



## Ways to Prevent Fraud

1. Talk to your doctor before you buy health products online.
2. Don't send money to someone you don't know.
3. After a disaster, give only to established charities. Check the charities to see if they are legitimate by calling Charity Watch at **733-529-2300** or visit [charitywatch.org](http://charitywatch.org)
4. Don't reply to messages asking for personal or financial information. Call companies directly so you know who you are talking to.
5. Always use a shredder to shred mail with personal information on it.
6. Do a credit check on yourself 2-3 times per year.
7. Always have a second line of defense at your front door.
8. Get caller ID to determine if a caller is Private or Unknown.
9. Don't assume the friendly handyman is licensed. Check the license and insurance of all contractors. Do not pay more than 10% upfront. Have a contract.
10. Create strong passwords and lock electronic devices like cell phones.
11. Change passwords frequently.
12. Avoid public Wifi connections.
13. Secure your mail.

## How To Report A Scam

•**Report** scams to the Federal Trade Commission.

-Call the FTC at **1-877-382-4357**

Or go online: [www.ftc.gov/complaint](http://www.ftc.gov/complaint)

•**Report** scams to your state Attorney General.

-Visit [www.naag.org](http://www.naag.org)

•**Call** (Equifax, Experian, TransUnion) to flag your account and check your credit.

-Request your free reports from

[www.credireport.com](http://www.credireport.com) or by calling

**877-322-8228**

•**Contact** Norwalk Police to file a report.

- Phone: **(203)-854-3000**

•**Email:** If you get unsolicited email offers or spam, send the message to [spam@uce.gov](mailto:spam@uce.gov)



### NORWALK POLICE DEPARTMENT

1 Monroe Street  
Norwalk, CT 06854  
203-854-3000

# DON'T BE A VICTIM OF FRAUD AND SCAMS

## Norwalk Police Department

Community Services Division





## What You Need To Know About Scams

- The total financial loss attributed to identity theft in 2014 was \$26,350,000,000.
- Women are targeted twice as often as men.
- Victims are vulnerable during the holidays.
- The average number of U.S. identity fraud victims annually is 12,157,400.
- The IRS will never contact you by phone or come to your home.

## Most Common Scams

### Medicare/ Health Insurance

When you receive a phone call requesting your information because the caller needs to send you a refund check or a new ID card.

### Charity Scams

A natural disaster is dominating the news and you get a letter or phone call asking you to donate funds to help its victims. You send money, but the victims never receive your donation or receive only a tiny portion-the rest goes to cover administrative costs like salaries.

### Lottery Scam

You get a card, a call, or an email telling you that you won. Maybe it's a trip, prize, or sweepstakes. The prize is a cheap trinket, worth far less than the money you paid to claim it.

### IRS Scam

A caller claims you owe back taxes and a marshal will collect it or someone with a badge shows up at your home demanding for money.

### Investment Fraud

You are invited to participate in an investment opportunity and promised spectacular profits with no risk. Instead of making money, you lose it.

### Work-at-home Scams

Advertisements promise big earnings for people who want to work at home. You send a check for training or materials and receive a kit with cheap craft materials and discover there are no clients to pay for your work.

### Phishing

You get an email or pop-up message that says your account must be updated immediately or it will be closed you click on a link to a website that looks like it belongs to your bank or other institution and "update" your account by entering personal identifying information.

### Credit-related Schemes

You are promised a credit card regardless of your credit history, for an advanced fee. Or you are promised a credit card protection or credit repair services, also for a fee. You pay but a card or service is never delivered.

### Distraction Burglary

Person seeks to draw a resident out of the house on a pretext. While the resident is occupied, an accomplice enters the home and picks up valuables such as money and jewelry.

### Internet Purchases

Anti Aging products and Counterfeit prescription drugs – many of these are bogus remedies and may even be harmful products.