

# FRAUD ALERT!

## Ten Ways to Protect Yourself from Scams and Rip-Offs

The top complaints that state and local consumer protection agencies received in 2008, concern everyday transactions i.e. home improvement work, credit and loans, debt collection, car repair, door-to-door and telemarketing sales. In tough economic times, it is more important than ever to protect yourself from scams.

1. **Check the track record.** When you are considering making a purchase from an unfamiliar company, check its complaint records. Consult your state or local consumer protection agency and the Better Business Bureau.
2. **Do more than kick the tires.** Before you buy a used car, take it to a mechanic you trust to be thoroughly inspected. There are also services that can give you information on the history of the vehicle. You may have to spend a little money upfront in order to save money in the end.
3. **Hire licensed professionals.** If you are hiring professionals such as home improvement contractors, ask your state or local consumer protection agency whether they must be licensed or registered and how you can check to confirm that they are. Reputable contractors **DO NOT** go door-to-door looking for business.
4. **Pay the safest way.** Pay with a credit card when you buy goods or services that will be delivered later so that you will be able to exercise your right to dispute the charges if you do not get what you were promised.
5. **Don't pay in full upfront.** If requested, pay only a small deposit for home improvement or other services, never the full amount upfront.
6. **Recognize the danger signs of fraud.** Watch out for any request to wire money; scare tactics or pressure to act immediately; promises that you can borrow, win or make money easily as long as you pay a fee in advance; or any situation where someone wants to give you a check/money order and asks you to send money somewhere in return.
7. **Get all promises in writing.** Verbal agreements are hard to prove. Carefully read contracts or finance agreements and make sure you understand them before you sign.
8. **Beware of bogus debt collectors that try to trick consumers into paying debts they do not owe.** Ask your state or local consumer protection agency how you can confirm whether the collection agency meets licensing or registration requirements in your state and what to do if you do not think the debit is valid.
9. **Watch out for foreclosure rescue and loan modification scams.** If your home is in danger of foreclosure and you cannot work out a solution with the lender, contact your state or local housing finance agency, or call the HOPE NOW hotline, 1-888-995-4673. There is no fee for their assistance.
10. **Get financial advice from legitimate sources.** If you are having trouble paying your bills, consult your local consumer credit counseling service or call the National Foundation for Credit Counseling, 1-800-388-2227.

If you or anyone you know has been the victim of fraud, please contact the Bucks County Office of Consumer Protection or another Task Force member agency for information about your legal rights.

### **BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE / 24-HOUR HOTLINE 1-800-490-8505**

**Bucks County District Attorney's Office**  
215-348-6344

**Bucks County Consumer Protection**  
215-348-6060

**Bucks County Register of Wills**  
215-348-6265

**Bucks County Area Agency on Aging**  
215-348-0510

**Network of Victim Assistance**  
1-800-675-6900

**Bucks County Coroner**  
215-348-3852

**[www.crimesagainstolderadultsbucks.org](http://www.crimesagainstolderadultsbucks.org)**