

# Protect Yourself

## Know these common signs of a scam



**Spot Imposters.** Scammers often pretend to be someone you trust, like a government official. Government agencies (Social Security Administration, IRS, etc.) will not initiate contact through email, text messages or phone calls out of the blue to ask for personal or financial information.



**Watch how you pay.** Anyone who tells you to pay by Western Union or Money Gram, or by putting money on a prepaid card or gift card (MoneyPak, Reloadit, Target, iTunes, Google Play), is a scammer. The government and honest businesses will never tell you to pay that way.



**Do not answer calls from phone numbers you do not recognize.** Let the caller leave a message. If you do answer the phone and hear a recorded sales pitch, hang up. Don't press 1 to speak to a person or to be taken off the list - that could lead to more calls.



**Talk to someone.** Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story you're being told, do an online search or just talk to a trusted friend or family member.



**Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up.



**Don't deposit a check and wire money back.** If a check you deposit turns out to be a fake, you're responsible for repaying the bank.