

# Fighting Phone Fraud

*Answering the telephone lets whoever is calling into your corner of the world. From that point, whoever called you can take up your time, tax your patience and, increasingly, tap into your wallet and your personal information – if you let them. So take a few minutes now to learn how to protect yourself from annoying and potentially illegal spam and telemarketing calls.*

## Do Not Call Registry

The first step in reducing the number of calls from telemarketers and solicitors is to sign up for the federal **Do Not Call Registry**. This can be accomplished simply by calling **888-382-1222** or logging on to **www.donotcall.gov** and following the prompts. It's important to note that signing up will not eliminate all annoying calls. The list is designed to stop sales calls. According to the website, you may still receive "political calls, charitable calls, debt collection calls, informational calls, and telephone survey calls." Also, if you have previously done business with a company, that company may call you as well. Calls made by fraudsters and scammers also are not likely to end even if you are on the **Do Not Call Registry**.

## What Do I Do?

If you're still getting sales calls, you can file a complaint either by calling **888-382-1222** or by visiting **www.donotcall.gov/report.html**. With the advent of "robocalls" (calls made from an automated dialer accompanied by a pre-recorded voice message) and other sophisticated forms of telemarketing "spoofing" (sometimes showing a "local" telephone number on your Caller ID or a Washington DC area code 202 if the call is from the "government"), firms that solicit by phone have found ways to circumvent

the **Do Not Call list**. It's important that you file a complaint. Those who violate the **Do Not Call Registry** are subject to fines of more than \$40,000 a call, according to the *Federal Trade Commission (FTC)*. While the *FTC* cannot respond to every complaint, it can spot trends and act on them.

## What About My Cell Phone?

You can sign up your cell phone number for the **Do Not Call list** in the same way as registering your home phone number.

## Does New Jersey Have a Registry?

No, but it does have a **Do Not Call law** which prohibits telemarketers from calling New Jersey residents who have placed their numbers on the national registry. This law also prohibits telemarketers who have not registered with the *Division of Consumer Affairs* from calling any New Jersey resident, whether they are on the national list or not. The state law also prohibits telemarketing calls between the hours of 9 p.m. and 8 a.m. and imposes fines of up to \$10,000 for a first offense and up to \$20,000 for each subsequent offense. More information on **New Jersey's Do Not Call law** can be found at **www.njconsumeraffairs.gov/telemarketers**.

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# Fighting Phone Fraud *continued*

## If I Think It's a Scam...

**Then it probably is.** If you have Caller ID and don't recognize the caller or the caller's displayed telephone number, do not answer the call. If you've answered the call, hang up immediately if you suspect a call is not legitimate. Never give out personal information to someone you don't know, even if the caller is threatening you or your family or if the caller is attempting to impersonate a family member or friend. Scammers have also become quite adept at impersonating representatives of government agencies such as the *Internal Revenue Service* and *Social Security Administration*. For example, if someone says you need to replace your Medicaid or Medicare card but needs personal information first, hang up and do not give out any information. If someone claiming to be from the *IRS* calls saying you owe money and need to pay it now, hang up immediately. The government does not make calls like this. More information on common telephone scams and other forms of trickery can be found at [www.njconsumeraffairs.gov/fightingfraud/Pages/default.aspx](http://www.njconsumeraffairs.gov/fightingfraud/Pages/default.aspx).

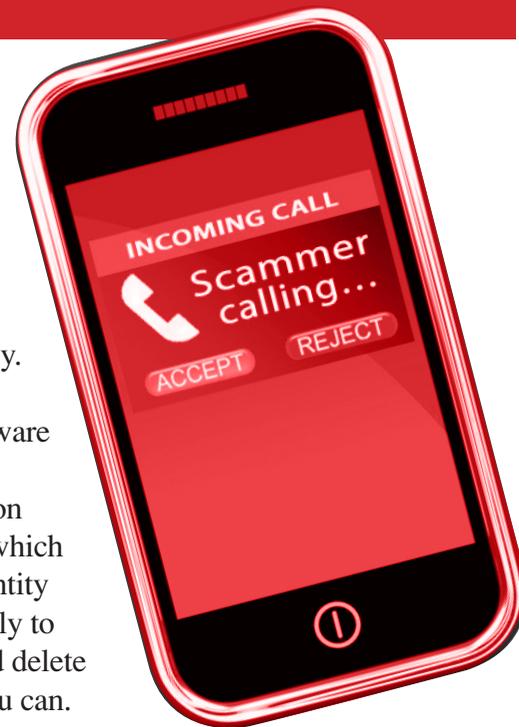
## Are There Ways to Block Robocallers?

**Yes.** There are free third-party services that will identify known robocalling exchanges and hang up your phone for you. These services do allow robocalls from schools for alerts and from a doctor's or dentist's office to confirm appointments. One such service is NOMOROBO. More information on these services can be found at [www.fcc.gov/consumers/guides/stop-unwanted-calls-texts-and-faxes#call-blocking-resources](http://www.fcc.gov/consumers/guides/stop-unwanted-calls-texts-and-faxes#call-blocking-resources).

## What About Text Messages?

**Yes, scammers use those, too.** If you're getting offers for free gifts, cheap mortgages or debt relief via text

message, do not respond. Also, never open a link sent via text message from someone you do not know personally. Opening links can expose you to malware that will collect personal information from your phone, which can be used by identity thieves. Do not reply to these messages and delete them as soon as you can.



## Are These Text Messages Legal?

**No, they are not.** It is against the law to send commercial texts without the permission of the intended recipient. Sending text messages through auto-dialers is also illegal. If you receive these types of messages, you can file a complaint with the *FTC* at [www.donotcall.gov/report.html](http://www.donotcall.gov/report.html) and/or *Federal Communications Commission* at [consumercomplaints.fcc.gov/hc/en-us](http://consumercomplaints.fcc.gov/hc/en-us).

## What Else Can I Do to Stop Annoying Texts?

If your wireless provider is AT&T, T-Mobile, or Verizon, you can report offending texts by copying and pasting the original text and forwarding it to 7726, free of charge.

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