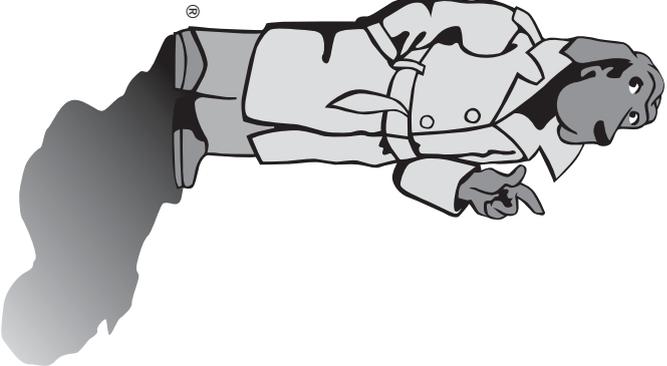


Don't Be Scammed!

Scams and schemes are a criminal's "bread and butter." If you have a computer, a telephone, or a mailbox, you could become a victim. Your best defense is to know a scam when you see (or hear) one. Following are a few common scams that criminals pitch to innocent people every day:

- **Credit-related Schemes:** You are promised a credit card regardless of your credit history, for an advance fee. Or you are promised credit card protection or credit repair services, also for a fee. You pay, but the card or service is never delivered.
- **Magazine Sales Scams:** You are offered a magazine subscription at a very low price by someone who claims to work for the magazine company. The price is misrepresented and is actually much higher, or the magazine is never delivered.
- **Investment Fraud:** You are invited to participate in an investment opportunity and promised spectacular profits with no risk. Instead of making money, you lose it.
- **Overpayment Scams:** You advertise something you want to sell, and a potential buyer offers to purchase it. The buyer sends a check for more than the asking price and asks you to wire back the difference. You do, but later the buyer's check bounces.
- **Work-at-home Scams:** Advertisements promise big earnings for people who want to work at home. You send a check for training or materials and receive a kit with cheap craft materials and discover there are no clients to pay for your work.
- **Vacation/Travel Fraud:** You accept an offer for a free or very cheap travel package but end up paying hidden costs, such as reservation fees or taxes, or listening to a high-pressure sales pitch for a timeshare or club membership.
- **Phishing:** You get an email or pop-up message that says your account must be updated immediately or it will be closed. You click on a link to a website that looks like it belongs to your bank or other institution and "update" your account by entering personal identifying information. Soon you discover you are a victim of identity theft.
- **Pharming:** Also called domain spoofing, this technique is used by criminals to redirect Web traffic from a legitimate server to their own server, where they can steal any personal information that the user types in. Pharmers "poison" the Domain Name Service in order to "fool" a user's browser into linking to a bogus website.
- **Nigerian Money Scam:** You are contacted by someone from Nigeria and offered millions of dollars if you will transfer money from a foreign bank to your bank account for safekeeping. When you agree, you are asked to pay huge transfer fees or legal expenses but receive no money.
- **Prize and Sweepstakes Scam:** You are told that you have won a fabulous prize but must buy something or pay taxes up front in order to claim it. The prize is a cheap trinket, worth far less than the money you paid to claim it.
- **Foreign Lotteries Scam:** You are offered tickets to enter a foreign lottery and send money, but either the lottery doesn't exist or the tickets never arrive. It is illegal to promote a foreign lottery by telephone or mail in the United States.
- **Pyramids and Multilevel Marketing:** For a fee, you are promised big profits in exchange for recruiting new members. Plans that promise profits for recruitment of members rather than for selling goods and services are illegal and usually collapse.
- **Scholarship Scams:** A company guarantees scholarship money for an upfront fee, but it only helps locate scholarships rather than awarding them.
- **Charity Scams:** A natural disaster is dominating the news and you get a letter/email/phone call asking you to donate funds to help its victims. You send money, but the victims never receive your donation or receive only a tiny portion—the rest goes to cover administrative costs like salaries.
- **Bogus Merchandise Sales:** You purchase something advertised for sale on the Internet or through a telemarketing call. You pay for the merchandise but never receive it or receive an inferior or counterfeit product in its place.
- **Telephone Cramming:** Unauthorized charges for goods or services appear on your phone bill, but you miss seeing them because your phone bill is complicated with authorized charges such as voice mail and Internet service.
- **Telephone Slamming:** Your telephone service is switched from your current company to another one without your knowledge or permission, resulting in higher charges for long distance and other services.



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1000 Connecticut Avenue, NW • 13th Floor • Washington, DC 20036 • www.ncpc.org