHING EMAILS



- Share it with the organization that a scammer is impersonating (bank, IRS, etc.).
- Notify the FTC at spam@use.gov.
- Forward the message to the [AntiPhishing Workgroup](mailto:reportphishing@antiphishing.org) (reportphishing@antiphishing.org).

Six ways to spot a phishing email:

1. Legit companies don't request your personal information via email;
2. Legit companies call you by your name;
3. Legit companies have domain emails;
4. Legit companies know how to spell and follow basic grammar rules;
5. Legit companies don't force you to their website; and
6. Legit companies don't send unsolicited attachments.

HELPFUL WEBSITES & RESOURCES

[Michigan Attorney General
Consumer Alerts](http://mi.gov/agconsumeralerts)
(mi.gov/agconsumeralerts)

[Michigan Attorney General
Complaint](http://mi.gov/agcomplaint)
877-765-8388
(mi.gov/agcomplaint)

[Federal Trade Commission](http://consumer.ftc.gov/scam-alerts)
877-438-4338
(consumer.ftc.gov/scam-alerts)

[FTC Identity Theft](http://ftc.gov/idtheft)
(ftc.gov/idtheft)

[FTC Complaint](http://ftc.gov/complaint)
(ftc.gov/complaint)

[FTC Pass It On](http://ftc.gov/passiton)
(ftc.gov/passiton)

[OnGuardOnline](http://ftc.gov/onguardonline)
(ftc.gov/onguardonline)

[Postmaster General](http://usps.gov)
800-ASK-USPS
(usps.gov)

[Consumer Financial
Protection Bureau](http://consumerfinance.gov)
855-411-2372
(consumerfinance.gov)

[Better Business Bureau
\(BBB\)](http://bbb.org)
616-774-8236
248-223-9400
(bbb.org)

[Consumer World](http://consumerworld.org)
(consumerworld.org)

[Annual Credit Report](http://annualcreditreport.com)
877-322-8228
(annualcreditreport.com)

[Informed Delivery](http://usps.com)
(usps.com)

DON'T BE FOOLED!



Never give personal information unless you initiate 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](http://ftc.gov/passiton) (ftc.gov/passiton) campaign.

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

For questions, [contact the Attorney General's Consumer Programs team](#) at 877-765-8388 or agcp@mi.gov.

