



Quick Tips for a Scam-Free 2016

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MADISON – The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) hopes consumers resolve to be scam-free in 2016. Start the year with an awareness of the many scams that target your finances and identity and learn what tools are available to help protect you.

“Government impostor, computer tech support, and sweepstakes scams were among the major threats for consumers in 2015, and there is no reason to assume they won’t continue to target us this year,” said Frank Frassetto, Division Administrator for Trade and Consumer Protection. “Remember that regardless of the narrative or pitch con artists throw your way, the operations tend to have the same goal: they want your money or personal information.”

Spot the vast majority of rip-offs by following these simple tips:

- Be skeptical of too-good-to-be-true offers.
- Keep your personal and banking information private, and never give out these details in an unsolicited phone call or in a reply to an unsolicited text message or email.
- Don’t wire money to someone you don’t know or give them the account number from a prepaid debit card – these funds are practically impossible to track.
- Never click on links or open attachments in an email or text message from an unknown sender.
- Never pay to claim a prize.
- Protect your computer by regularly updating your operating system and antivirus software, using a firewall, creating strong passwords, and using two-factor authentication when possible.
- Remember that the IRS and your utility providers will never call and threaten you for an immediate payment.
- Decline any offer that involves you cashing a check from someone you don’t know and keeping or sending along a cut of the money.
- Research charities before you donate.
- Immediately hang up on automated sales calls **WITHOUT** pressing any keys.

There are also some tips and tools you can use to combat scam artists and protect yourself:

- Get a free copy of your credit report. Look for irregularities and unexpected lines of credit – these are signs that you may be the victim of identity theft. Visit www.annualcreditreport.com or call 877-322-8228 to order a copy from each of the three major credit bureaus.
- Place a security freeze or fraud alert on your credit report as added protection against identity theft. A credit freeze locks down your credit. A fraud alert requires businesses to take extra reasonable steps to verify your identity before issuing a line of credit or service. More details and a freeze request letter are available in this DATCP fact sheet: <http://datcp.wi.gov/uploads/Consumer/pdf/IDTheftCreditFreezeFAQ632.pdf>

- Sign up for the Do Not Call Registry. Unsolicited sales calls to numbers on the registry are illegal, so if you receive one you will know that it is either a scam or is from a business you may not want to work with. Call 888-382-1222 or visit nocall.wisconsin.gov to add your residential number.
- Get a free copy of DATCP's Senior Guide – a booklet that highlights common scams and provides consumer resource information. Download a copy from the [DATCP website](http://DATCPwebsite) or request a copy by mail by calling the Consumer Protection Hotline at 800-422-7128.
- Contact the Consumer Protection Hotline with questions about a consumer issue or to inquire about a business. Reach the Hotline by phone at 800-422-7128 or send an e-mail to datcphotheadline@wisconsin.gov.
- Follow the Bureau of Consumer Protection on Facebook at www.facebook.com/wiconsumer.

The scams from 2015 will not suddenly disappear in 2016 – if anything, new variations will pop up. Fight back by arming yourself with an awareness of the major red flags and the tools available to help protect you from being scammed.

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