

**FRAUD**  
B I N G O

<p><b>F1</b></p> <p>Never give out personal info over the phone - Unless you initiated the call.</p>	<p><b>R16</b></p> <p>Understand Annuities and how they work.</p>	<p><b>A31</b></p> <p>Beware: The "family member in distress" scam.</p>	<p><b>U46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>D61</b></p> <p>If you don't understand how an investment works, don't buy it.</p>
<p><b>F2</b></p> <p>Been victimized? Call 1-800-PA-BANKS.</p>	<p><b>R17</b></p> <p>Make sure you use "strong" passwords.</p>	<p><b>A32</b></p> <p>Protect yourself from scams and ID theft.</p>	<p><b>U47</b></p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p><b>D62</b></p> <p>Nigerian Letter Scam: promises millions for help with foreign business.</p>
<p><b>F3</b></p> <p>Beware: "Counterfeit Cashier's Check" Scam.*</p> <p>*It may look real, but it doesn't mean it is. You are responsible. Ask for a wire transfer instead.</p>	<p><b>R18</b></p> <p>Beware: Identity Theft and how it can happen.</p>	<p><b>A33</b></p> <p>Check out strangers touting strange deals.</p>	<p><b>U48</b></p> <p>AARP's "Fraud Watch Network" - Beware of "reps" calling from Medicare/ government agencies.</p>	<p><b>D63</b></p> <p>Beware: Ponzi Schemes</p>



<p><b>F4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>R19</b></p> <p>Beware: the "Credit Repair" scam.</p>	<p><b>A34</b></p> <p>Beware: the "romance scam."</p>	<p><b>U49</b></p> <p>If you are told the opportunity should be left a secret, walk away.</p>	<p><b>D64</b></p> <p>Beware: the "pay up front" scam.</p>
<p><b>F5</b></p> <p>Many victims of scams or fraud are smart and well-educated.*</p> <p><small>*Recent study found elderly victims of fraud are more financially literate than non-victims.</small></p>	<p><b>R20</b></p> <p>Beware: sending your money offshore to collect "tax free" income.</p>	<p><b>A35</b></p> <p>Should we give out personal information over the phone?</p>	<p><b>U50</b></p> <p>Red Flag: "Everyone is in on it" Investment.</p>	<p><b>D65</b></p> <p>Red Flag: "limited quantity."</p>
<p><b>F6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>R21</b></p> <p>Don't give personal information because of an unsolicited sales pitch.</p>	<p><b>A36</b></p> <p>Make front and back copies of your credit/debit cards .</p>	<p><b>U51</b></p> <p>Don't chase "phantom riches."</p>	<p><b>D66</b></p> <p>If you're a victim of fraud report it - immediately!</p>

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<p><b>F7</b></p> <p>Low risks and high returns usually do not go hand in hand.</p>	<p><b>R22</b></p> <p>"Arm" yourself with information - learn to spot the "red flags" of investment fraud.</p>	<p><b>A37</b></p> <p>Resist high pressure sales tactics such as: "There's a shortage."</p>	<p><b>U52</b></p> <p>Scam artists use Internet tools such as unso-licited email to spread false information.</p>	<p><b>D67</b></p> <p>Never feel obligated to invest because of a "freebie."</p>
<p><b>F8</b></p> <p>Older persons are most likely to be targets of a scam.*</p> <p>* One in 20 older adults believe they have had some form of financial mistreatment in the recent past.</p>	<p><b>R23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>A38</b></p> <p>Avoid giving out your social security number.</p>	<p><b>U53</b></p> <p>Affinity Fraud— "I'm like you so you can trust me" scam.</p>	<p><b>D68</b></p> <p>Never buy an investment under pressure— sleep on it.</p>
<p><b>F9</b></p> <p>Check your financial statements for accuracy.</p>	<p><b>R24</b></p> <p>Beware: "Card Skimmers"</p>	<p><b>A39</b></p> <p>Check out the DoBS on Facebook @ PA Investor Education</p>	<p><b>U54</b></p> <p>Promissory notes - a promise isn't always a promise.</p>	<p><b>D69</b></p> <p>An uninformed investor can be the best friend of a financial criminal.</p>

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<p><b>F10</b></p> <p>Beware of "Spoofing."</p>	<p><b>R25</b></p> <p>Opt-out of pre-approved credit offers at: <a href="http://optoutprescreen.com">optoutprescreen.com</a>.</p>	<p><b>A40</b></p> <p>Report scams in your area to AARP's Fraud Watch Network</p>	<p><b>U55</b></p> <p>"Prime Bank Scam" - profit like the experts - get the secrets to success.</p>	<p><b>D70</b></p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p><b>F11</b></p> <p>Don't be drawn by appearances; scam artists know the importance of first impressions.</p>	<p><b>R26</b></p> <p>Use your caller ID.</p>	<p><b>A41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>U56</b></p> <p>Red flag: "Risk free" and "guaranteed."</p>	<p><b>D71</b></p> <p>Beware: the "international lottery" scam.</p>
<p><b>F12</b></p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.*</p> <p>*Request proof of the debt by mail before sending money.</p>	<p><b>R27</b></p> <p>Utilize a "credit freeze" with all three credit bureaus.</p>	<p><b>A42</b></p> <p>Follow the DoBS on Twitter @PAFinancialReg</p>	<p><b>U57</b></p> <p>Get ahead of the scammers - Sign up for "watchdog alerts"</p>	<p><b>D72</b></p> <p>Seniors are the number one target of frauds and scams.</p>

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<p><b>F13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>R28</b></p> <p>Beware: Home improvement scam.</p>	<p><b>A43</b></p> <p>When in doubt, check out the company.</p>	<p><b>U58</b></p> <p>Red flag: "Limited time offer."</p>	<p><b>D73</b></p> <p>Beware: the "Microsoft" scam.</p>
<p><b>F14</b></p> <p>"Shred" anything with your name or identifying info.</p>	<p><b>R29</b></p> <p>The IRS scam.</p>	<p><b>A44</b></p> <p>Don't let embarrassment or fear keep you from reporting theft or fraud</p>	<p><b>U59</b></p> <p>Be alert when you hear, "Last chance, you must act now." Hang up!</p>	<p><b>D74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>F15</b></p> <p>Get a copy of your free credit report at: <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>.</p>	<p><b>R30</b></p> <p>Beware: of "reload" scams</p>	<p><b>A45</b></p> <p>Report scams to the DoBS @ 800-PA-BANKS</p>	<p><b>U60</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>D75</b></p> <p>Beware: "charity" scams.</p>