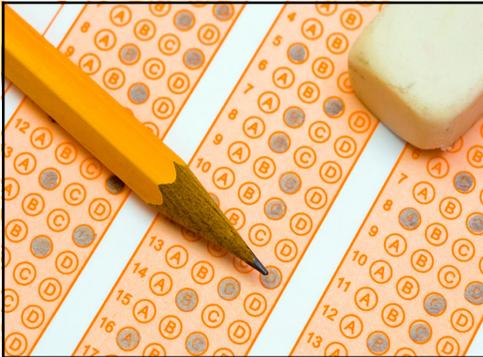




FRAUD ALERT!

TEST YOUR FRAUD IQ: PART 1



How much do you know about protecting yourself against fraud? Take this short quiz and find out!

1) The most common methods identity thieves use to steal your personal information are purse snatching, mail theft, dumpster diving and email/phone “phishing”. *True or False?*

2) Participating in foreign lotteries is illegal in the United States. *True or False?*

3) Entering sweepstakes or drawings for prizes is harmless entertainment. *True or False?*

4) Signing up for the National Do Not Call Registry protects you from all unwanted calls. *True or False?*

Answers:

1) True. Identity thieves are always on the lookout for unattended purses or wallets, discarded mail and financial statements, and unsuspecting victims who provided bank account or credit card numbers. Protect yourself from ID theft: never leave your purse or wallet unattended; use a locked mailbox for incoming mail; take outgoing mail to the post office; shred unwanted mail and financial statements; and never provide personal identifying information (such as account numbers) to anyone over the phone or through email.

2) True. Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery. By the way, foreign lottery scams often ask the “winner” to pay “taxes” upfront in order to receive their winnings — a definite sign of a fraud.

3) False. When you enter a drawing you provide your mailing address, phone number and/or email address. This information is compiled into lists and then sold to anyone willing to pay for them. By entering a sweepstakes or drawing, you may find yourself receiving annoying mailings, calls or emails.

4) False. The Do Not Call Registry prevents companies that you do not have a previous relationship with from calling. It does not exclude companies you have worked with before, charities or politicians.