



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.



N.J. Division of Consumer Affairs
800-242-5846
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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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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.

Don’t be fooled by DOOR-to-DOOR SCAMS



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Don't Open the Door to Fraud

Tips to avoid DOOR-to-DOOR SCAMS

When in doubt, keep strangers out.

You don't have to answer every knock at the door.

Don't offer unknown visitors access to your home and never provide answers to personal questions.

Better to be rude than scammed!

Do your homework.

Authorized door-to-door vendors and charities will usually have "leave-behind" materials for your review. With a phone call or internet search, you can determine whether the vendor or charity is legitimate.

Don't be rushed into having work done.

Legitimate contractors will give you time to consider their proposal and decide if you want to move forward.

Get work estimates in writing.

Legitimate companies will put the details in writing, including how long the job will take, the type of materials to be used, the total cost of the project, and cancellation instructions.

Request to see the seller's license.

Many municipalities require a solicitation license before you can sell door-to-door.



If you have buyer's remorse, act fast!

Any door-to-door purchase over \$25 is covered by the Federal Trade Commission's "cooling-off rule," which gives the buyer three days to cancel for a full refund.

Ask to see proof of insurance...

which is required by state law for any home improvement company peddling their services to you. Also, be sure to check the validity of the company's license or registration with your local building department or licensing agency.

Get multiple written estimates...

before choosing a contractor. Never pay in full until the work has been completed; limit what you pay in advance; do not pay with cash, and get a receipt for your payment.



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POSTMARKED F.R.A.U.D.



Common MAIL SCAMS

JACKPOT!

You receive a letter saying you've won a free vacation or a large cash prize but when you call to collect, you're told you must first pay taxes or a "release fee" in advance before receiving the prize.

Help the needy!

Literature arrives in the mail requesting donations for people in need - often hungry children or communities suffering from a recent natural disaster. In reality, the scammer who sent the literature has no affiliation with the charity, or it's a bogus organization made up by the thief. Either way, the only one who benefits from your donation is the fraudster to whom you send it.

Bad credit? No problem!

You receive promises of credit cards or a low-interest loan, regardless of your credit history. The fees for these "guaranteed" offers start around \$100. If you get anything after handing over your money, it will be a list of lenders who will reject your application if you don't meet their qualifications.

Property tax relief!

An official-looking letter arrives, purportedly from your local tax office, containing your property tax assessment information. It looks official but the information displayed has simply been copied from public tax records. The sending "agency" offers to get your property taxes reduced for a fee. Any money you send will be pocketed by the scammer because reassessments can be requested from your local tax office for free.

Reduce your mortgage!

An offer arrives from someone promising to renegotiate your mortgage to lower your payments. You're told not to contact your lender, lawyer or credit counselor. The caller promises to handle all of the details once you have paid a fee. Sometimes the fraudster will ask you to send your mortgage payment directly to him while he is negotiating with your lender. Once he has collected a few months' payments from you, **he's gone and so is your money.**

Unclaimed funds!

A fraudster claiming to represent a government agency, bank, or other trusted institution informs you that you're entitled to a reimbursement or rebate from an overpaid account. To claim it, all you have to do is pay the "required" administrative or tax fee.



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Tips to avoid MAIL SCAMS



STAMP OUT MAIL FRAUD

It is illegal...

for companies that operate contests or sweepstakes to demand payment up front to collect a prize, or to require you to pay to enter. If you're being asked to pay up front, refuse. When receiving mail from the government, a company, or other organization, always **verify the identity of the contact** by calling the organization directly. Find them through an independent source such as a phone book or online search. Do not use the contact details provided in the message sent to you. Do an internet search using the names or exact wording of the letter to check for any references to a scam—many scams can be identified this way.

Remember...

government departments will **never** contact you asking you to pay money up front in order to claim a fee or rebate. It is illegal for companies to collect any fees for mortgage or credit refinancing until a homeowner has actually received and accepted an offer from the lender.

When it comes to charities...

a little research goes a long way. Ask for the name, address, and phone number of the charity – and for a registration number. Verify that the charity is registered by calling the New Jersey

Division of Consumer Affairs' Charities Hotline at (973) 504-6215, or check online at NJConsumerAffairs.gov/ocp/charities.htm. All charities that raise more than \$10,000 in New Jersey (except churches and other houses of worship) must, by law, be registered with the Division. Once you've verified that the charity is legitimate, contact the office of the charity to verify that there is indeed a campaign going on, or that they've authorized the charity drive that you're being invited to contribute to. If you donate, use a check, not cash, and get a receipt.

