



OREGON DEPARTMENT OF JUSTICE

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FIGHTING FRAUD  PROTECTING OREGONIANS

SIX SIGNS IT IS A SCAM

1. Scammers Contact You “Out Of The Blue”

It could be a knock on the door, a phone call, or a piece of mail you weren't expecting. For example, you didn't think you owed the IRS or a debt collection agency money, but they called claiming you could be in trouble if you don't pay.

2. Scammers Claim There Is An “Emergency”

A scam might warn that if you don't respond immediately your prize winnings will be lost, or that a relative or friend is in trouble in a foreign country. If something prompts immediate action, be cautious.

3. Scammers Ask For Your Personal Information

Scammers often pose as banks, health care providers and government officials asking for identifying personal or financial information. Anytime someone asks you for this information, be suspicious!

4. Scammers Want You To Wire Money

You may be asked to wire money or purchase pre-paid debit cards. This is the easiest way for scam artists to get their hands on your money, and it's almost impossible to get it back once it has been sent. Don't do it!

5. Scammers Tell You To Keep It “Secret”

By asking you to keep a transaction secret, scammers know you won't have to respond to questions from family and friends who might see through the scam. Check with someone you trust before acting.

6. Scammers Make It Sound Too Good To Be True

If it seems too good to be true, it probably is! Above all, use this simple mantra to help you detect and avoid scams. It's always better to be cautious than to be a victim.

For more information on scams, or to file a complaint, contact the Oregon Department of Justice online at www.oregonconsumer.gov or call 1-877-877-9392.