

# Don't Fall for these Phone-y Calls

## Tips to avoid Phone Scams

### Never send money...

to a bill collector who threatens you over the phone. A utility agency will not shut off your service without first sending a letter informing you of the amount you owe and the proposed shut-off date. Be wary of anyone who claims to represent official agencies and then requests personal information.

### Never send money...

under duress, especially when the person asking for the money tells you not to tell anyone you're sending it. If you receive a call from a friend or relative in need, verify the story before sending cash.

### Keep your credit card, checking account, or Social Security numbers to yourself...

even if someone is asking you to "confirm" this information. If a caller's pitch seems suspicious, it's probably a scam. A quick Google search of the caller's pitch will often confirm your suspicions! 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 money to enter a sweepstakes or contest. If you're being asked to pay up front, refuse.



### Remember...

legitimate companies do not cold-call consumers with regard to malfunctioning computers, viruses or any other matter. If you get a call like this, hang up immediately. When confronted with an unfamiliar caller - especially someone asking for money or personal information - **HANG UP!** Every minute you stay on the line leaves you open to fraud.

### To cut down on unwanted telemarketing calls...

sign up for the National Do Not Call Registry. Call **888-382-1222** from the phone number you want to register. Or you can register online at **Donotcall.gov**.

Don't be fooled by **Phone-y Calls**



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

[www.njconsumeraffairs.gov/anti-fraud-toolkit](http://www.njconsumeraffairs.gov/anti-fraud-toolkit)