



Mint Hill Police Department

Protect Yourself from Telemarketing Fraud

Your best protection is to just hang up the phone. If you think that is rude, tell them politely that you are not interested, don't want to waste their time, and please don't call back - and then hang up. If you find yourself caught up in a sales pitch, remember the federal government's Telemarketing Sales Rule.

You have to be told the name of the company, the fact that it is a sales call, and what's being sold. If a prize is being offered, you have to be told immediately that there is no purchase necessary to win.

If the caller says you've won a prize, you cannot be asked to pay anything for it. You can't even be required to pay shipping charges. If it is a sweepstakes, the caller must tell you how to enter without making a purchase.

You cannot be asked to pay in advance for services such as cleansing your credit record, finding you a loan, acquiring a prize they say you've won. You pay for services only if they're actually delivered.

You shouldn't be called before 8 a.m. or after 9 p.m. If you tell telemarketers not to call again, they can't. If they do, they have broken the law.

If you're guaranteed a refund, the caller has to tell you all the limitations.

And remember, don't give telemarketers your credit card number, your bank account number, or Social Security number - or authorize bank drafts - ever. If you suspect fraud, call the National Fraud Information Center at 800-876-7060.

* Made available by The National Citizens' Crime Prevention Campaign, sponsored by the Crime Prevention Coalition.