

# 4 TIPS TO LESSEN YOUR CHANCES OF FALLING FOR A SCAM



## **TIP 1**

DO NOT answer phone calls from people you do not know.

If you do not know the number, do not answer it. The caller will leave a message if they are trying to get ahold of you and you can call them back.

*\*Telephone was the method of contact for 70% of fraud reports*

Always initiate contact yourself before giving personal information, providing payment or a donation. Don't believe the caller is who they say they are. Hang up and directly contact the entity yourself.

*\*Imposter scams are the most commonly reported scam*

## **TIP 2**

## TIP 3

Never pay someone in the form of gift cards. Gift cards are for gifts, NOT for payments. Anyone who tells you to pay with a gift card is a scammer.

*\*Gift cards and reload cards are the #1 payment method for imposter scams. The percentage of consumers who told the FTC they paid a scammer with a gift card increased 270% since 2015.*



**Call 911 in an emergency**  
**Non-emergency: 952-563-4900**  
**[www.Bloomingtonmn.gov](http://www.Bloomingtonmn.gov)**

## TIP 4

Consider putting a credit freeze on your credit report. A credit freeze restricts access to your credit report, making it harder for identity thieves to open new accounts in your name. Credit freezes are free and do not affect your credit score. Contact the 3 credit bureaus to file your request. More information online at [www.ftc.gov](http://www.ftc.gov) search 'Credit Freeze'.



\*Data from the Federal Trade Commission Data Book  
[www.ftc.gov](http://www.ftc.gov)