If you think it's a scam, don't respond.

Once you've initiated contact with them, scammers will try to use a personal touch to play on your emotions to get what they want.

Don't be fooled by MAIL SCAMS



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Shady Operators on the Line

Common **PHONE SCAMS**

Pay up or else!

Someone who claims to be calling from the IRS, a credit card company, or another agency says you, or your spouse, owes them money. If you don't send cash or pay by credit card immediately you'll be hauled into court, your credit will be ruined, and you might even be arrested!

Help me Grandma!

Your grandson calls. His voice may be muffled but his message is clear - he's in big trouble! Either he's been arrested, is short on the rent, or is stranded on vacation. He asks you to please send money but begs you not to tell his parents!

Your new card is ready!

Someone who claims to be calling on behalf of Medicare or Medicaid calls with questions about a claim or to replace your insurance card. But first you must provide personal information - data that can be used to file false claims in your name or steal your identity.

It's lights out for you!

Someone purportedly employed by a utility company calls to say your bill is overdue and threatens to shut off service if you don't send money immediately - preferably in cash or a pre-paid debit card.



Congratulations!

You're a Winner! You get a call announcing you've won a free vacation or a large cash prize! All you need to do to collect is to pay a prize tax, release fee, or other related expense.

Your computer is sick!

A "technical support representative" claiming to be from a computer company calls to warn you of a serious problem with your computer. The caller urges you to download a program, or give him access to your computer, to fix the problem. That disreputable person can then install spyware to steal personal information stored on your computer.



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Don't Fall for these Phone-y Calls

Tips to avoid **Phone Scams**

Never send money...

to a bill collector who threatens you over the phone. A utility agency will not shut off your service without first sending a letter informing you of the amount you owe and the proposed shut-off date. Be wary of anyone who claims to represent official agencies and then requests personal information.

Never send money...

under duress, especially when the person asking for the money tells you not to tell anyone you're sending it. If you receive a call from a friend or relative in need, verify the story before sending cash.

Keep your credit card, checking account, or Social Security numbers to yourself...

even if someone is asking you to "confirm" this information. If a caller's pitch seems suspicious, it's probably a scam. A quick Google search of the caller's pitch will often confirm your suspicions! It is illegal for companies that operate contests or sweepstakes to demand payment up front to collect a prize, or to require you to pay money to enter a sweepstakes or contest. If you're being asked to pay up front, refuse.



Remember...

legitimate companies do not cold-call consumers with regard to malfunctioning computers, viruses or any other matter. If you get a call like this, hang up immediately. When confronted with an unfamiliar caller - especially someone asking for money or personal information - **HANG UP!** Every minute you stay on the line leaves you open to fraud.

To cut down on unwanted telemarketing calls...

sign up for the National Do Not Call Registry. Call **888-382-1222** from the phone number you want to register. Or you can register online at **www.donotcall.gov**.



Don't be fooled by **Phone-y Calls**

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You Can't Out-SCAM a SCAMMER!

There may be times when you realize that a caller is trying to scam you. Though you may be tempted to seek revenge by “playing along”

DON'T DO IT!

Just hang up immediately.

Because anything you say, could be used against you! In playing along with a scammer, you may unwittingly reveal personal information, like the names of certain relatives or other details of your life. This information could then be used by the scammer to try to trick you or other family members in a future scam.

If at first they don't succeed, scammers will try and try again!

Scammers keep track of phone numbers that are “live,” meaning there is someone on the other end of the line who will answer the phone. If one scam doesn't work, the fraudster may use a different one in the future because he knows you will answer the call.

**Don't try to “beat them”
at their own game!**



Your phone number can still be valuable to a scammer, even if you don't become a victim!

Many fraudsters re-sell phone numbers and other contact information to other scammers. “Live” phone numbers are much more valuable than phone numbers that go unanswered. By answering the phone and “playing along,” your number may be resold to others as a “live” number, and you may open yourself up to a flood of bogus calls from other scam artists and fraudsters!



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Important Phone Numbers (and online contacts) To Remember

If you think you've been cheated or scammed:

File a Complaint with the New Jersey Division of Consumer Affairs by phone at **800-242-5846** or **973-504-6200**. You can also file a complaint online at: **NJConsumerAffairs.gov/Pages/File-a-Complaint.aspx**.

