

Tips to avoid **MAIL SCAMS**



STAMP OUT **MAIL FRAUD**

It is illegal...

for companies that operate contests or sweepstakes to demand payment up front to collect a prize, or to require you to pay to enter. If you're being asked to pay up front, refuse. When receiving mail from the government, a company, or other organization, always verify the identity of the contact by calling the organization directly. Find them through an independent source such as a phone book or online search. Do not use the contact details provided in the message sent to you. Do an internet search using the names or exact wording of the letter to check for any references to a scam—many scams can be identified this way.

Remember...

government departments will never contact you asking you to pay money up front in order to claim a fee or rebate. It is illegal for companies to collect any fees for mortgage or credit refinancing until a homeowner has actually received and accepted an offer from the lender.

When it comes to charities...

a little research goes a long way. Ask for the name, address, and phone number of the charity – and for a registration number. Verify that the charity is registered by calling the New Jersey Division of Consumer Affairs' Charities

Hotline at 973-504-6215, or check online at NJConsumerAffairs.state.nj.us/public-charity-search-results/. All charities that raise more than \$10,000 in New Jersey (except churches and other houses of worship) must, by law, be registered with the Division. Once you've verified that the charity is legitimate, contact the office of the charity to verify that there is indeed a campaign going on, or that they've authorized the charity drive that you're being invited to contribute to. If you donate, use a check, not cash, and get a receipt.

If you think it's a scam, don't respond.

Once you've initiated contact with them, scammers will try to use a personal touch to play on your emotions to get what they want.

Don't be fooled by **MAIL SCAMS**



N.J. Division of Consumer Affairs
800-242-5846

www.njconsumeraffairs.gov/anti-fraud-toolkit