

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.

Don't be fooled by Phone-y Calls



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**.



N.J. Division of Consumer Affairs
800-242-5846
FightingFraud.NJ.gov