

# Arlington Heights Police Department

## CONSUMER FRAUD PREVENTION



I'm too smart to be a victim. Who could be so gullible to send money to a stranger? Who lets just anyone off the street into their home? Who believes in miracle cures? Who gives out personal information over the phone? Surprisingly there is no typical fraud victim. Research finds that fraud victims are likely to be educated, informed and active in their community. Scammers don't care who they take advantage of. They are only interested in one thing - \$\$\$\$\$\$\$\$\$\$

**REMEMBER** – If it sounds too good to be true, it probably is!

Cons are well-mannered, friendly and helpful.....**at first**. If they don't catch you with kindness they will use aggression, intimidation and threats.

- \$ Never give a caller your credit card, phone card, Social Security number or bank account number over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
- \$ Beware if anyone asks you to wire money to them, even relatives. Confirm the identity of the person and the reason for the request. Cons will pretend to be someone legitimate who needs money or information.
- \$ Don't buy health products or treatments that promise quick dramatic cures, offer a single cure for multiple illnesses or use imprecise and non-medical language.
- \$ Beware of cheap home repair work that would otherwise be expensive. The con may just do part of the work, use shoddy materials and untrained workers, or simply take your deposit and never return. Never pay with cash. Never accept offers from drive-up workers who "just happen" to be in the neighborhood. Demand information in writing.
- \$ Watch out for magazine sellers and clearinghouses that offer prizes in return for purchasing merchandise. You may enter a sweepstakes and get billed for magazines or products you never ordered.
- \$ Never allow any worker you did not have an appointment with enter your home. If talking outside make sure all exterior doors remain locked. Cons will often use what sounds like a legitimate problem as a distraction while others enter your home to take jewelry, money and other valuables.
- \$ You have the right and power to say NO! If the caller makes you nervous, be assertive and end the conversation. Cons know that the longer they keep you on the phone the higher their chances of success.

**Report** cons to your police department and the Illinois Attorney Generals office. Reporting is vital. Very few frauds are reported, which leaves con artists free to prey upon others.

**REMEMBER** – If it sounds too good to be true, it probably is!