

Tips for Spotting a Con Artist

- They offer you something for nothing.
- The offer is too good to be true.
- "One time only" offers.
- Offer is void if not accepted immediately.
- Don't give you a chance to think, or consult with someone.

Foil the Con Artist

- Stop and think before handing over money to any person or company.
- Don't let someone into your home without proper identification. Call their office to check them out using the phone number from the phone book.
- Don't sign anything unless you understand it. See a lawyer if needed.
- Don't be pressured into making a decision right away.
- If they don't give straight answers to your questions, end the conversation.
- Call the police if you are suspicious.
- Never give a caller your credit card, phone card, Social Security, or bank account numbers over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.

SWEEPSTAKES SCAMS

There are many sweepstakes that are legitimate and some people do win money. But the odds of winning these sweepstakes are extremely slim and it may not be worth your time to send in the entries. When considering a sweepstakes, make sure you read the fine print that lists the rules, odds of winning, and certain restrictions to the contest that explain what you have to do to win.

Although some sweepstakes are legitimate, many are not. Here are some tips to avoid being a victim of a sweepstakes scam: If you did not enter a contest, chances are you did not win one.

- Do not respond to offers that ask you to purchase something first.
- Do not give out your checking account or credit card number for any sweepstakes contest.
- Chances are, if you enter one contest you will be placed on a "sucker" list and many more offers will follow.
- Beware of offers that ask you to call 900 numbers for a free gift. You may spend more money on the phone call than the gift is worth.
- Be aware that not all numbers beginning with "8" are toll free. Dispute your phone bill for an 800 or 888 number if you don't have a pre-subscription arrangement. (Some companies break the law by charging improperly for entertainment and information services that you reach by dialing an 800 or 888 number.)
- Just because you make a call in response to a mail, newspaper, television or magazine solicitation doesn't mean the offer is legitimate.
- If you have any questions or suspicions about mail solicitation, contact the local authorities, such as the police department, U.S. Postal Service, or the Attorney General's Office.
- A good rule of thumb — if you have to pay money to "win" something, then it's probably a scam.

BE A WISE CONSUMER

Don't buy health products or treatments that include a promise for a quick and dramatic cure, testimonials, imprecise and non-medical language, appeals to emotion instead of reason, or a single product that cures many ills. Quackery can delay an ill person from getting timely treatment. Look closely at offers that come in the mail. Con artists often use official-looking forms and bold graphics to lure victims. If you receive items in the mail that you didn't order, you are under no obligation to pay for them. Throw them out, return them, or keep them.

Be suspicious of ads that promise quick cash working from your home. After you've paid for the supplies or a how-to book to get started, you often find there's no market for the product and there's no way to get your money back.

TO REPORT FRAUD:

Better Business Bureau www.austinbbb.org 512.445.2911

Texas Attorney General <https://www.oag.state.tx.us/> Consumer Protection Hotline (800) 621-0508

National Fraud Information Center (if you have been swindled by phone) 1-800-876-7060

Federal Trade Commission Consumer Fraud or Federal Trade Commission Telemarketing Fraud Project www.ftc.org

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