



# AVOIDING PHONE SCAMS

Dear Friends,

As we approach the Holiday Season I want to share some tips with you from the Federal Trade Commission and the Florida Office of the Attorney General, so you are able to fully enjoy the season with friends and family.

The Federal Trade Commission advises you to:

- **Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Do not send money or give out personal information in response to an unexpected request – whether it comes as a text, a phone call or an email. Banks, the IRS and other federal agencies do not call you and ask for your personal information over the phone. Hang up and call your bank or agency if you are concerned or unsure.
  1. Do not disclose your account number over the phone unless you initiate the call.
  2. Guard your account information. Never leave it out in the open or write it on an envelope.
- **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. If you think the caller might be telling the truth, call back to a number you know is genuine.
- **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the Federal Trade Commission. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
- **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
- **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend.

If you spot a scam, **report it to the Federal Trade Commission** at [ftc.gov/complaint](https://www.ftc.gov/complaint) or **1-877-FTC-HELP (1-877-382-4357)**

-OVER-

## **If someone has stolen your identity, immediately take these 3 steps:**

The Florida Office of the Attorney General advises that you:

1. **Contact the fraud departments of each of the three major credit bureaus.** Ask them to flag your file with a fraud alert and include a statement that creditors should ask for permission before opening any new accounts under your name.

Ask the credit bureaus for copies of your credit reports. Credit bureaus must give you a free copy of your report if it is inaccurate because of fraud. Consumers may also receive one free copy of their credit report each year from the three major credit bureaus through [www.annualcreditreport.com](http://www.annualcreditreport.com). For more information, visit <http://www.identitytheft.gov>.

<b>Company</b>	<b>Report Fraud</b>	<b>Other Credit Report</b>	<b>Web Site</b>
Equifax	1-800-525-6285	1-800-685-1111	<a href="http://www.equifax.com/">http://www.equifax.com/</a>
Experian	1-888-397-3742	1-888-397-3742	<a href="http://www.experian.com/">http://www.experian.com/</a>
Trans Union	1-800-680-7289	1-800-916-8800	<a href="http://www.tuc.com/">http://www.tuc.com/</a>

2. **Contact the creditors for any accounts that have been tampered with or opened fraudulently.** Speak with someone in the security or fraud department and follow up in writing. Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements, including charges that you have not made. You may find sample letters from the FTC online at <http://www.identitytheft.gov>.
3. **File a report with your local police department or the police in the community where the identity theft took place.** Make multiple copies to provide to creditors as proof of fraudulent use of your identity. Some creditors may be unwilling or unable to remove fraudulent charges from your account until they have received a police report.

The Florida Office of the Attorney General has more resources and information, including an identity theft toolkit, online at <http://myfloridalegal.com/identitytheft>.

**Florida Fraud Hotline 1-866-966-7226**

If you've been a victim of identity theft, file a complaint with [ftc.gov/complaint](http://ftc.gov/complaint) or **1-877-FTC-HELP (1-877-382-4357)**

You may also file a complaint with the Florida Department of Agriculture and Consumer Services, which acts as the State's consumer complaint clearinghouse, at [www.floridaconsumerhelp.com](http://www.floridaconsumerhelp.com).

---

### **TO CONTACT OUR OFFICE:**

**Boca Raton District Office**  
2500 N. Military Road, Suite 490  
Boca Raton, FL 33431  
Telephone (561) 998-9045

**Washington, D.C.**  
2035 Rayburn House Office Building  
Washington, DC 20515  
Telephone (202) 225-9890