



DON'T BE A VICTIM

TIPS TO AVOID COMMON SCAMS

A scam is using deception to obtain money, goods or services from an unwitting individual. Falling for a scam makes YOU accountable for the loss.

If you receive an unsolicited check, money order or other funds, with instructions to deposit or cash it, then wire or send a portion of the money anywhere for any reason, it may be a SCAM.

No legitimate buyer will ever send you a check or money order that is written for more than the amount and ask you to send the excess back to them...this IS a SCAM!

NEVER give out your Social Security Number, Driver's License Number, Bank Account Number or other personal information over the phone. Always verify the caller.

There are **NO** "Out-of-Country" businesses that need your help to do business in the United States. Financial institutions know how to convert currency from other countries...**NO ONE** needs **YOUR** assistance with this process.

Anyone capable of receiving a paycheck IS capable of depositing it. No one needs you to cash their checks for them due to a lack of identification. Any stranger who is willing to give you a part of their money in exchange for cashing a check for them is *scamming* you. YOU could go to *jail*.

True lottery or contest winners are paid by check. You never have to send money back, open a new account or give out account information to receive your winnings.

NEVER accept door to door offers until YOU have verified the legitimacy of the business and the offer. If they pressure you to make a quick decision...**IT'S A SCAM!**

NOTHING is **FREE**. Anytime you are contacted by someone you do not know or answer an advertisement, **BEWARE!** If it seems too good to be true, it probably is.