

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

Is
This
For
Real?



NOT SURE IF
IT'S FOR REAL, ASK!

CALL Hawaii's Better Business Bureau

628-3950

on Oahu

1-888-333-1593

Toll free on Neighbor Islands

go.bbb.org/hi-isthisforreal

GET INFORMATION TO PROTECT YOURSELF OR A LOVED ONE AGAINST FRAUD.

This public service message has been brought to you by
Hawaii Credit Union League & Hawaii's Partnership Against Fraud.

Protect Yourself or a Loved One Against Fraud

AVOID THESE POPULAR SCAMS

⊗ SWEEPSTAKES, LOTTERIES & PRIZE WINS

Do not fall for fake wins that require you to pay for shipping, processing or transfer fees, taxes, customs, etc. to claim your prize.

⊗ PHISHING SCHEMES

Do not respond to emails, texts or calls claiming to be from your bank, reputable business or government agency that ask for your personal information, PIN & credit card, social security or Medicare numbers.

⊗ CARD FRAUD

Store your credit, debit & ATM cards in a secure place, memorize your PIN instead of writing it down, & shield the keypad when entering your PIN.

⊗ FORCED CASH WITHDRAWALS

Tell someone if you are being coerced into paying money.

⊗ FRAUDULENT LOANS

Avoid solicitors offering “easy financing” or “get out of debt” schemes.

⊗ INVESTMENT FRAUD

Watch out for Ponzi schemes and/or phony investment offers.

⊗ CAREGIVER FRAUD

Avoid those who try to isolate you from your family & friends, ask you about your will & investments, ask to be given power of attorney or try to dominate or influence you.

⊗ CONTRACTOR FRAUD

Use only licensed & reputable companies that you contact directly.

⊗ CHARITY SCAMS

Before you donate money, check to see if a charity is legitimate.

⊗ WORK AT HOME SCHEMES

Beware of employment ads seeking payment processors or secret shoppers. Your bank account or good credit may be at risk.

TIPS FOR FRAUD PREVENTION

- Be sure you know who you are dealing with. If you are not sure, check with the Better Business Bureau.
- Never give out personal information unless you initiated the situation.
- Be certain you fully understand any business agreement before signing up.
- Never allow someone to rush, threaten or persuade you to do something you don't want to do.