



Assemblywoman Shelley Mayer: **Tips to Prevent Consumer Fraud**

Scams to watch out for:

Sweepstakes or Contests

Be aware of anyone who calls to say you won a “Foreign Lottery” or a “Random Drawing” or you are the “Millionth Customer” that entitles you to a cruise, money or new computer. This might come over the phone, through the mail, or over the internet. The scammer may ask you to send a check or wire money to cover taxes and fees, or ask for your banking information in order to direct deposit winnings in to your account.

What to do

Never wire money to someone you don't know who contacts you; it's the same as handing over cash. In addition, never pay to collect prize money. Legitimate lotteries and sweepstakes will deduct the amount you owe the IRS from the winnings, and you will fill out multiple forms directly with the IRS.



Scams to watch out for:

Grandparent Scam

This scam occurs when a person calls your house claiming to be your favorite grandchild, or they will say something as simple as “it’s me” prompting you to supply the name of your grandchild. The caller will then describe some emergency, usually the grandchild is out of town and needs bail, or money for a car repair or medical expense. The caller begs the grandparent not to tell their parents and just wire money.

What to do

Never wire money to anyone without verifying their identity. Don’t rely on recognizing a caller’s voice. Tell the caller to give you the name and contact information of the law enforcement agency, hospital or car repair shop they are dealing with, and verify that the story the caller told you is accurate. Before sending money, speak to your family to find out if someone is actually out of town and in need of assistance.

Home Improvement Scams

Home contracting scams are often targeted at senior citizens, some of the more common scams are: drive by scams where a contractor claims to be in the neighborhood doing work and has leftover material or they notice something wrong with your property. The contractor offers to do work on your house inexpensively, but demands to be paid up front. Most of the time the results are of poor quality and often the project is not completed.

What to do

You should always be suspicious of any unsolicited offer to work on your home. Take time to research who the best contractor would be, check the Better Business Bureau, and get references. Also make sure that the contractor gets all of the necessary permits required for the work.

(APWG) at: <http://www.antiphishing.org/>.



Stay safe at the ATM

Use well-lit, well-populated and secure ATMs. Make sure to put your money and card away before exiting and always report suspicious activity to your local police department. **Be aware of “skimming,”** which is when a device is affixed to the ATM and copies your card information,

giving criminals the ability to potentially drain your bank account. Always inspect the ATM before use, looking for anything loose, crooked or damaged, or evidence of scratches or adhesive/tape residue – all signs of skimming.

Sign up for the DO NOT CALL REGISTRY

Signing up for the Do Not Call Registry will prohibit calls by telemarketers with no existing contract. I encourage you to sign up today if you haven't already done so.

You can sign up for the Do Not Call registry at **www.donotcall.gov** or by calling **888-382-1222**.

For more information on scam prevention, please contact the New York Department of State's Division of Consumer Protection at **518-474-8583** or visit its website at **www.dos.ny.gov**.



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