If you're getting unwanted sales calls:

Sign up for the Federal Trade Commission's National "Do Not Call" Registry. It's free. Call **888-382-1222** from the phone number you wish to register. You can also register online at **Donotcall.gov**. The "Do Not Call" Registry only applies to legitimate businesses, unfortunately, so scam and fraud calls will not be affected.

If you've signed up for the "Do Not Call" Registry, and you're still getting calls:

To report a "Do Not Call" Registry Violation, call **888-225-5322** or file a complaint online at **Donotcall.gov**. Try to provide as much information as possible, including the name of the business, the phone number, and the name of the individual with whom you spoke.

If you want to donate to a charity:

Find out if the charity is legitimate by calling the New Jersey Division of Consumer Affairs Charities' Hotline at **973-504-6215**. All charities that raise more than \$10,000 in New Jersey (except churches and other houses of worship) must, by law, be registered with the Division. You can also search online at **state.nj.us/lps/ca2/charities/**.

If you're about to make an investment:

Make sure that the person offering the investment opportunity is properly registered by contacting the New Jersey Bureau of Securities at **866-446-8378**.

If you're about to have improvements made on your home by a contractor:

Make sure that the contractor you hire is properly registered to do business in New Jersey, and has no history of consumer complaints, by calling **973-504-6370**.

If you want to check if you've been the victim of identity theft, check your credit reports regularly.

Anyone can obtain a free annual credit report from each of the three nationwide consumer credit reporting companies - Equifax, Experian and TransUnion - by calling **877-322-8228**. You can also sign up online by visiting **Annualcreditreport.com**.

Use these contacts if you suspect **FRAUD**



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Consumer Affairs Local Assistance (CALA) Contact Information

BERGEN COUNTY 201-336-6400

Email: Dniland@co.bergen.nj.us
220 East Ridgewood Avenue, Paramus, NJ 07652

CAPE MAY COUNTY 609-886-2903

Email: dolores.rambo@co.cape-may.nj.us
4 Moore Road, DN-310, Cape May Court House, NJ 08210

CUMBERLAND COUNTY 856-455-8526 ext. 490

Email: jamesmat@co.cumberland.nj.us
637 Bridgeton Avenue, Bridgeton, NJ 08302

ESSEX COUNTY 973-395-8360

50 So. Clinton St., 3rd Fl., Ste. 3201, East Orange, NJ 07018

GLOUCESTER COUNTY 856-384-6855/6851

Email: hspence@co.gloucester.nj.us
254 County House Road, Clarksboro, NJ 08020

HUDSON COUNTY 201-795-6295

Email: skrywinski@hcnj.us
583 Newark Avenue, 1st Fl., Jersey City, NJ 07306

MERCER COUNTY 609-989-6671

Email: dgiovannetti@mercercounty.org
640 So. Broad St., Rm #404, Trenton NJ 08650

MIDDLESEX COUNTY 732-745-3875

Email: consumer@co.middlesex.nj.us
711 Jersey Avenue, New Brunswick, NJ 08901

MONMOUTH COUNTY 732-431-7900

Email: consumeraffairs@co.monmouth.nj.us
Hall of Records Annex, 1 East Main Street
Freehold, NJ 07728

OCEAN COUNTY 732-929-2105

Email: sscaturro@co.ocean.nj.us
1027 Hooper Ave., Bldg. 2, P.O. Box 2191
Toms River, NJ 08754

PASSAIC COUNTY 973-305-5881/5882

Email: ernests@passaiccountynj.org
1310 Route 23 North, Wayne, NJ 07470

UNION COUNTY 908-654-9840

Email: mflorio@ucnj.org
300 North Avenue East, Westfield, NJ 07090

N.J. DIV. OF CONSUMER AFFAIRS ... 800-242-5846

Calls within New Jersey 973-504-6200

Under the authorization of the Office of the Attorney General, the New Jersey Division of Consumer Affairs and Consumer Affairs Local Assistance offices work together to educate consumers, investigate consumer complaints, mediate consumer disputes, inform consumers of their rights, and prosecute those who violate the New Jersey Consumer Fraud Act.



* These counties do not have a CALA office. If you live in one of these counties, please contact the New Jersey Division of Consumer Affairs.

Use these contacts
if you suspect **FRAUD**



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