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Avoid Becoming a Victim of Fraud

The U.S. Postal Inspection Service recently sent out a brochure asking "Do You Know the Warning Signs of Fraud?" This brochure has helpful hints and tips to help consumers avoid becoming victims of fraud. As the internet becomes more of an essential part of our lives, it seems that scams are becoming more ubiquitous and more sophisticated. This brochure, and its accompanying website, <http://deliveringtrust.com>, encourage all of us to get involved and become more informed consumers.

Senior citizens are not the only ones targeted by scam artists and fraud schemes. Anyone of us can fall victim to fraud if we are not alert. Some of the warning signs listed in the brochure include:

- It sounds too good to be true, or something just doesn't feel right.
- They *guarantee* success, or promise unusually high returns.
- You are pressured to act right away.
- They require an upfront investment of cash, even for a "prize."

It is so easy to be lulled into thinking that the person you are dealing with is legitimate. Think carefully and listen to the warning signs. Your bank, the IRS, and Medicare will never call or email you for your account number or personal information. They already have it. Check out companies with the Better Business Bureau if you plan to do business with them. In Pennsylvania, contractors are required to register with the Pennsylvania Attorney General's office in most cases; be sure that a legitimate registration number is on all contracts before you sign. Do not pay the full amount for the work until the work is completed and you are satisfied with the results. Have a trusted family member or friend or your attorney review contracts before you sign them. Foreign lotteries are illegal in the United States; you cannot win one, period. If you are being asked to send money so that you can win money, don't; it is a scam. You cannot win a contest or a lottery that you did not enter.

Some safety tips include shredding confidential information instead of just throwing it in the trash. Order a copy of your credit report each year from <http://annualcreditreport.com>. Never click on a link inside an email to visit a website; type it into your browser instead. It is very easy for a company to look legitimate on the internet. Retain all receipts, statements and packing slips and review them for accuracy. Also review bank statements and credit card statements for charges you do not recognize.

You can avoid becoming a victim with some thought and care. Teach your children to be skeptical. Take an active interest in the financial affairs of aging parents who may be easily swayed by a good "salesperson" who seems to be taking a personal interest in them. Share information about scams you discover with friends and family to help them stay safe. Online fraud should be reported to the Federal Trade Commission at <http://ftc.gov> or 1-877-FTC-HELP. Suspected fraud through the U.S. Mail should be reported to <http://postalinspectors.uspis.gov/> or 1-877-876-2455. Even if the fraud started by internet or telephone contact, if the mail was used in the furtherance of the fraud, contact the U.S. Postal Inspection Service.