Five Anti-Scam Telephone Rules for You and Everyone Else to Keep by the Telephone

(and it's even OK to forget your good manners)

If a person you do not know...

- 1. ... Asks you to update ANY of your personal information over the telephone phone, HANG UP.
- 2. ... Tells you that you have won a prize and asks for personal information over the telephone, HANG UP.
- 3. ... Explains over the telephone that there is a problem (maybe you will lose money), and it can be fixed by confirming personal information, HANG UP.
- 4. ... Tries to sell you something over the telephone. Remind them that you are on the "DO NOT CALL" list and then HANG UP. The higher the sales pressure, the more suspicious you should be about the caller.
- 5. ... Requests your attention because of an urgent matter, lost credit cart, or emergency, and they need you to help by providing your personal info (over the telephone), HANG UP. The more urgent the caller, the more reason there is for you to think about FRAUD.

Please Remember

If you believe that a call in one of the above categories could be legitimate, ask for a phone number to call them back, and then check with people you trust before making the call. If the call is legitimate, no one will ever have a problem giving you his or her phone number.

The callers cannot do much to hurt you if you do not give them information to use. If these types of calls bother you too much, many things can be done to stop them or slow them down. Consult someone and don't keep this to yourself.

Good manners are not necessarily important in these situations (even if the caller is nice).