



# 10 TOOLS to Help You

# FIGHT FRAUD

The best way to fight consumer fraud is to prevent it, and the best weapon to protect yourself against fraud is information. If you can identify a scam, recognize when a deal is “too good to be true,” and know when to say “no,” scam artists won’t stand a chance.

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Here are 10 tools you can use to fight fraud.

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Ignore all mail, phone, and e-mail solicitations for foreign lottery promotions and investment opportunities. Consult with someone you know and trust to collaborate on your philanthropic and investment decisions.



Always be cautious about submitting advance fees for any business or sweepstakes offer—no matter where the offer originates.



Don’t trust e-mails or text messages that appear to be from your financial institution or a government agency and request your bank account or Social Security number. Legitimate institutions will not e-mail or text you to deliver critical news or to request details about your account or financial status.



Shred financial documents and paperwork with personal information before you discard them.



Don’t give out personal information on the phone, through the mail, or over the Internet to persons or businesses that are unknown to you.



Never click on links sent in unsolicited e-mails. Use firewalls, anti-spyware, and anti-virus software to protect your computer.



Inspect your credit report. Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) to order your free annual credit report.



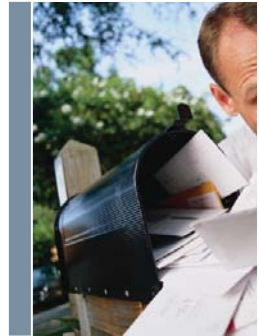
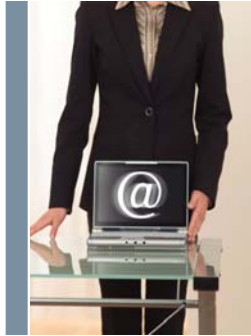
Review your financial statements and credit card statements regularly. Look for charges you did not make and report them to your bank or credit card company immediately.



Watch out for home repair scams and travel club fraud. Seek competitive bids and pricing, and be wary of any offer that seems too good to be true.



Don't be afraid to ask a banker, trusted advisor, family member, or friend if you have any doubts about an offer or business. Regardless of your age, sex, education level, financial status, or location, you are a potential victim.



If you think you are a victim of fraud, don't hesitate to call your financial institution or contact the Nebraska Attorney General's Consumer Protection Hotline at 800-727-6432 or visit their website at [www.ago.ne.gov](http://www.ago.ne.gov).

This information is provided by your local financial institution and the Nebraska Bankers Association.