

# Fraud **BINGO**

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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
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<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
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<p><b>14</b></p> <p>Protect personal info by shredding anything it might be on.</p>	<p><b>27</b></p> <p>A credit freeze is a great tool to protect yourself.</p>	<p><b>37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>

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<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>47</b></p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>
<p><b>11</b></p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>25</b></p> <p>Ask to have information sent. Check it out!</p>	<p><b>45</b></p> <p>Check your bank and credit card statements every month.</p>	<p><b>54</b></p> <p>Share this knowledge with a neighbor.</p>	<p><b>62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>43</b></p> <p>When in doubt, check out the company.</p>	<p><b>58</b></p> <p>Red flag: "Limited time offer."</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>33</b></p> <p>Question opportunities.</p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>

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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>

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<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
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<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>

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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>34</b></p> <p>If using online dating services, beware of "romance" scams.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>47</b></p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>
<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>FREE</b>  <b>Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>31</b></p> <p>"Family Member in Distress" Scam.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
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<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>

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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

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<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

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<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>

# Fraud **BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>
<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>48</b></p> <p>It is much less risky to hang up.</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>
<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>11</b></p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>9</b></p> <p>Check your financial statements for accuracy.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>
<p><b>11</b></p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>27</b></p> <p>A credit freeze is a great tool to protect yourself.</p>	<p><b>42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>

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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
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<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>

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<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>

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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>

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<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>FREE</b> <b>Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>69</b> Your money is your responsibility.</p>
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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

# Fraud **BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>

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<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>34</b></p> <p>If using online dating services, beware of "romance" scams.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>40</b></p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p><b>47</b></p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>48</b></p> <p>It is much less risky to hang up.</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>

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<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>14</b></p> <p>Protect personal info by shredding anything it might be on.</p>	<p><b>17</b></p> <p>Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>31</b></p> <p>"Family Member in Distress" Scam.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>21</b></p> <p>Don't give out personal information unless you have initiated the call.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>50</b></p> <p>Learn the signs of scams and fraud.</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>

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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>

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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
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<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>64</b> Many scams are just variations on older themes.</p>

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<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>38</b></p> <p>Take your time and ask for written information.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>34</b></p> <p>If using online dating services, beware of "romance" scams.</p>	<p><b>50</b></p> <p>Learn the signs of scams and fraud.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>10</b></p> <p>A foreign dignitary will not use your account to transfer money.</p>	<p><b>17</b></p> <p>Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

# Fraud **BINGO**

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>64</b> Many scams are just variations on older themes.</p>

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<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>69</b></p> <p>Your money is your responsibility.</p>
<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>43</b></p> <p>When in doubt, check out the company.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>17</b></p> <p>Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>27</b></p> <p>A credit freeze is a great tool to protect yourself.</p>	<p><b>38</b></p> <p>Take your time and ask for written information.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>

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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>14</b></p> <p>Protect personal info by shredding anything it might be on.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>40</b></p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>54</b></p> <p>Share this knowledge with a neighbor.</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
<p><b>10</b></p> <p>A foreign dignitary will not use your account to transfer money.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>45</b></p> <p>Check your bank and credit card statements every month.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>

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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>

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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>

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<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>27</b></p> <p>A credit freeze is a great tool to protect yourself.</p>	<p><b>42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>48</b></p> <p>It is much less risky to hang up.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>FREE</b>  <b>Fraud Info:</b>            Call the PA            Department of            Banking and            Securities  <b>1-800-PA-BANKS</b></p>	<p><b>54</b></p> <p>Share this knowledge with a neighbor.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
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<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>25</b></p> <p>Ask to have information sent. Check it out!</p>	<p><b>34</b></p> <p>If using online dating services, beware of "romance" scams.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>

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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>

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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>31</b></p> <p>"Family Member in Distress" Scam.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>69</b></p> <p>Your money is your responsibility.</p>
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<p><b>14</b></p> <p>Protect personal info by shredding anything it might be on.</p>	<p><b>21</b></p> <p>Don't give out personal information unless you have initiated the call.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>
<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>40</b></p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>17</b></p> <p>Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>58</b></p> <p>Red flag: "Limited time offer."</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>

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<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>33</b></p> <p>Question opportunities.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
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<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>48</b></p> <p>It is much less risky to hang up.</p>	<p><b>75</b></p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>38</b></p> <p>Take your time and ask for written information.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>69</b></p> <p>Your money is your responsibility.</p>

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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>

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<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>54</b></p> <p>Share this knowledge with a neighbor.</p>	<p><b>62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>9</b></p> <p>Check your financial statements for accuracy.</p>	<p><b>25</b></p> <p>Ask to have information sent. Check it out!</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
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<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>21</b></p> <p>Don't give out personal information unless you have initiated the call.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>58</b></p> <p>Red flag: "Limited time offer."</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>

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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>

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<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>69</b> Your money is your responsibility.</p>

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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>

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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>

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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

