

# PHONE FRAUD

## Recognizing Phone Fraud

Anyone with a phone can be victimized by telemarketing scam artists. That's why every sales call you get by phone is an opportunity for a gut check: Ask yourself these questions – and if the answers give you some doubt about the caller's intentions or methods, end the call.

### When you get a telemarketing sales call, ask yourself some questions:

- **Who's calling - and why?** Telemarketers must tell you it's a sales call, the name of the seller and what they're selling before they make their pitch. If they don't give you the required information, say “no thanks,” and get off the phone.
- **What's their hurry?** Fast talkers who use high pressure tactics could be hiding something.
- **Take your time.** Most legitimate businesses will give you time and written information about an offer before asking you to commit to a purchase.
- **If it's free, why are they asking me to pay?** Question charges you need to pay to redeem a prize or gift. Free is free. If you have to pay, it's a purchase – not a prize or a gift.
- **Why am I “confirming” my account information – or giving it out at all?** Some callers have your billing information before they call you. They're trying to get you to say “okay” so they can claim you approved the charge.
- **What time is it?** The law allows telemarketers to call only between 8 am and 9 pm. A seller calling earlier or later is flouting the law. Report them to the FTC.
- **Do I want more calls like this one?** If you don't want a business to call you again, say so. If they call back once you've asked them not to, they're breaking the law. Report them to the FTC.
- **Isn't there a National Do Not Call Registry?** Yes, and putting your number on the Registry will stop most telemarketing calls – but not all. You still will get calls from businesses with which you do business, unless you tell them to stop calling you, too. But calls from sales people from unfamiliar businesses may be the sign of a scam.

## Reporting Phone Fraud

Many phone sales pitches are made on behalf of legitimate organizations offering genuine products and services. Unfortunately, scammers also use the telephone to commit fraud. That's why the Federal Trade Commission ([FTC](#)) encourages you to be skeptical when you hear a phone solicitation and to report it if you think the call may be fraudulent.

Your complaint counts! Fight telephone fraud. Report telephone scam artists to the [FTC](#) and to the [Nevada Attorney General](#). When you report fraud to the [FTC](#), your complaint is entered into a secure database that is available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad. By reporting telemarketing fraud, you are providing important information to help law enforcement officials track down scam artists and stop them.

### Reporting Telemarketing Fraud

- **Where to report:** If you get a call you suspect is fraudulent, report it to the [FTC](#) here and to the [Nevada Attorney General](#).
- **What information to provide:** When you report telemarketing fraud, your information may help local and federal law enforcers investigate the scammers. Provide the telemarketer's name or phone number, as well as the date and time of the call.
- **Why:** Your complaint is entered into the [FTC's](#) Consumer Sentinel system: a secure, online database used by more than 1,000 civil and criminal law enforcement agencies.

### The National Do Not Call Registry

The National Do Not Call Registry gives you an opportunity to limit the telemarketing calls you receive. Once you register your phone number, telemarketers covered by the [Telemarketing Sales Rule](#) have up to 31 days from the date you register to stop calling you. You can register your number [here](#) or by calling toll-free 1-888-382-1222 from the number you wish to register. Registration is free.

Placing your number on the National Do Not Call Registry will stop most telemarketing calls, but not all. Calls from or on behalf of political organizations, charities, and telephone pollsters are still permitted.

Organizations with which you have an established business relationship can call you for up to 18 months after your last purchase, payment, or delivery — even if your number is on the National Do Not Call Registry. And companies to which you've made an inquiry or submitted an application can call you for three months.

If your number has been on the National Do Not Call Registry for at least 31 days and you receive a call from a telemarketer that you believe is covered by the National Do Not Call Registry, you can file a complaint at the registry's [website](#) or by calling the registry's toll-free number at 1-888-382-1222 (for TTY, call 1-866-290-4236). To file a complaint, you must know

either the name or telephone number of the company that called you, and the date the company called you.