

## Telemarketing Fraud

Every year, illegal telemarketing and mail fraud schemes rob consumers, often older Americans, of their hard-earned life-savings.

The Federal Trade Commission's public education campaign – "[Who's Calling?](#)" - explains several deceptive telemarketing schemes, and how you can protect yourself against them. In short, you can:

- Report phone fraud to the FTC, providing important information to help law enforcement officials bring scammers to justice.
- Register your phone number on the [National Do Not Call Registry](#). Registering can help limit the number of telemarketing calls you receive, so you can be more alert to calls you do get.

Source: <http://ftc.gov/phonefraud>

### If someone contacts you or a loved one with an unsolicited offer:

- Don't give your financial information to callers you don't know.
- Don't be pressured into making an immediate decision.
- Get all information in writing before you agree to a purchase.

### Look for the warning signs of a scam:

- You are asked to pay shipping and handling fees in order to get a "free" prize. **You should never have to pay to receive a prize or enter a sweepstakes contest. If you do, it's illegal.**
- You're asked to give confidential information such as a bank account number, a Social Security number, a date of birth or a credit card number. **Don't give your financial information--Social Security number, credit card, or bank account numbers--to callers you don't know. If it's a reputable group, this information won't be requested.**
- The call happens outside of normal business hours, before 8 a.m. or after 9 p.m.

### How to help your older loved one:

- Look for stacks of unsolicited mail proclaiming the recipient to be "a guaranteed winner" or offering lottery tickets for sale.
- Watch for an unusual number of packages on hand containing inexpensive costume jewelry, plastic cameras, or wristwatches.

- Note if they are receiving unsolicited telephone calls from fast-talking operators offering "fantastic" opportunities to claim prizes or make sure-fire investments. If so, you can arrange for an unlisted phone number.
- Volunteer to help balance their checkbooks, and ask about any questionable checks or sudden, large withdrawals. Offer to go over credit card statements to ensure that only authorized purchases are listed.
- Offer to pick up their mail to see if they are receiving unsolicited sweepstakes or lottery offers. If so, they may be on a variety of "sucker lists" being circulated by con artists. Have a trusted family friend help check the mail daily.
- Talk to them about evaluating offers they receive in the mail or on the phone from someone they don't know. Suggest that they talk over such offers with someone before accepting them.