

Auction Fraud This refers to auction sites such as Ebay. Before you bid, contact the seller with any questions you have. Review the seller's feedback. Be cautious when dealing with individuals outside your own country. Ensure that you understand the refund, return and warranty policies. Determine the shipping charges before you buy and be wary if the seller only accepts wire transfers or cash. Consider insuring your item.

Credit Card Fraud If purchasing merchandise, ensure it is from a reputable source. Do research to ensure legitimacy of the individual or company. Beware of providing debit or credit card information through unsolicited emails. Promptly reconcile credit card statements to avoid unauthorized charges.

Debt Elimination Know who you are doing business with, do your research. Contact the Attorney General's Office or the State Corporation Commission to see if there are any registered complaints. Be cautious when dealing with individuals outside of your own country. Ensure that you understand all terms and conditions of any agreement. Be wary of businesses that operate from PO boxes or mail drops.

Employment/Business Opportunities Be wary of inflated claims of product effectiveness. Be cautious of exaggerated claims of possible earnings or profits. Beware when money is required up front for instructions or products. Be suspicious when the job posting claims "no experience necessary". Do not give your Social Security number when first interacting with your prospective employer. Be wary when replying to unsolicited emails for work at home employment.

Identity Theft Ensure websites are secure before submitting a credit card number. Never throw away credit card or bank statements in usable form. Be aware of missed bills, which could indicate the account has been taken over. Be cautious of scams requiring personal information. Never give a credit card number over the phone unless you make the call. Monitor credit statements monthly for any fraudulent activity. Review a copy of your credit report at least once a year. Report unauthorized transactions to bank or credit card companies as soon as possible.

Investment Fraud, Ponzi and Pyramid Schemes If the opportunity appears too good to be true, it probably is. Beware of promises to make fast profits. Be wary of investments that offer high returns at little or no risk. Be cautious when you are required to bring in subsequent investors. Do not invest in anything unless you understand the deal. Independently verify the terms of any investment that you intend to make. Beware of references given by the promoter. Do not assume a company is legitimate based on the appearance of the website. Be cautious when responding to investment offers received through unsolicited email.

Lotteries Be wary if you do not remember entering a lottery or contest. Be cautious if you receive a telephone call stating you are the winner of a lottery. Beware of lotteries that charge a fee before delivering your prize. Be wary of demands to send additional money to be eligible for future winnings. Know that it is a violation of federal law to play a foreign lottery via mail or phone.

Phishing/Spoofing Be suspicious of unsolicited email requesting personal information. Avoid filling out forms in email messages that ask for personal information. This could be a phishing scam. Always compare the link in the email to the link that you are actually directed to visit. Log on to the entity's official website instead of "linking" to it from an unsolicited email. Contact the actual business that supposedly sent the email to verify if the email is genuine. Phishing emails typically have misspelled words in the email or it contains poor grammar and usually creates a sense of urgency.

Reshipping Be cautious if you are asked to ship packages to an "overseas home office". Be suspicious if an individual states that his country will not allow direct business shipments from the U.S. Be wary if the ship-to address is yours but the name on the package is not. Do not accept packages that you did not order. If you receive packages you did not order, either refuse delivery or contact the company that sent the package.

Romance Scams Be cautious of individuals who claim it was destiny or fate and you are meant to be together, or claim God brought you to him/her. They often claim to love you within 24-48 hours. These individuals want your address to send you flowers, candy and teddy bears, often purchased with stolen credit cards. They ask you for your phone number, but when they call, you can barely understand them. Be wary if an individual tells you they are so in love with you that they cannot live without you but they need you to send them some money so they can come see you. To them, love equals financial assistance. If you do not send them money or help out with what they ask, you do not love them. They typically claim to be from the US but they are overseas or going overseas.

Spam Do not open spam; delete it. Never respond to spam because this will confirm the sender that it is a valid email address. Have a primary and secondary email address; one for people you know and one for all other purposes. Avoid giving out your email address unless you know how it will be used. Never purchase anything advertised through unsolicited email.

Counterfeit Cashier's Check Inspect the cashier's check. Ensure the amount of the check matches in figures and words. Check to see that the account number is not shiny in appearance and be watchful that the drawer's signature is not traced. Official checks are generally perforated on at least one side. Inspect the check for additions, deletions, or other alterations. Contact the financial institution on which the check was drawn to ensure legitimacy. Obtain the bank's telephone number from a reliable source, not from the check itself. Be cautious when dealing with individuals outside of your own country.

Third Party Receiver of Funds Do not agree to accept any wire payments for auctions that you did not post. Be wary if the individual states that his country makes receiving these types of funds difficult.