



# A V O I D S C A M S

## Telemarketing Scams

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- 1 Place your home and cell phone numbers on the Do Not Call registry at 1-888-382-1222 or [www.donotcall.gov](http://www.donotcall.gov) to cut down on unwanted telemarketing calls. Go online anytime to verify that your phone numbers are still registered.
- 2 Never give out important numbers like your bank account, credit card or Social Security number to anyone who calls you.
- 3 Beware of scammers who call pretending to be a member of your family. They may claim to face an emergency while traveling and ask you to send money.
- 4 Your telephone's Caller ID feature can be manipulated. Scammers can make it appear that your bank, a charity, a government office, etc., is calling.
- 5 Many robocalls are illegal. If you receive a robocall, hang up. Do not press a number to avoid further calls. This alerts robocallers that they have reached an active number and could actually lead to more unwanted calls.

## Sweepstakes Scams

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- 1 Throw away unsolicited lottery or sweepstakes mailings that say that you're a winner. Foreign lotteries are illegal and the checks they send are fake, no matter how real they look.
- 2 Never send money to receive a prize, loan, or credit card. It's against the law to require you to pay to receive a prize or to charge an upfront fee for a loan.
- 3 Don't be pressured to buy something in order to enter a sweepstakes. You don't have to buy to enter and buying doesn't increase your chances of winning.
- 4 Don't put bank account or Social Security numbers on entry forms for sweepstakes or other contests.

## Investment Scams

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- 1 Never agree to invest in or buy something you don't understand.
- 2 Read all forms completely, and consult with a knowledgeable friend or trusted professional, such as a lawyer or an accountant, before you sign anything.
- 3 Don't make a quick decision about investment offers or changing insurance policies. When a loved one dies, avoid making major financial decisions or purchases right away.
- 4 Beware if a salesperson says "it's a special opportunity but you have to keep it secret," or urges you to "act now" while using phrases like "limited offer," "risk free" or "tax-free offshore investments."
- 5 Remember, all investments include some risk and you can't get something for nothing.

## Health Care Scams

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- 1 Avoid products that claim to be miracle cures or scientific breakthroughs, or say they contain a secret ingredient. Be skeptical of marketing that uses personal testimonials by consumers or doctors claiming “amazing results.”
- 2 Products that offer a “no-risk money-back guarantee” often don’t live up to that claim.
- 3 Promotions that promise a free meal or lodging usually include a high-pressure sales pitch.
- 4 Don’t sign up for any discount health or drug plan before checking with your doctor, pharmacist or the Attorney General’s Office.

### **Protect Yourself**

Scammers often try to rush you into making a decision or try to scare you to get what they want. Don’t fall for their tricks!

Never give out personal or account information to people you don’t know and trust.

## Home Construction and Repair Scams

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- 1 Be very skeptical of unsolicited offers for home repairs, especially if the contractor comes to your door and says the job needs to be done right away. Don’t let them pressure or scare you into paying for a phony repair.
- 2 After a disaster of any kind, beware of scammers who come to your home posing as government officials or insurance adjusters. Contact the government agency or your insurance company to verify before you let them inside or have work done.
- 3 When you need work done on your home, ask friends or co-workers for recommendations. Get written estimates from the contractors you are considering and check on references, insurance, and license.
  - General contractors ([www.nclbgc.org](http://www.nclbgc.org) or 919-571-4183)
  - Electricians ([www.ncbeec.org](http://www.ncbeec.org) or 919-733-9042)
  - Plumbers and HVAC ([www.nclicensing.org](http://www.nclicensing.org) or 919-875-3612)
- 4 When you select a contractor, get a written agreement that states clearly the exact costs, work to be performed and completion dates.
- 5 Don’t pay before the work begins. Instead, make payments as work is completed or once the job is done. Never make a final payment until work is complete to your satisfaction.

## Charity Scams

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- 1 Research unfamiliar charities before you donate. Beware of fake and “sound alike” charities that try to exploit your sympathy for victims of a recent disaster.
- 2 When a charity calls, ask whether the caller is a professional fundraiser and find out how much of your contribution will go to fundraising costs.
- 3 Scam artists will pose as representatives of a charity and lie to get your money. Be wary of messages reminding you to fulfill a pledge that you don’t recall making, and requests to make a second donation when you don’t recall having donated before.
- 4 Do not send cash donations. Cash gifts can be lost or stolen. For security and tax record purposes, it’s best to pay by credit card. If you pay by check, make it out to the charity itself, not the fundraiser.
- 5 Instead of responding to requests to donate, do your own research and decide when and to whom you want to give.

**For more information:**

1-877-5-NO-SCAM (toll free)

[www.ncdoj.gov](http://www.ncdoj.gov)