How To Report A Scam

  - 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.creditreport.com](http://www.creditreport.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

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**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.
13. Secure your mail.
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 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.

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.