

POSTMARKED F.R.A.U.D.



Common MAIL SCAMS

JACKPOT!

You receive a letter saying you've won a free vacation or a large cash prize but when you call to collect, you're told you must first pay taxes or a "release fee" in advance before receiving the prize.

Help the needy!

Literature arrives in the mail requesting donations for people in need - often hungry children or communities suffering from a recent natural disaster. In reality, the scammer who sent the literature has no affiliation with the charity, or it's a bogus organization made up by the thief. Either way, the only one who benefits from your donation is the fraudster to whom you send it.

Bad credit? No problem!

You receive promises of credit cards or a low-interest loan, regardless of your credit history. The fees for these "guaranteed" offers start around \$100. If you get anything after handing over your money, it will be a list of lenders who will reject your application if you don't meet their qualifications.

Property tax relief!

An official-looking letter arrives, purportedly from your local tax office, containing your property tax assessment information. It looks official but the information displayed has simply been copied from public tax records. The sending "agency" offers to get your property taxes reduced for a fee. Any money you send will be pocketed by the scammer because reassessments can be requested from your local tax office for free.

Reduce your mortgage!

An offer arrives from someone promising to renegotiate your mortgage to lower your payments. You're told not to contact your lender, lawyer or credit counselor. The caller promises to handle all of the details once you have paid a fee. Sometimes the fraudster will ask you to send your mortgage payment directly to him while he is negotiating with your lender. Once he has collected a few months' payments from you, **he's gone and so is your money.**

Unclaimed funds!

A fraudster claiming to represent a government agency, bank, or other trusted institution informs you that you're entitled to a reimbursement or rebate from an overpaid account. To claim it, all you have to do is pay the "required" administrative or tax fee.



N.J. Division of Consumer Affairs
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www.njconsumeraffairs.gov/anti-fraud-toolkit