**8 Red Flags To Help Identify Scams**

**YOU’RE CONTACTED OUT OF THE BLUE**
Unsolicited phone calls should always be treated with caution. If you’re in doubt, hang up. You shouldn’t receive a call from tech support if you didn’t initiate the interaction and inform them of a problem. The same goes for winning prizes or money. You can’t win a sweepstakes or lottery you never entered.

**IT SOUNDS TOO GOOD TO BE TRUE**
If it seems too good to be true, it probably is. A long-lost relative who left you money in their will, an investment with no risk or overly consistent returns, being awarded a loan or grant you don’t remember applying for or winning a lottery you did not enter all sound farfetched, but they’re tactics scammers regularly use get their hands on consumers’ money and personal information.

**THERE’S A SENSE OF URGENCY TO ACT**
Scammers know that fear works in their favor. They want you to panic and act quickly without taking the time to ask questions, verify information and evaluate the situation with a clear head. If you receive a phone call or message from someone claiming to be with a government agency, law enforcement, utility company, financial institution or health care facility, who informs you you’ll face legal action, deportation, immediate disconnection of utilities or arrest if you don’t immediately pay or provide your financial information, then you’ve likely been targeted by a scammer.

**SPELLING AND GRAMMAR ERRORS**
Be very suspicious of “official” documents with misspellings, poor grammar or logos that don’t look legitimate. Legitimate entities take the time to proofread and review their correspondence unlike scammers who aren’t always well educated and don’t always have English as their first language, so their correspondence is often full of errors.

**THREATENING AND VULGAR LANGUAGE**
Be cautious of any caller who threatens you with arrest, deportation or legal action, becomes hostile or uses profanity. Scammers do this in hopes that the interaction will cloud your judgment and you’ll be prompted to respond or act quickly.

**AN UPFRONT INVESTMENT OR PAYMENT IS REQUIRED**
Scammers often claim advanced payment of taxes or fees is needed to clear funds or release the money you’ve won. They may even suggest they’re helping you despite it being unclear what the fees are actually for and the fees are small compared to what you’ll receive. Never pay fees or taxes in advance, especially if you don’t have clear documentation on what the payments are for.

**UNTRACEABLE PAYMENT METHODS**
Scammers do their best to cover their tracks and avoiding traditional banking methods helps them do that. They often direct consumers to provide payment in the form of wire transfers, prepaid debit cards or gift cards; all methods that are nearly untraceable so once the money is sent, it’s gone for good.

**REQUIRES YOU TO PROVIDE PERSONAL INFORMATION**
In rare circumstances, banks, government agencies and legitimate companies may ask consumers to provide personal information to verify their identity, but they don’t generally do so by phone, email or text message. Scammers, on the other hand, may attempt to impersonate an entity to lure consumers into providing their private information so that they can use it to commit fraud. Never provide your private information in response to an unsolicited call, email or text message. Instead, call the entity at a phone number found on its website, on the back of your credit or debit card, or on official correspondence like your monthly utility bill.