

DON'T GET SCAMMED

Top 10 Tips for Keeping You & Your \$ Safe

Between the sluggish economy and the holiday shopping season, there are plenty of ways for you to get scammed out of your money—or even your identity. Here are our top ten tips for keeping your bank account and your good name safe from the greedy Scrooges who would take advantage.

1. If it sounds too good to be true, it probably is.

We've all heard this before, but in the mad gift-buying frenzy that comes with the winter holidays, we all get tempted by the offers that promise lots of goodies for very little cash. Watch out for prices that are out of line with those of reputable competitors, bonus items or free gifts that cost more than the item you're purchasing, or "once-in-a-lifetime" offers.

2. Only purchase from trusted stores when shopping online.

You know that a store like Best Buy or WalMart is trustworthy, with established return/refund policies and their ease and availability of contacting customer service. But what about Joe's TV Steals? If you're considering purchasing from a website you've not dealt with before and know nothing about, look to see if it's certified by VeriSign, Trusteer, or another trusted internet security company, and verify the certification with that company. Also check the website/company out with the Better Business Bureau at <http://www.bbb.org>.

3. Never make purchases over the phone from companies that initiated the contact.

Whether it's for a magazine subscription, satellite TV service, or a charitable donation, don't give out your personal information over the phone unless *you* placed the call. They might have all the right answers and sound legit, but unless you can verify that they are, you're at risk of getting ripped off.

4. No one wins a sweepstakes they didn't enter.

If you receive a phone call, email, or postal mailing claiming that you've won a holiday sweepstakes, and you don't remember entering, ignore it. This is (still) one of the most common—and successful—ways scammers get your money, your personal information, or both.

5. Always check the card reader and number pad before swiping your card at checkout.

Look for a loose card reader or number pad, or for anything sticking out or hidden along the edge of the reader (such as tape). Also check for parts that look "odd," such as card readers that stick out unusually far from the unit. If anything is amiss, or if you're in doubt, use another machine or form of payment.

6. Protect your PIN.

It may sound like a no-brainer, but if someone watches you enter your PIN and then pick-pockets you, you can say "bye-bye" to your bank account.

7. Don't get sucked in by "easy money" schemes.

"Make thousands in your spare time," "risk-free investing," and "earn money by shopping online" offers may seem to be too good to pass up, but remember Rule #1. Anything that promises low risk, low effort, and high reward is a HUGE red flag that you're probably about to get scammed.

8. Be wary of door-to-door solicitors.

Whether they're selling candy or asking for donations for charity, be careful. While many door-to-door solicitors may be legit, there are also those looking to get your credit card information so they can rip you off, or they may even be scoping out your home to come back later—when you're not there.

9. Shop in a group.

While it may sound silly, shopping with multiple friends can actually help reduce the chance that you'll fall prey to a "sucker deal."

10. Always read the fine print.

Know what you're getting into before you sign a contract or click "purchase," to avoid getting hit with hidden fees and recurring monthly charges that you don't want.

*A message from the City of Lancaster's
Public Safety Office
44933 Fern Avenue
Lancaster, CA 93534
(661) 723-6000/(661) 723-6063*

lancaster  ca
it's positively clear.