You just found the perfect antique lamp at an online auction site. You send off the check to the seller, but never receive the merchandise.

Your mother has decided to begin purchasing her medicine online. Is it safe to do so?

The Internet is an exciting tool that puts a vast amount of information at your fingertips. With the click of a mouse you can buy the latest bestseller, make travel arrangements, rent a video, or purchase a gift for a friend.

Convenience, good deals, and choices are all good things that the Internet offers. But before you use it, be cybersmart and make your online experience as safe one.

- Shop with companies you know.
- Keep your password private.
- Use a secure browser.
- Pay by credit card.
- Keep personal information private.
- Save all transaction information, including e-mails and records of any phone conversations.

**If Someone Rips You Off**
- Report con games to the police, your city or state consumer protection office, state Attorney General’s office, or a consumer advocacy group.
- If the scam occurred over the Internet, file an online complaint with the Internet Crime Complaint Center (IC3), a partnership between the National White Collar Crime Center (NW3C) and the Federal Bureau of Investigation (FBI) at www.ic3.gov.
- You can also report a scam directly to the FTC by calling the Fraud Hotline at 800-876-7060, 9:00 a.m. to 5:00 p.m., eastern standard time, Monday through Friday.
- For More Information
  - Internet Crime Complaint Center: www.ic3.gov
  - National Consumers League: www.nclnet.org
  - National Do Not Call Registry: www.donotcall.gov/
  - National Fraud Information Center: www.fraud.org
  - National White Collar Crime Center: www.nw3c.org
  - U.S. Department of Justice: www.usdoj.gov/criminal/fraud/telemarketing/
How To Report Charity Fraud

• 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 that you are dealing with a legitimate charity; then make sure that 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

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:

• 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
• Local Better Business Bureau, online complaint form: www.bbb.org
• Internet Crime Complaint Center, online complaint form: www.ic3.gov

You Can Protect Yourself:

1. Beware of 900 numbers. It's illegal for telemarketers to ask for these numbers to make a call. Make sure you understand all charges before making a call. The con artist may do only part of the job, and you'll be charged for the whole thing.

2. Beware of cheap home repair work that would otherwise be illegal for telemarketers to ask for these numbers to make a call. Make sure you understand all charges before making a call. The con artist may do only part of the job, and you'll be charged for the whole thing.

3. Take your time and shop around. Stay informed about current scams in your area.

4. Beware of goods or services that are offered in exchange for a fee. Always ask for references and check them out. If you're interested, call the company directly. Never provide your credit card number to anyone who calls you unsolicited.

5. Beware of offers that are too good to be true. If it sounds too good to be true, it probably is. 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!

6. Remember, you have the right, the ability, and the chance of success. By saying no and hanging up the phone, you can prevent a crime from taking place.

7. If the caller tells you not to worry because his or her company is accredited by an unknown organization, be wary. If they're registered by the FTC, or any state Attorney General's office, you can report them to the Better Business Bureau or your local consumer affairs office for more information.

8. Beware of home repair offers that promise to mail a check to you if you buy their services. If you're interested, call the company directly. Never provide your credit card number to anyone who calls you unsolicited.

9. Beware of offers that promise to sell you something, and then require you to mail a check. If you're interested, call the company directly. Never provide your credit card number to anyone who calls you unsolicited.

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If you're suspicious about an offer, call your state Attorney General's office, the Better Business Bureau, or local consumer affairs office for more information.

Some typical scams targeted at seniors:

• Tyco Fire & Security Services. The con artist may do only part of the job, and you'll be charged for the whole thing. By saying no and hanging up the phone, you can prevent a crime from taking place.

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