



Dear Customer,

Consumer knowledge is key to avoiding scams. Every day, we receive dozens of calls from customers with questions about questionable emails, sweepstakes offers, and other sources of consumer fraud.

I believe prevention is the best form of public safety because it helps you avoid becoming a victim of these scams. This brochure is part of our ongoing effort to spread information about your rights as a consumer and how you can protect yourself and your financial interests.

I encourage you to report consumer fraud. Your report of what happened is the only chance to help you and prevent future fraud.

I also encourage you to share the information found in this brochure. By teaching others about consumer fraud, we can prevent scams from taking advantage of our friends, family, and neighbors.

Sincerely,

Jeffrey B. Lacey  
Chairman, President and CEO

## Scams in Disaster Areas

- Do not allow a contractor, utility company or “inspector” into your house without verifying their identity.
- Contact your homeowner’s insurance agent to inspect your property to determine if the damage is covered by your existing policy.
- Get several estimates for the same work to avoid possible price gouging.
- Do not sign a contract for repairs until you and your insurance agent have agreed on the exact costs.
- Never agree to repairs until you have a written contract stating the type and quality of work to be done, the costs of labor and supplies, and a start and end date for the project.
- Do not give a contractor a large down payment. A down payment of one-third the total cost is typical, with future payment as work is done.
- Make sure the contractor has a local business or phone number and provides references. Check customer satisfaction with the Better Business Bureau.



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# Beware of Scams

- The Seven Deadly Scams
- Tips to Protect Yourself
- How to Report Scams
- Scams in Disaster Areas



## The Seven Deadly Scams

### 1) Sweepstakes and Foreign Lotteries:

This scam tells consumers they have won something. To claim the "prize," they need to pay a fee or provide bank account or credit card information for processing, taxes, or delivery.

### 2) Foreign Money Offers:

A "foreign government official" offers an opportunity to split a huge sum of money if he can just transfer funds to your bank account and naturally, he needs your account information.

3) "Phishing": Con artists gather personal information by asking consumers to "update" or "validate" their billing information, including credit card and Social Security numbers.

4) **Charity Fraud:** This scam preys on the public's generosity in giving to reputable charities by soliciting funds for fraudulent charities.

5) **Internet Auctions:** Sometimes goods purchased never arrive or are less valuable than promised. Use caution when purchasing anything from unknown or foreign sellers.

6) **Front Door Scams:** Door-to-door con artists sell asphalt paving, tree trimming, magazines, vacuums, etc. Ask these types of sales people for their documentation and check them out before agreeing to anything.

7) **Work at Home:** This scam offers great payouts for work done at home, telling consumers they need only pay up-front supply, training or material charges - charges they rarely recoup.



## Tips to Protect Yourself

- **If something sounds too good to be true, it probably is.** Beware of offers for free products, claims you won a contest, or get-rich quick schemes.

- **Take the time to investigate claims.** If you think what a stranger is telling you might be true, investigate before giving them personal or financial information. Verify their phone number yourself; don't simply call the number the stranger gives you.

- **Pay for expensive services, products, or vacation deals with a credit card** so fraudulent charges can be disputed.

- **Do not wire money to anyone** unless you are absolutely sure it is someone you know and trust. Once wire funds are picked up, there is little law enforcement can do.

- When selling something, beware of anyone who wants to overpay and asks you to reimburse the difference. **Even if a check has been cleared for your use, it may still be identified as counterfeit and you could lose funds you have spent from it.**

- Don't send a check, cash, or money order or give out your account information to anyone **insisting on immediate payment.**

- **Guard credit card information, Social Security number, and checking account information as you do the keys to your house.** They are the keys to your bank accounts and your identity. Don't put this information on driver's licenses, checks, or give it out to strangers who ask for it over the phone or at the door.

- **Shred or deface the account numbers on all bank statements, credit card information or sensitive financial or personal information before putting it in the trash.** Do not leave mail in mailbox overnight or on weekends.

- **Don't let anyone rush you into making a decision.** Take your time to ask questions and gather information about the product, contest, company, or charity and ask for written information to be sent to you. Scam artists typically will not take the time to provide this.

- **Register your home and cell phone numbers on the national Do Not Call List.** Call toll-free 1-888-382-1222 (TTY1-866-290-4236), from the number you wish to register or sign up online at [www.donotcall.gov](http://www.donotcall.gov).



## How to Report Scams

File a complaint with the Mississippi Attorney General's Office by filling out the form at: [www.ago.state.ms.us/index.php/sections/consumer/complaints](http://www.ago.state.ms.us/index.php/sections/consumer/complaints) and mailing it to:

**Consumer Protection Division,  
Office of the Attorney General,  
P.O.Box 22947,  
Jackson, MS 39225- 2947**

Call (601) 359-4230 for more information.



If you have fallen victim to a scam involving the transfer of funds, contact the **Secret Service at (816) 460-0600.**

Report suspected identity theft, mail theft, or a false change of address to the **U.S. Postal Service** at: [www.usps.com/postal\\_inspectors](http://www.usps.com/postal_inspectors).

Report email scams by forwarding the email and all of the address information to the **Federal Trade Commission** at [spam@uce.gov](mailto:spam@uce.gov).