



Top Ten **RED FLAGS** that it might be a **SCAM**

- 1** You are told not to tell anybody about your alleged “prize” or “winnings.” “SHHH! It’s a secret!”
- 2** You are pressured to “**act quickly**,” without thinking, to “**take advantage of a great opportunity**,” or to “**avoid criminal or legal proceedings**.”
- 3** You get an offer of “**guaranteed**” investment returns, lottery winnings, or promises of free money. **NO ONE GIVES AWAY \$\$\$ FOR FREE.**
- 4** During the course of any purported sales pitch, debt collection, or other interaction, you’re asked to provide sensitive personal information such as your Social Security number, credit card data, bank account number, email, PIN number, or your personal passwords.
- 5** A caller avoids answering your questions about who they are and how they got your number, and gets defensive when you ask if they’re legitimate.
- 6** A caller threatens you with arrest or legal action, becomes hostile, or uses profanity if you don’t “**pay up!**”
- 7** Someone tells you to pay money **up front** before you can receive your purported winnings or prize.
- 8** You receive “**official**” documents by email or regular mail with misspellings, poor grammar, and/or fake-looking logos.
- 9** You are directed to send money in nontraditional ways; by wire transfer, money orders, pre-paid debit cards, or even cash wrapped in newspaper.
- 10** A caller won’t let you hang up the phone, or a solicitor won’t let you close the door, even after you say you’re not interested.



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A World Wide Web of **DECEIT**

Common **COMPUTER SCAMS**



Hey buddy, can you help a foreign prince in need?

Someone posing as a high-ranking political figure asks for help transferring money from his country into your bank account. All you have to do is send him your account information and loan him a little money. Then you'll get a cut of the cash!

Help! I got robbed in a foreign country!

A friend or loved one has run into some bad luck while on vacation and needs you to wire money right away.

Warning, your account has been compromised!

A bank, internet business or some other seemingly legitimate source alerts you to fraudulent activity on your account and asks you to provide account information.

Get your meds CHEAP online!

You're offered a chance to get your medications cheaper by providing prescription data along with your insurance and credit card information!

Danger! MALWARE!

A scary face pops up on your screen, or you get an email or phone call, warning

you that a virus has infected your computer. You're urged to buy software to remove the virus or protect against it. All you have to do is download the program and pay, most likely, with your credit card.

I only have eyes for you, my love.

You're swept off your feet by someone you met on a social networking site or online dating service. But after declaring undying love for you, your online Romeo or Juliet is asking for money, claiming he or she is in a financial jam or traveling and can't access his or her own funds.

Don't be fooled by **COMPUTER SCAMS**



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THINK before you CLICK



Tips to avoid COMPUTER SCAMS

Don't respond...

to emails from people you don't know or to emails you didn't expect. Never send bank account or credit card information by email. Never send money to anyone who asks you to cash a check or money order for them and send money back or to a third person. If the request comes from someone you know, verify the story first.

Never click...

on a link or download an attachment without verifying its authenticity. Find an independent contact number, **not the number listed on the email or website**, to confirm that the email is legitimate, if you're suspicious.

Do your homework...

before buying prescription drugs online. If you do buy, contact the **National Association of Boards of Pharmacy** at www.nabp.net or call **847-391-4406** to verify that the seller is licensed. Look for the National Association of Boards of Pharmacy's "VIPPS" seal on the website, as proof that the site has met state and federal requirements.

Make sure...

your computer has adequate security software and update the software often. Speak with a computer-savvy friend to select the one that is best for you.

If you get a pop-up message saying your computer has been infected with a virus, don't click on it, **not even to close out!** Immediately shut down the computer.

Beware of people you meet through the internet...

especially if they claim to be rich or living abroad, or make excuses why they can't talk to you on the phone or meet you in person.

Never send money to someone you have not met in person...

no matter how compelling or heart-wrenching the story may be.



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KNOCK KNOCK!

Common DOOR-to-DOOR SCAMS

Did you hear about the break-ins down the street?

A home security company “representative” arrives with news that burglars have hit several homes in your area and offers a free home-security check. Once inside, the scammer might steal money or plan a future burglary.

Helpful handy man here!

A home improvement contractor offers a free inspection. He then tricks you into believing there’s damage that needs to be fixed – or worse, actually damages your home – which he offers to fix on the spot for cash.

Psst! I can hook you up!

Someone posing as a worker from a cable or utility company shows up after your neighborhood has been hit with storm outages and offers to turn on your service for an upfront cash payment.

Want to buy a truck-load of asphalt?

A home-improvement contractor says he just finished a job up the street and has leftover material. He offers to use the leftover material to do work on your home at a discount. You’re pressured to take advantage of this “golden opportunity,” but the price is usually not cheaper and the work is often shoddy or left unfinished.



Can you help the needy?

An earnest-sounding scammer solicits donations for a legitimate (or bogus) charity, or victims of a recent disaster, and then pockets the cash.

Package for you!

You receive a heavy package C.O.D. by a messenger who tells you it was ordered by someone you know. You hand over the money but when you open it you find old newspapers or magazines merely used as weight for the package.

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