

10

Tools to help you

FIGHT FRAUD

- Ignore all mail, phone, and e-mail solicitations for foreign lottery promotions and investment opportunities. Consult with someone you know and trust to collaborate on your philanthropic and investment decisions.
- ❖ Always be cautious about submitting advance fees for any business or sweepstakes offer − no matter where the offer originates.
- Don't trust e-mails or text messages that appear to be from your financial institution or a government agency and request your bank account or Social Security number. Legitimate institutions will not e-mail or text you to deliver critical news or to request details about your account or financial status.
- Shred financial documents and paperwork with personal information before you discard them.
- Don't give out personal information over the phone, through the mail, or over the Internet to persons or businesses that are unknown to you.
- Never click on links sent in unsolicited e-mails. Use firewalls, anti-spyware, and anti-virus software to protect your computer.
- Inspect your credit report. Visit <u>www.AnnualCreditReport.com</u> to order your free annual credit report.
- Review your financial statements and credit card statement regularly. Look for charges you did not make and report them to your bank or credit card company immediately.
- Watch out for home repair scams and travel club fraud. Seed competitive bids and pricing, and be wary of any offer that seems too good to be true.
- Don't be afraid to ask a bank, trusted advisor, family member or friend if you have any doubts about an offer or business. Regardless of your age, sex, education level, financial status, or location, you are a potential victim.

If you think you are a victim of fraud, don't hesitate to call your financial institution or contact the Nebraska Attorney General's Consumer Protection Hotline at 800-727-6432 or visit their website at www.ago.ne.gov.