

# FBI Tips for Fraud and Identity Theft Protection

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The following are some of the most common scams that the FBI investigates and tips to help prevent you from being victimized. Visit our [White-Collar Crime](#) and [Cyber](#) webpages for more fraud schemes. To report cases of fraud, use our [online tips form](#) or contact your [nearest FBI office](#) or [overseas office](#).

## Telemarketing Fraud

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Here are some warning signs of telemarketing fraud—what a caller may tell you:

- “You must act ‘now’ or the offer won’t be good.”
- “You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.
- “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.
- “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- “You don’t need any written information about their company or their references.” “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

If you hear these or similar “lines” from a telephone salesperson, just say “no thank you” and hang up the telephone.

### Tips for Avoiding Telemarketing Fraud:

It’s very difficult to get your money back if you’ve been cheated over the telephone. Before you buy anything by telephone, remember:

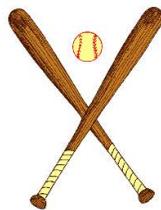
- ✦ Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- ✦ Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware—not everything written down is true.
- ✦ Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud



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*The Arc of Lehigh  
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Telephone:  
**610-849-8076**

[www.arcoflehighnorthampton.org](http://www.arcoflehighnorthampton.org)

*Published six times a year to inform persons with intellectual and developmental disabilities, their families and the community about intellectual disability services in Lehigh and Northampton Counties.*

Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.

- ✦ Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.
- ✦ Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
- ✦ Before you send money, ask yourself a simple question. "What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?"
- ✦ Don't pay in advance for services. Pay services only after they are delivered.
- ✦ Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- ✦ Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- ✦ Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
- ✦ Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won't give out on the telephone.
- ✦ Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It's never rude to wait and think about an offer.
- ✦ Never respond to an offer you don't understand thoroughly.
- ✦ Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- ✦ Be aware that your personal information is often brokered to telemarketers through third parties.
- ✦ If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

If you have information about a fraud, report it to state, local, or federal law enforcement agencies. For more information on targeting senior citizens visit: [www.fbi.gov/scams-safety/fraud/seniors/seniors#atf](http://www.fbi.gov/scams-safety/fraud/seniors/seniors#atf)

## Nigerian Letter or "419" Fraud

Nigerian letter frauds combine the threat of impersonation fraud with a variation of an advance fee scheme in which a letter mailed from Nigeria offers the recipient the "opportunity" to share in a

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percentage of millions of dollars that the author—a self-proclaimed government official—is trying to transfer illegally out of Nigeria. The recipient is encouraged to send information to the author, such as blank letterhead stationery, bank name and account numbers, and other identifying information using a fax number provided in the letter. Some of these letters have also been received via e-mail through the Internet. The scheme relies on convincing a willing victim, who has demonstrated a “propensity for larceny” by responding to the invitation, to send money to the author of the letter in Nigeria in several installments of increasing amounts for a variety of reasons.

Payment of taxes, bribes to government officials, and legal fees are often described in great detail with the promise that all expenses will be reimbursed as soon as the funds are spirited out of Nigeria. In actuality, the millions of dollars do not exist, and the victim eventually ends up with nothing but loss. Once the victim stops sending money, the perpetrators have been known to use the personal information and checks that they received to impersonate the victim, draining bank accounts and credit card balances. While such an invitation impresses most law-abiding citizens as a laughable hoax, millions of dollars in losses are caused by these schemes annually. Some victims have been lured to Nigeria, where they have been imprisoned against their will along with losing large sums of money. The Nigerian government is not sympathetic to victims of these schemes, since the victim actually conspires to remove funds from Nigeria in a manner that is contrary to Nigerian law. The schemes themselves violate section 419 of the Nigerian criminal code, hence the label “419 fraud.”

#### **Tips for Avoiding Nigerian Letter or “419” Fraud:**

If you receive a letter from *Nigeria* asking you to send personal or banking information, do not reply in any manner. Send the letter to the U.S. Secret Service, your [local FBI office](#), or the U.S. Postal Inspection Service. You can also register a complaint with the [Federal Trade Commission’s Complaint Assistant](#).

- ✦ If you know someone who is corresponding in one of these schemes, encourage that person to contact the FBI or the U.S. Secret Service as soon as possible.
- ✦ Be skeptical of individuals representing themselves as Nigerian or foreign government officials asking for your help in placing large sums of money in overseas bank accounts.
- ✦ Do not believe the promise of large sums of money for your cooperation.
- ✦ Guard your account information carefully.

For more information visit the FBI’s web page on a housing scam: [www.fbi.gov/news/stories/2009/july/housingscam\\_072909](http://www.fbi.gov/news/stories/2009/july/housingscam_072909) and a Spanish Lottery Scam: [www.fbi.gov/news/stories/2005/august/scam081505](http://www.fbi.gov/news/stories/2005/august/scam081505)

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## Identity Theft

Identity theft occurs when someone assumes your identity to perform a fraud or other criminal act. Criminals can get the information they need to assume your identity from a variety of sources, including stealing your wallet, rifling through your trash, or by compromising your credit or bank information. They may approach you in person, by telephone, or on the Internet and ask you for the information.

The sources of information about you are so numerous that you cannot prevent the theft of your identity. But you can minimize your risk of loss by following a few simple hints.

### Tips for Avoiding Identity Theft:

- ✦ Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.
- ✦ Never give your credit card number over the telephone unless you make the call.
- ✦ Reconcile your bank account monthly, and notify your bank of discrepancies immediately.
- ✦ Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.
- ✦ Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.
- ✦ Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.
- ✦ If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.

If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities. For more information visit the FBI's identify theft page:

[www.fbi.gov/about-us/investigate/cyber/identity theft](http://www.fbi.gov/about-us/investigate/cyber/identity%20theft).

For more information visit the FBI Scams and Safety Web page: [www.fbi.gov/scams-safety](http://www.fbi.gov/scams-safety)

Downloaded 4/06/2015 from [www.fbi.gov/scams-safety/fraud/fraud#id](http://www.fbi.gov/scams-safety/fraud/fraud#id)

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