

Five Red Flags of Fraudulent Scams



The scams and fraudulent schemes that come to consumers, via E-mail, phone calls, and the U.S. Postal Service change all of the time. It could be the 'Grandparent' scheme, an offer to reduce credit card interest rates, the offer to sell a TimeShare, the opportunity to be a Trade Representative for a foreign company wanting to do business in the United States, or simply the announcement of winning a lottery or prize. The wise approach is to look for commonalities that are included in these schemes. Then, no matter what the approach or offer coming today, you can identify the 'Red Flags' that mark it as fraudulent.

Red Flag #1: They contacted you; you did not contact them!



The E-mail, phone call, or mailed letter came out of the clear blue. Always check out issues by obtaining the phone number of the agency or business making the offer and **YOU CALL THEM!** Do not call the number they provide in an E-mail or letter.

Red Flag #2: They want the issue or offer to remain secret and confidential.



You are to tell no one about the offer, prize, or steps you need to follow for the offer to come to fruition.

Red Flag #3: You must act with urgency and immediacy!



This is, quite frankly, an attempt to get you to act before you think things through carefully. While the adrenaline is flowing from your excitement over a windfall, one which isn't true, they want you to call or send money.

Red Flag #4: "If it sounds too good to be true, it is too good to be true."



This was true 50 years ago. It still is true!

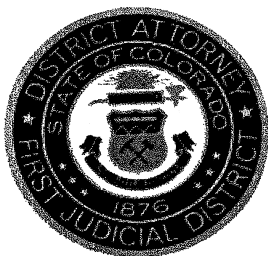
Red Flag #5: You will need to wire money or send money using something like a 'Green Dot' money card.



Money that is wired or sent using a money card is, most likely, heading to a crook overseas. Once sent, it is probably gone forever.

REMOVE YOUR NAME FROM MARKETING LISTS

- 1. Don't play direct mail sweepstakes or talk to telemarketers.
- 2. Sign up for the Colorado "No Call" List for both your home and cell phones at 1-800-309-7041 or 303-776-2678 or www.coloradonocall.com.
- 3. Call phone companies, and others with whom you do business and ask that they put you on their "DO NOT CALL LISTS."
- 4. Call the credit reporting agencies' "OPT OUT LINE" to get off mailing lists for unsolicited credit card offers: 1-888-567-8688 or www.optoutprescreen.com.
- 5. Call the customer service numbers for your credit card (s) and ask to "OPT OUT" of marketing programs, including "convenience checks."
- 6. Opt out of e-mail and direct mail by contacting the Direct Marketing Association. At: www.dmachoice.org (Free) or by sending the letter on the next page (\$1 Fee).
- 7. Reduce mortgage and real estate solicitations by OPTING OUT of lists collected and sold by Acxiom by calling 1-877-774-2094 or E-mailing optoutUS@acxiom.com. It is not necessary if you OPT OUT of the Direct Marketing Association mailing lists (see above).



From the Office of the 1ST District Attorney
To Report Fraud: **303-271-6980**