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## Fraud and Scams Tips

Slow down! Despite what scammers may tell you, time is on your side. Scammers prey upon your fear to convince you that the clock is ticking.

**Imposter Scams:** Calls from the IRS or Social Security Administration claiming you owe money • Utility companies call to verify payment information or threaten to shut off service • A caller tells you to send money via wire transfer or prepaid debit or gift cards • You receive a call offering a free medical device or stating there is a problem with your Medicare benefits **Tips:** Do not answer calls from unknown numbers • Never trust a name or number at face value as scammers can spoof numbers to appear legitimate • Never share personal information over the phone • Do not send money or buy prepaid cards • Report scams to the IRS, FTC Consumer Helpline, Treasury Inspector General, Illinois Attorney General's Office, etc.

**Email Scams:** Emails from your financial institution asking for sensitive account information • Offers of savings on phone service or other utilities • Email or pop-up messages requesting passwords or personal identification numbers • Messages claiming you have won the lottery or a "free" gift but must pay for shipping, processing, taxes, or other charges **Tips:** Do not click links or open attachments if you do not know the sender • Refrain from providing personal or financial information in response to unsolicited messages • Look for spelling errors • Pay attention to the sender's email address

**Grandparent Scam:** A caller impersonates a grandchild or a law enforcement officer • Claims the grandchild is in trouble and needs money immediately for an emergency, such as bail, medical bills, or travel from a foreign country **Tips:** Resist the urge to act immediately • Verify the person's identity by asking specific questions only they would know • Check the story with another family member, even if the caller asks you to keep it a secret

**Home Repair Fraud:** Offers home repair work for much less than market price • Provides only a phone number or P.O. box • Demands cash or full payment before work is completed • Refuses to provide references or proof of insurance • Offers prices that seem too good to be true **Tips:** Obtain multiple estimates and compare • Avoid giving personal information to strangers • Never allow unsolicited work on the spot • Obtain a written contract without blank spaces • Do your own research before hiring, including checking consumer reviews and the Better Business Bureau

**Health Care Scams:** Products marketed as cure-alls for multiple ailments • Products advertised with impressive but undocumented results • Promotions written in medical jargon to hide deficiencies in claims • Promises of no-risk, money-back guarantees **Tips:** Consult a pharmacist, doctor, or other health professional before purchasing or using a product or service • Contact the Office of the Attorney General's Health Care Bureau for more information or to report a scam at 1-877-305-5145