

10 Check Scam Prevention Tips

1. **Don't respond to unexpected requests for money or personal information.** Wait to make a decision until you've vetted out the company or contacted them directly to verify the request.
2. **Research unknown callers/emailers.** Before making a purchase decision, lookup the company or number online to see if other people have reported similar scams.
3. **Don't trust anyone asking for your personal information.** If someone calls asking for money or personal information, hang-up, even if the name on the caller ID seems legitimate. If you think the caller might be telling the truth, call back to a number you know is genuine.
4. **Don't pay in advance for any invalidated offer** – i.e. debt relief, loan, mortgage assistance, job, or prize winning – of you run the risk of losing your money and never seeing the promised goods.
5. **Avoid "risky" payment methods,** such as prepaid/reloadable debit cards, gift cards, and money wires through services like Western Union or MoneyGram. Honest companies would never require use of these unsecure payment methods, as they are hard to track or reverse.
6. **Be wary of "urgent" requests for money.** Con artists want you to make decisions in a hurry, and often use urgent language or threats of financial repercussions to motivate a quick decision.
7. **Hang-up on any recorded sales pitch or robocall,** which are illegal and often bogus. Don't press any number to speak to a representative or to be taken off the list, as that could lead to more calls.
8. **Regularly review your accounts for unauthorized activity** and contact your financial institution right away. Catching and reporting these attacks early could give you a leg up on attackers.
9. **Don't deposit checks from unknowns.** If a check you deposit turns out to be a fake, you may be responsible for paying back your financial institution.
10. **Sign up for fraud alerting services** and invest in identity theft protection to protect against any fraud attack.