Safeguard Against Fraud

Take Steps to Protect Yourself

Your best defense against becoming a victim of fraud is your own wariness. Keep this old truism in mind: If an offer sounds too good to be true, it probably is. In addition, you can help keep scam artists at bay with these tips:

1. Take your time considering an offer; don't allow yourself to be pressured into a fast decision.

2. Request written information to study at your leisure.

3. Don't make any investment or purchase you don't fully understand.

4. Ask your financial advisor, attorney or someone else you trust to review information about an investment or major purchase you're considering.

5. Keep personal financial information private. Don't give out your checking or credit card account numbers over the phone, unless you are absolutely certain you are dealing with a reputable company and you placed the call.

6. Inquire which state or federal agencies regulate the activities of a firm that contacts you, then follow up with a phone call or letter to check the company's record.

7. If you suspect you've been targeted be a con artist, don't be embarrassed to report it. Contact the National Fraud Information Center for information, referrals and assistance in filing complaints. you can find them on the Internet at www.fraud.org, or call 1-800-876-7060.