



**A MESSAGE FROM
ATTORNEY GENERAL
STEVEN T. MARSHALL**

One of the most important jobs of the Alabama Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars. My office works hard to empower individuals with the information and tools necessary to protect themselves against scams and the criminals who prey on the unsuspecting. I hope you will find the information in this brochure beneficial in protecting yourself from these types of scams.

Sincerely,

IMPORTANT RESOURCES

**Office of the Attorney General
Consumer Interest Division**

334.242.7335
1.800.392.5658
www.ago.alabama.gov

Annual Credit Report

1.877.322.8228
www.annualcreditreport.com

Equifax

1.800.685.1111
www.equifax.com

Experian

1.888.397.3742
www.experian.com

Transunion

1.800.916.8800
www.transunion.com

Better Business Bureau

1.800.824.5274
www.bbb.org

Federal Trade Commission

1.877.382.4357
www.ftc.gov

National Do Not Call Registry

1.888.382.1222
www.DoNotCall.gov

**TELEMARKETING
SCAMS**

**DON'T FALL
FOR THE CALL**



Compliments of the
Office of the Attorney General
Consumer Interest Division



Office of the Attorney General
State of Alabama
501 Washington Avenue
Post Office Box 300152
Montgomery, Alabama 36130-0152

SIGNS OF A SCAM

Listed below are a few phrases that should be a warning sign of a possible telemarketing scam. The scammer's goal is to steal your personal information.

- You have won one of three valuable prizes.
- You have been specifically selected to receive this offer.
- You will receive a free bonus gift if you buy our product.
- This offer is only good for today.
- If you buy one product, you will receive more like it for free and only pay for shipping and handling.
- This is a low risk investment and provides a higher return than anywhere else.
- Federal "Do Not Call Lists" do not apply to our company.
- We will not provide written information about our company, but you can trust our years of experience.
- Due to a recent disaster, our charity needs money immediately.
- The warranty on your car is about to expire, and we can sell you an extended warranty.



JUST SAY "NO THANKS" AND HANG UP!


The best way to avoid many scams is by registering your home and mobile telephone numbers with the National Do Not Call Registry (see "Important Resources" on the back of this brochure). Registering will not stop all unsolicited calls, but it will stop most. If your number is on the registry and you still get calls, they're probably from scammers ignoring the law. Hang up, and report the telemarketer or business to the Federal Trade Commission.

Federal law mandates telephone solicitations must be made during the hours of 8:00 a.m. and 9:00 p.m. If you do not want a business or person to call you again, let the telemarketer know and register your number on the Do Not Call List.

DON'T FALL FOR THE CALL

Be aware that telemarketers may have bits and pieces of your personal information and will lead you to believe they have all your information. Scammers use exaggerated — or even fake — prizes, products, or services as bait. Some may call you, but others will use mail, texts, or ads to get you to call them for more details.

- Don't fall for offers to "help" you recover money for a fee, even if the callers say they are law enforcement officers.
- Don't feel pressured to make an impulsive decision. Legitimate sales offers will still be good after you have had a day or two to consider them.
- Don't give out your credit card information, checking account number, social security number, or any other personal information to unknown callers.
- Don't pay for something just because you are promised a gift.
- Don't agree to purchase an item unless you have all the information about a product and the company in writing.

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- ✓ **Never give out personal information over the telephone or internet.**
 - ✓ **Check unsolicited offers with the Better Business Bureau - 1.800.824.5274.**
 - ✓ **Contact the Office of the Attorney General, Consumer Interest Division - 1.800.392.5658.**