

NOT SURE IF IT'S FOR REAL? **ASK**

If an offer or opportunity appears too good to be true, it probably is.

CALL

THE FRAUD HOTLINE

628-3950
on Oahu

1-888-333-1593

Toll free on Neighbor Islands

Informational group presentations available.

Request one today!

go.bbb.org/hi-isthisforreal

This Public Service Message
Has Been Brought To You By
HAWAII'S PARTNERSHIP AGAINST FRAUD

AARP HAWAII

BETTER BUSINESS BUREAU OF HAWAII

CITY AND COUNTY OF HONOLULU:

Department of Health, Elder Affairs Division

Department of the Prosecuting Attorney

STATE OF HAWAII:

Department of the Attorney General,
Crime Prevention and Justice Assistance Division

Department of the Attorney General,
Tax and Charities Division

Department of Commerce & Consumer Affairs,
Division of Financial Institutions

Department of Commerce & Consumer Affairs,
Office of the Securities Commissioner

Department of Health, Executive Office on Aging

Hawaii Association of Broadcasters

Hawaii Bankers Association

Hawaii Credit Union League

Olelo Community Media

Olomana Loomis ISC

Radio KZOO

**Social Security Administration,
Office of the Inspector General**

**University of Hawaii, CTAHR,
Cooperative Extension Service**

CONGRATULATIONS! You've won a \$100,000 sweepstakes!



Is This For Real?

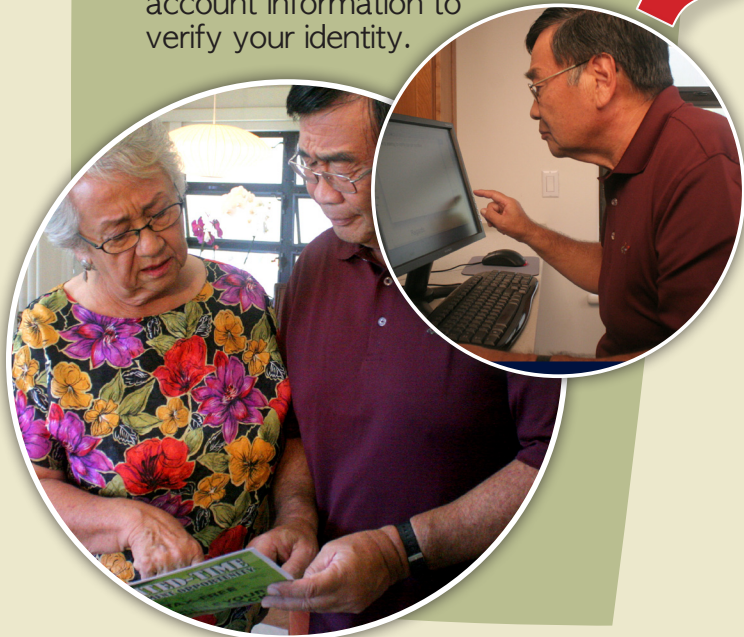


PROTECT

Protect Yourself or a Loved One Against Fraud

BE SUSPICIOUS IF YOU HEAR OR READ...

- You have won a prize or free gift, or have been chosen to receive a special offer.
- You must act immediately or lose out.
- You must pay for shipping, processing, taxes, etc. to claim your prize/gift.
- You must provide personal or account information to verify your identity.



AVOID

Avoid These Popular Scams

- ⊗ **SWEEPSTAKES, LOTTERIES AND PRIZE WINS**
Don't fall for fake wins that ask you to pay for shipping, processing, transfer fees, etc. to claim your prize.
- ⊗ **PHISHING SCHEMES**
Don't respond to emails, texts or calls claiming to be from your bank, government agency or reputable business that ask for your personal information.
- ⊗ **CARD FRAUD**
Store your credit, debit and ATM cards in a secure place, memorize your PIN – don't write it down, and shield the keypad when entering your PIN.
- ⊗ **FORCED CASH WITHDRAWALS**
Tell someone if you are being forced into paying or giving money.
- ⊗ **FRAUDULENT LOANS**
Avoid solicitors offering "easy financing" or "get out of debt" schemes.
- ⊗ **INVESTMENT FRAUD**
Watch out for Ponzi schemes and phony investments.
- ⊗ **CAREGIVER FRAUD**
Avoid those who try to isolate you from your family and friends, ask you about your will and investments, ask to be given power of attorney or try to dominate or influence you.
- ⊗ **CHARITY SCAMS**
Check to see if a charity is legitimate before donating money.
- ⊗ **WORK AT HOME SCHEMES**
Beware of employment ads seeking payment processors or secret shoppers. Your bank account or credit could be at risk.

BE SAFE

Some Tips for Fraud Prevention

- Follow common business practices.
- Know who you are dealing with.
- Ensure you fully understand any business agreement.
- Never allow someone to rush, threaten or persuade you to do something you don't want to do.
- Do not provide personal information unless you know who you are dealing with.
- Do not allow strangers to come into your home.
- Do not believe that strangers will use your money for a good cause.
- Be wary of signing blank contracts or other documents that can be filled in later by scam artists.
- Do not assign power of attorney to people you don't know very well.
- Keep all important financial documents under lock & key.
- Review your bank statements in a timely manner & report discrepancies immediately.

NOT SURE? CALL!

If you're not sure about a company or offer, contact THE FRAUD HOTLINE at **628-3950** on Oahu or toll free at **1-888-333-1593** for Neighbor Islands, or talk to a trusted friend or family member.