



# ***SCAM ALERT!***

A Consumer Update from  
**Mat Heck, Jr.**  
**Prosecuting Attorney**



Dayton-Montgomery County Courts Building, P.O. Box 972, 301 W. Third St., Dayton, OH 45422 (937) 225-5757

## **PROTECT YOURSELF FROM TELEMARKETING SCAMS**

September 2011

Although there are legitimate businesses and organizations that make telephone calls offering to sell genuine products and services or soliciting money for reputable charities, many telephone pitches are frauds. Anyone with a phone can be victimized by telemarketing scam artists.

Scammers often make cold calls to your home or send you a letter or postcard saying you've won a prize or contest. You usually have to do something to get your "free" prize, like attend a sales presentation, buy something, pay a fee, or give out a credit card number. The prizes turn out to be worthless or overpriced. "Free" or "low cost" vacations can end up costing a bundle in hidden costs. "Get rich quick" schemes promise high returns with little or no risk and this fraud works if people do not research before investing. Con artists often push for an immediate gift for a charity but will not send written information so you can check them out first. They also may try to confuse you by using names that sound like well-known charitable organizations.

Keep the following defensive moves in mind whenever you hear a phone solicitation:

- Don't be pressured to make an immediate decision.
- Don't give your credit card, checking account, or social security number to unknown callers.
- Don't buy something merely because you'll get a "free gift".
- Be cautious of statements that you've won a prize, particularly if the caller says you must send money to claim it.
- Don't agree to any offer where you have to pay a registration or shipping fee to receive a "prize".
- Get all information in writing before you agree to buy.
- Check out a charity before you give. Ask how much of your donation actually goes to the work of the charity. Ask for written information so you can make an informed decision.
- If the offer is an investment, check with your state securities regulator to see if it is a properly registered security.
- Don't send cash. If you use cash rather than a credit card in the transaction, you can lose your right to dispute fraudulent charges.
- Register with the national Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or call toll free at 1-888-382-1222.

The above ALERT is part of the Montgomery County Prosecuting Attorney's initiative to help citizens become aware of ways they can avoid becoming a victim, or ways they can help stop criminal activity that may be occurring. Upon request, the office can provide presentations on crime prevention actions and activities to halt crime and increase the quality of life in our community.

If you would like additional information on the above ALERT, or would like additional information regarding our programs to assist consumers in general and/or seniors in particular, please contact Jennifer Heapy, Supervising Attorney, Adult Protection Unit, or Sarah Schenck, Supervising Attorney, Fraud and Economic Crimes Unit at 937-225-5757.

If you would like us to send *SCAM ALERT* updates to you electronically, please send your e-mail address to: [newsletter@mcpo.com](mailto:newsletter@mcpo.com) to be added to our distribution list.