

SCAM ALERT!

Gift Cards DON'T Pay Bills

As the name implies, gift cards are for giving a gift. Scammers can use gift cards to steal your hard-earned money. They may call, email, mail, or send a text demanding payment of an imaginary overdue bill, fine, tax or other debt. They will try to convince you to purchase a gift card and provide them with the numbers from the back of the card. In every case, this is a SCAM!

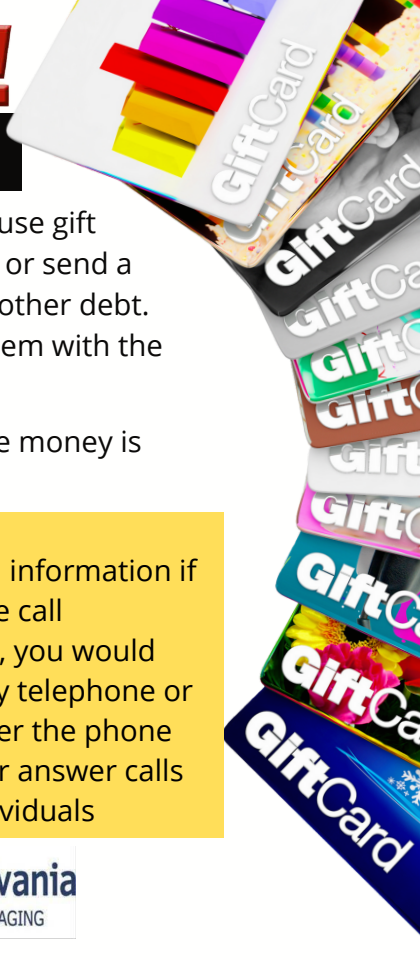
Once you give those numbers from the card(s) to the scammer, the money is gone, and you will not get it back.

Warning Signs:

- You did not call them, they called you
- The caller wants you to do something immediately without talking to someone you know and trust
- They want you to do something that involves your money, computers and/or gift cards

Protect Yourself:

- Don't give personal information if you didn't make the call
- If you owed money, you would not be contacted by telephone or expected to pay over the phone
- Don't open email or answer calls from unknown individuals



Think you have been scammed:

- Older adults: Call the Statewide Abuse Reporting Hotline at **1.800.490.8505**
- File a police report: Contact your local police department directly or visit www.psp.pa.gov to find your state police barracks
- File a report with the PA Attorney General's Office: www.attorneygeneral.gov or **1.800.441.2555**
- File a report with the Federal Trade Commission: www.ftc.gov/idtheft or **1.877.438.4338**
- Keep a notebook: Record details about the fraud, who you talk to when you report it, and all other reporting information

General ways to protect yourself:

- Register on the Do Not Call List: **1.888.777.3406**
- Check your credit report annually: www.annualcreditreport.com
- Make the best of your caller identification – do not answer numbers that you don't know
- Shred your personally identifying information

***More questions? Call PA Department of Banking and Securities:
1.800.PA.BANKS***