

## TELEMARKETING SCAMS

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Be careful when you answer the phone. Telemarketing scams are on the rise. Recently a client sought legal advice about a telephone call. The soldier was at home babysitting the kids while his spouse was at a movie with friends. A man called and said that the soldier had won a sweepstakes. He asked the soldier for some identifying information such as a credit card number. Just as the soldier was about to provide the information, the baby threw dinner all over the floor. The soldier had to hang up, but the man indicated that he would call back soon. The soldier wanted to know if he was about to be wealthy or if the man was trying to rip him off.

This is a typical introduction for a telemarketing scam. Without warning you receive a call from a company you never heard of about a sweepstakes or contest that you also never heard of. They get you fired up thinking about all the cash, investments, or prizes you are going to receive. The caller may talk about monthly payments of thousands of dollars that you will receive. Then the caller mentions a small fee to be charged to transfer the assets or register investments in your name. The caller may ask for your age, your Social Security number and a credit card number with expiration date to cover these small fees. The request seems innocent enough. However, this information will allow the caller access to your credit account. You can expect large unauthorized charges on your credit card. Schemes involving investment fraud, fake charities, and phony sweepstakes cost Americans an estimated \$40 billion each year, according to the American Association for Retired Persons (AARP).

You can protect yourself from telemarketers by using your common sense. If a deal sounds too good to be true, it probably is. If you've never heard of the company or the contest or sweepstakes, you should immediately be suspicious about how you ended up the "big winner." The AARP recommends the following actions:

1. Ask the telemarketer for the company's name and address and a clear explanation of the offer being made.
2. Never give your credit card number to anyone unless you made the call and are making a purchase.
3. Never give a caller your bank account number, unless you are authorizing a payment to be deducted.
4. Ask the caller to send you written materials to study before you make a purchase.
5. Get advice from your family and friends or the WRAMC Legal Assistance Division before you make any large purchase or investment.
6. Ask that your phone number be removed from telemarketing lists if you don't want to be called again.

7. Don't pay to get a prize, unless the item is of high quality and is at a price you are willing to pay. But then, if you have to pay, it really isn't a prize, is it?
8. Don't allow a caller to intimidate or bully you into buying something "right now."
9. Ask about the company's refund policy.
10. Call your state attorney general's office, the Better Business Bureau or local consumer protection agency where the company is located. Ask about any complaints.

If you have been a victim of telemarketing fraud, you should call the Federal Trade Commission's Consumer Response Center for information at 1-877-382-4357 and file a complaint at their website [www.ftc.gov](http://www.ftc.gov) . In addition, you may contact the National Fraud Information Center through their website at [www.fraud.org](http://www.fraud.org) . You may also contact your state's attorney general. Should you have any additional questions regarding telemarketing fraud, you may call the Fort Meade Legal Assistance Office and make an appointment to speak with an attorney. The number is (301) 677-9762.