

# Crime Prevention Tip

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## Telemarketing Scams

### Crime Prevention Tips - Telemarketing Scams

#### Telemarketing Scams and What to Look For

Many legitimate companies sell their products or services through telemarketing by either calling consumers or advertising a number for consumers to call. Charities also use telemarketing techniques, unfortunately fraudulent telemarketers rob people every day, using phones as their weapons.

- *Know who you're dealing with.* If the company or charity is unfamiliar, check it out with your state or local consumer protection agency and the Better Business Bureau.
- *Be aware that "no complaint" is no guarantee.* Fraudulent operators open and close quickly, so the fact that no one has made a complaint yet doesn't mean that the company or charity is legitimate. You still need to look for other danger signs of fraud.
- *Don't believe promises of easy money.* If someone claims that you can earn money with little or no work, get a loan or credit card even if you have bad credit or make money on an investment with little or no risk, it's probably a scam. One should always remember, that an offer that sounds too good to be true, probably is.
- *Think twice before entering contests operated by unfamiliar companies.* Fraudulent marketers sometimes use contest entry forms to identify potential victims.
- *Never pay to play.* It's illegal for a company to require you to buy something or pay a fee in order to win or claim a prize. Buying something doesn't improve your chances of winning.
- *Resist pressure.* Legitimate companies will be happy to send you detailed information and give you time to make a decision. It is probably a scam if the marketer demands that you act immediately or will not take "No" for an answer.
- *Guard your personal information.* Only provide your credit card or bank account number when you are actually paying for something. Do not give your social security number to a telemarketer.

Senior citizens are particularly vulnerable to scams that take advantage of people who live alone. Seniors need to be wary when dealing with salespersons, particularly over the phone.

A common scam to be aware of is the "Canadian lottery scam". The potential victims are contacted over the phone and are told that they have won several million dollars in the Canadian lottery. However in order to receive the winning money, the victims are told that they need to pay taxes on the winning money, usually several thousand dollars. The victims are instructed to send cashiers checks to various post office box locations in either the United States or Canada, defrauding the victims of their money.