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(505) 660-2216

## **SCAM ALERT: Protect Yourself from Fraud**

*Santa Fe, NM* - Attorney General Hector Balderas issued a Scam Alert today in order to help New Mexicans avoid being scammed this Consumer Protection Week. Below is advice to help New Mexicans protect their money and credit. Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick consumers into sending money or giving out personal information.

Attorney General Balderas warned, "In most of these scams, once you send the money it is gone for good. That's why it's so important to be an informed consumer and to know the right steps to protect yourself from fraud."

### ***What to Do to Protect Yourself***

- Know who you're dealing with. Try to find a seller's physical address (not a P.O. Box) and phone number. With internet phone services and other web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk. After all, a deal is good only if you get a product that actually works as promised.
- Know that wiring money is like sending cash. Once it's sent, it is gone for good. Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.
- Read your monthly statements. Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.
- In the aftermath of a disaster, give to an established charity, rather than one that has sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected areas or people, and they could be collecting the money to finance illegal activity. For more donating tips, check out [ftc.gov/charityfraud](http://ftc.gov/charityfraud).
- Talk to your doctor before you buy health products or treatments. Ask about research that supports a product's claims — and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled — in short, products that could be dangerous to your health.
- Remember, there's no sure thing in investing. If someone contacts you with low-risk, high-return investment opportunities, that should be a red flag. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, you can report them at [ftc.gov](http://ftc.gov).

## ***What Not to Do***

- Don't send money to someone you don't know. Don't send to an online seller you've never heard of — or an online love interest who asks for money. It's best to do business with sites you know and trust. If you buy items through an online auction, consider using a payment option that provides protection, like a credit card.
- Never pay fees first for the promise of a big pay-off later — whether it's for a loan, a job, a grant or a so-called prize.
- Don't agree to deposit a check and wire money back. By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank. No matter how convincing the story, someone who overpays with a check is almost certainly a scam artist.
- Don't reply to messages asking for personal or financial information. It doesn't matter whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in the message, either. It's called phishing. The crooks behind these messages are trying to trick you into revealing sensitive information. If you get a message like this and you are concerned about your account status, call the number on your credit or debit card — or your statement — and check on it.
- Don't play a foreign lottery. It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything. And if you send any money, you will lose it. You won't get any money back, either, regardless of promises or guarantees.

## ***To Report Scams***

If you think you have encountered a scam:

- Report scams to your New Mexico Office of the Attorney General at (505) 222-9100 or [www.nmag.gov](http://www.nmag.gov).
- File a complaint with the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov)
- If you get unsolicited email offers or spam, send the messages to [spam@uce.gov](mailto:spam@uce.gov).
- If you get scammed over an internet transaction, file a complaint with the Internet Criminal Complaint Center at <https://www.ic3.gov>.
- If you get what looks like lottery material from a foreign country through the postal mail, take it to your local postmaster.