

## RED FLAGS

- If it's too good to be true, it probably isn't true.
  - It's unlikely you have a long lost or unknown relative giving you millions for example.
- Someone that is really pressuring you to get them money as quickly as possible.
  - These people are very persistent and the calls may start to feel like harassment. They tell you to lie to family or your bank institution regarding what you may need the money for.
- Someone who doesn't want you to discuss the phone call with a loved one.
  - They are afraid if you start discussing anything with someone you trust, you will find out it's a scam.
- A call meant to invoke fear about a loved one that is in trouble or hurt.
  - They will not want you to contact the people they say are involved because a simple call you make to your loved one/relative/friend that was mentioned will catch them in a lie.
- A person posing as law enforcement or a government official.
  - They will say you owe a fine or taxes for example. This is easily fixed by hanging up and calling your local law enforcement directly to see if it's true.
- You can't win a lottery/sweepstakes that you never entered.
  - A fake check is sent with a request for you to send money back to pay for fees. You deposit the check, send the money, and the original check you deposited gets rejected as altered/fraudulent a few days later. You will be responsible for the money you sent.
- Any person or business that sends you a check for an amount greater than you ask for, and then asking you to send money orders or wire the extra back to them or someone else.
  - Again, this check is fake. The original check will come back as fraudulent a few days later and any money you sent back you will be responsible for.