SCAM ARTISTS in the U.S. and around the world STEAL millions of dollars from people each year. Use these tips to PROTECT YOURSELF.

1 **Know who you’re dealing with.** Try to find a seller’s physical address (not a P.O. Box) and phone number so you know exactly who the company is and where it is located. Do an online search for the company name and website, so you can decide if the offer is worth the risk.

2 **Know that wiring money or sending pre-paid cards is like sending cash.** Con artists often insist that people wire money, especially overseas; it’s nearly impossible to reverse the transaction or trace the money. If the seller will not accept payment any other way, find another seller.

3 **Read your monthly statements.** Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants may bill you for monthly “membership fees” and other goods or services without your authorization. If you see charges you don’t recognize or didn’t okay, contact your bank, card issuer, or other creditor immediately.

4 **After a disaster, give only to established charities.** Basically, don’t trust any charity that has seemingly sprung up overnight. Give only to charities you are familiar with, and remember scam charities will often sound like established charities to fool potential donors.

5 **Talk to your doctor before you buy health products or treatments.** Ask about a product’s possible risks or side effects, and clear any new remedy you try with your doctor. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled.

6 **Remember there’s no sure thing in investing.** If someone contacts you with low-risk, high-return investment opportunities, stay away. Be wary of pitches that insist you act now, guarantee big profits, promise little or no financial risk, or demand that you send cash immediately.

7 **Don’t send money to someone you don’t know.** Not to an online seller you’ve never heard of, nor to an online love interest who asks for money. It’s best to do business with sites (and people) you know and trust.

8 **Don’t agree to deposit a check and wire money back.** By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You’re responsible for the checks you deposit. If a check turns out to be a fake, you’re responsible for paying back the bank. There is absolutely no legitimate reason anyone or any business would send you a check and ask you to wire money back to them.

9 **Don’t reply to messages asking for personal or financial information.** It doesn’t matter whether the message comes as an email, a phone call, a text message, or an ad. Don’t click on links or call phone numbers included in the message, either. It’s called phishing. If you get a message like this and you are concerned about your account status, call the number on your credit/debit card (or your statement) and check on it.

10 **Don’t play a foreign lottery.** It is illegal to play foreign lotteries. While lottery and sweepstakes claims can be tempting, you inevitably will be asked to pay “taxes,” “fees,” or “customs duties” to collect your prize. If you must send money to collect, you haven’t won anything. If you send money, you will lose it.

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