

Who Is Calling Me... And Why?

Telephone scams are not new – but new tactics and ever-changing technology mean thousands of people fall victim every year. When you receive a call from a number you do not know, ask yourself these questions:

Who is calling and why? Ask questions to determine who the person is and why they are calling you. If they ignore or sidestep your questions – or provide other suspicious answers – hang up. Legitimate telemarketers must tell you they are calling to sell something, the name of the seller and what they are selling before they make their pitch.

What's the hurry? High-pressure tactics from people on the phone, such as claims that you need to act immediately or that the authorities will come for you if you do not comply, are red flags for scams. Any legitimate business or authority will give you the time and/or written information you request.

Why do I have to pay for something "free"? Scammers will claim you won a prize or can get something for free – just pay shipping and handling or a small fee to redeem your prize. If you must pay, it is a purchase, not a prize or gift. Again, legitimate telemarketers will confirm they are calling to sell you something.

Why am I confirming or providing my account information? Only provide this information if you know you are purchasing something from a legitimate seller. Fraudsters may have some information – like your address or full name – and use that to gain your trust and talk you into giving them additional personal or account information. Or, some callers have your billing information and ask you to confirm, then claim you approved their charges.

What time is it? Telemarketers are only allowed to call between 8 am and 9 pm.

Do I want more calls like this? If you do not want a number to call you again, tell them and register your phone number on the National Do Not Call Registry. If they call again, they are breaking the law and are likely trying to scam you.

Does your state have a Do Not Call Registry? If so, be sure to register your numbers there as well.

Remember, if it sounds suspicious or too good to be true, trust your gut and hang up. Do not give your credit card information, account number or Social Security number to callers you do not know or in exchange for a "free" gift or prize.

Protect yourself from fraud – learn more tips at FTC.gov.

