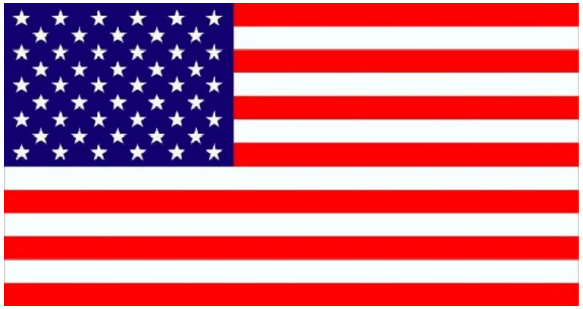
Almost every day consumers are confronted with a variety of scams and frauds. Some of these include credit card fraud, identity theft, travel scams, medical fraud, counterfeiting, and misrepresentation of products and/or services.

If money is involved, there's a con artist out there with a scheme designed to trick you out of it.

Some scams are easy to identify and avoid. There are a few that are harder to spot. You need to be able to identify all of them before it's too late. Failing to detect a single scam can cost you thousands of dollars, steal your identity, as well your self respect.

Educating yourself about fraud, and knowing the tricks in the scam artist's toolbox, is your number one defense against fraud. It is encouraged that you use more than one single reference when doing your research. The more you read, the better your chances of avoiding a scam. Remember, a little knowledge can go a long way.



TEAM PORT ST. LUCIE

A GROUP OF PEOPLE DEDICATED TO ONE THING:
MAKING THE WORLD A BETTER PLACE, STARTING WITH PORT ST. LUCIE

City of Port St. Lucie
Police Department
121 S.W. Port St. Lucie Blvd.
Port St. Lucie, FL 34984

Phone: (772) 871-5000
TDD Phone: (772) 871-5029

WWW.PSLPD.US

COURAGE, KNOWLEDGE, INTEGRITY

SCAMS & FRAUDS PREVENTION

DON'T BE A VICTIM!!

WITH A PITCH AND A HOOK YOU COULD FALL VICTIM TO THE OLDEST GAMES IN THE BOOK

WORKING TOGETHER FOR A SAFER COMMUNITY

IF SOMETHING APPEARS TOO GOOD TO BE TRUE, IT USUALLY IS

Foreign Lottery & Sweepstakes scams

- Most prevalent consumer fraud conducted.
- Victim is advised they have won a foreign lottery or sweepstake through a drawing.
- Victim is requested to make advanced payments for taxes and other fees before winnings can be released to them.

If you did not apply or pay to partake in a lottery or sweepstakes, you have not won anything. Don't be fooled and scammed!!

Charity scams

- Mostly occurs during holidays and disasters when philanthropy is most common.
- Con artist will solicit donations in the name of a non existent or fraudulent charity.

Never give personal information. Research charity through BBB to ensure it is legitimate.

Pyramid schemes

- Commonly referred to as franchise fraud or marketing and investment fraud.
- Income earned is based on recruitment of other participants rather than the sale of a particular item.
- Upfront payment to participate is required.

Do not get involved in opportunities that request you to recruit new participants, rather than selling a specific product to increase your investment profit.

Nigerian letter or "419" fraud

- Victim is requested to help illegally transfer funds out of Nigeria, by a self proclaimed government official, in return for a large share of the money.
- Con artist requests victims bank account information under pretext that it is needed to complete and transfer money.
- Con artist will request advanced cash payments to pay off taxes and legal fees.
- Once payments from victim cease, the con artist uses the personal information received to impersonate the victim and drain bank and credit accounts of all assets.

Never relinquish personal account information or make advanced payments to anyone, no matter who they state they represent.

SOME OTHER SCAMS OR FRAUDS YOU MIGHT ENCOUNTER

- Work from home schemes.
- Health and diet scams.
- Mystery shopper scams.
- Mortgage foreclosure rescue.
- Reverse mortgage scams.
- Credit repair or debt assistance.
- Win something for nothing promotions.
- Over-payment scams.

Con artists know what people want to hear and have made a career of leading their victims away from common sense.

When dealing with your money and personal information, never allow yourself to be rushed, threatened, or persuaded against your judgment. High pressure tactics are almost always associated with frauds or scams. Phrases like, **"Act now! Don't delay, tomorrow will be too late!"** should make you run the other way. Acting without investigating is one sure way of becoming a fraud victim. Do a complete and thorough examination on any company or individual asking for money.

REPORTING RESOURCES

- **Port St. Lucie Police Department**
  www.pslpd.us
- **Federal Bureau of Investigation**
  www.fbi.gov
- **Federal Trade Commission**
  www.ftc.gov
- **Internal Revenue Service**
  www.irs.gov
- **Internet Crime Complaint Center**
  www.ic3.gov
- **Better Business Bureau**
  www.bbb.org

BE WISE, OPEN YOUR EYES AND DON'T BE VICTIMIZED