

## Telemarketing Fraud & Scams

Some telephone sales calls we receive are made on behalf of legitimate organizations offering legitimate products and services, other unsolicited phone sales calls can be frauds. Fraudulent telemarketers may get your number from a telephone directory, mailing list, or “sucker list,” a directory of consumers who have already lost money to fraudulent prize promotions or merchandise sales.

You may not be able to stop all the cold calls, but you can learn how to spot those that spell f-r-a-u-d. Here's how:

- 1) Say no to high pressure sales tactics. Genuine businesses respect that you're not interested.
- 2) Tell callers if you don't want to hear from them again. If they call back, they're breaking the law. You also can feel comfortable hanging up.
- 3) Take your time when you're presented with a sales “opportunity.” Ask for written information about the product, service, investment opportunity, or charity that's being pitched. Don't talk with a salesperson if it's not convenient for you. A reputable salesperson should be willing to call you back at a time you choose.
- 4) Talk to a friend, relative, or financial advisor before you respond to a cold call. Any investment you make may have serious financial consequences for you and the people you care about.
- 5) Hang up if you're asked to pay for a prize. Free is free.
- 6) **Don't ever send** money, cash, check, or money order by courier, overnight delivery, or wire to anyone who insists on immediate payment.
- 7) Keep information about your bank accounts and credit cards to yourself.
- 8) **Hang up** if a telemarketer calls before 8 a.m. or after 9 p.m. That's your first clue it's a rip off.
- 9) Check out the company with your state and local consumer protection office before you buy any product or service, or donate money.