



## Telephone Scams

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In telemarketing fraud, phone scammers will often use exaggerated or fake prizes, products, and services as bait. Some may call you out but others will use mail, text, or ads to get you to call them for more details. Types of phone scams include:

- **Travel packages** - "Free" or "low-cost" vacations can end up costing a fortune in hidden costs.
- **Credit and loans** - Popular schemes include advance loans, payday loans, and credit card loss protection.
- **Fake business and investment opportunities** - As business and investing can be complicated, scammers take advantage of people not researching the investment.
- **Charitable causes** - Many phone scams involve urgent requests for recent disaster relief efforts.

You may avoid phone scams by registering your home and cell phone numbers with the **National Do-Not-Call Registry** or by calling **1-888-382-1222**. This national registry was created to offer consumers a choice regarding telemarketing calls. It won't stop all unsolicited calls, but it will help stop most.

### Report Telephone Fraud.

If you believe you have been a victim of a telephone scam or telemarketing fraud, you may file an online complaint with the **Federal Trade Commission (FTC)**, or by phone at **1-877-382-4357**.