Preventing Charity Fraud

It is a federal felony for anyone to engage in mail fraud, wire fraud, or credit-card fraud. Charity-related fraud should be reported to the following authorities:

- State charity office: www.nasconet.org
- State Attorney General's office: www.naag.org
- Local postmaster if fraudulent solicitations or invoices arrive by mail
- Local law enforcement agency

Keep careful records of all your donations so you can identify fraudulent scams that claim you made a pledge you don't remember making.

Ask for the charity's tax-exempt letter indicating its IRS status. You can't claim a tax-deductible donation if the charity does not have one.

Never give cash. Make your contribution in the form of a check payable to the full name of the charity.

Give out your credit card number only if you are certain the numbers will be encrypted.

Don't give out your Social Security number. A charity does not need it in order for you to claim a tax deduction.

How To Report Charity Fraud

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- Local law enforcement agency
- Local postmaster if fraudulent solicitations or invoices arrive by mail
- State Attorney General's office: www.naag.org
- State charity office: www.nasconet.org
- Federal Trade Commission, online complaint form: www.ftc.gov
- Local Better Business Bureau, online complaint form: www.bbb.org
- BBB Wise Giving Alliance, online complaint form: www.give.org

The Internet Crime Complaint Center, online complaint form: www.ic3.gov

The National Fraud Information Center, online complaint form: www.fraud.org

It is not always easy to spot con artists. They are smart, persuasive, and aggressive. They invade your home through the telephone, the Internet, and the mail; often use official-looking forms and language to lure you. If it sounds too good to be true, it probably is. It's smart to fall for a scam. But con artists rob all kinds of people—teens and senior citizens, of billions of dollars every year. Cons, scams, and frauds disproportionately victimize teenagers and senior citizens. Con artists devise ways to victimize people who "just happen" to be in the neighborhood. If they're successful, they'll come back after you check them out. Be a Wise Consumer:

- Don't buy health products or treatments that promise a quick and dramatic cure or that are promoted with testimonials, imprecise and nonmedical language, or a cure for cancer, arthritis, memory loss, back pain, or some typical symptoms related to noncure and wind up with a jar of Vitamin C, placebos, materials are worth $50, not $500!

You Can Protect Yourself

- Keep your home and car locked When the phone rings and the caller tells you that you've won a new car. The check gets mailed but the prize never arrives.

- Register your phone number with the National Do Not Call Registry. If the caller makes you wary, be assertive and end the conversation. Cons know that the longer they keep you on the phone, the higher their power to say no!

- Stay informed about current scams in your area.

- Ask your family, friends, and neighbors what they think about certain offers. If it sounds too good to be true, it probably is. It's not always easy to spot con artists. They are smart, persuasive, and aggressive. They invade your home through the telephone, the Internet, and the mail; often use official-looking forms and language to lure you. If it sounds too good to be true, it probably is. It's smart to fall for a scam. But con artists rob all kinds of people—teens and senior citizens, of billions of dollars every year. Cons, scams, and frauds disproportionately victimize teenagers and senior citizens. Con artists devise ways to victimize people who "just happen" to be in the neighborhood. If they're successful, they'll come back after you check them out. Be a Wise Consumer:

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What To Do If You're a Victim

If you're a victim of identity theft, the Federal Trade Commission (FTC) recommends that you do the following:

• Contact the fraud department of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts.

• Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit (available on the FTC website and accepted by many creditors and others who may require proof of the crime).

• File a police report. Get a copy of the report to submit to your creditors and others who may require proof of the crime.

• File your complaint with the FTC. To file your identity theft complaint with the FTC, go to www.consumer.gov/idtheft or call 1-877-438-4338. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps the agency learn more about identity theft and the problems victims are having so that it can better assist you.

• Get a copy of the report to submit to your creditors and others who may require proof of the crime.

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