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<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>17</b></p> <p>Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>FREE Fraud Info:</b>  <b>Call the PA Department of Banking and Securities</b>  <b>1-800-PA-BANKS</b></p>	<p><b>54</b></p> <p>Share this knowledge with a neighbor.</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>
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<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>27</b></p> <p>A credit freeze is a great tool to protect yourself.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>

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<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>43</b></p> <p>When in doubt, check out the company.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>21</b></p> <p>Don't give out personal information unless you have initiated the call.</p>	<p><b>FREE</b>  <b>Fraud Info:</b>            Call the PA  <b>Department of</b>  <b>Banking and</b>  <b>Securities</b>  <b>1-800-PA-BANKS</b></p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>34</b></p> <p>If using online dating services, beware of "romance" scams.</p>	<p><b>58</b></p> <p>Red flag: "Limited time offer."</p>	<p><b>63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>43</b></p> <p>When in doubt, check out the company.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>75</b></p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
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<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>40</b></p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p><b>54</b></p> <p>Share this knowledge with a neighbor.</p>	<p><b>69</b></p> <p>Your money is your responsibility.</p>
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<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>50</b></p> <p>Learn the signs of scams and fraud.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>45</b></p> <p>Check your bank and credit card statements every month.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>11</b></p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>25</b></p> <p>Ask to have information sent. Check it out!</p>	<p><b>31</b></p> <p>"Family Member in Distress" Scam.</p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>75</b></p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>

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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>

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<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>47</b></p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>
<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>45</b></p> <p>Check your bank and credit card statements every month.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
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<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>43</b></p> <p>When in doubt, check out the company.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>

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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>

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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>

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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>33</b> Question opportunities.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>

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<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>34</b></p> <p>If using online dating services, beware of "romance" scams.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>31</b></p> <p>"Family Member in Distress" Scam.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>8</b></p> <p>Older persons are most likely to be targets of a scam.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>10</b></p> <p>A foreign dignitary will not use your account to transfer money.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>

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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>33</b> Question opportunities.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
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<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>FREE</b>  <b>Fraud Info:</b>            Call the PA            Department of            Banking and            Securities  <b>1-800-PA-BANKS</b></p>	<p><b>48</b></p> <p>It is much less risky to hang up.</p>	<p><b>72</b></p> <p>Seniors are the number one target of frauds and scams.</p>
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<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>58</b></p> <p>Red flag: "Limited time offer."</p>	<p><b>63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>

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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>69</b> Your money is your responsibility.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

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<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>33</b> Question opportunities.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>

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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>69</b> Your money is your responsibility.</p>

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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>32</b></p> <p>Be very skeptical of people who make big promises.</p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>64</b></p> <p>Many scams are just variations on older themes.</p>
<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>45</b></p> <p>Check your bank and credit card statements every month.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>50</b></p> <p>Learn the signs of scams and fraud.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>49</b></p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>
<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>37</b></p> <p>Resist high pressure sales tactics.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>68</b></p> <p>Never make a decision under pressure-sleep on it.</p>

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<p><b>15</b></p> <p>If you become a victim of a scam, let the authorities know.</p>	<p><b>16</b></p> <p>Leave Social Security Medicaid cards at home.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>21</b></p> <p>Don't give out personal information unless you have initiated the call.</p>	<p><b>42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>50</b></p> <p>Learn the signs of scams and fraud.</p>	<p><b>75</b></p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>FREE Fraud Info:</b>  <b>Call the PA Department of Banking and Securities</b>  <b>1-800-PA-BANKS</b></p>	<p><b>60</b></p> <p>If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>69</b></p> <p>Your money is your responsibility.</p>
<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>33</b></p> <p>Question opportunities.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>2</b></p> <p>Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>

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<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
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<p><b>13</b></p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>38</b></p> <p>Take your time and ask for written information.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>26</b></p> <p>Use Caller ID!</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>FREE Fraud Info:</b>  <b>Call the PA Department of Banking and Securities</b>  <b>1-800-PA-BANKS</b></p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
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<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>

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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>5</b></p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>40</b></p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>62</b></p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>3</b></p> <p>Counterfeit money orders or checks are hard to identify.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>69</b></p> <p>Your money is your responsibility.</p>
<p><b>9</b></p> <p>Check your financial statements for accuracy.</p>	<p><b>27</b></p> <p>A credit freeze is a great tool to protect yourself.</p>	<p><b>FREE</b>  <b>Fraud Info:</b>            Call the PA  <b>Department of</b>  <b>Banking and</b>  <b>Securities</b>  <b>1-800-PA-BANKS</b></p>	<p><b>47</b></p> <p>If in doubt, say "NO!"            Trust your instincts.</p>	<p><b>75</b></p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>11</b></p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>46</b></p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p><b>70</b></p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>10</b></p> <p>A foreign dignitary will not use your account to transfer money.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>42</b></p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>

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<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

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<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>28</b></p> <p>Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>38</b></p> <p>Take your time and ask for written information.</p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>14</b></p> <p>Protect personal info by shredding anything it might be on.</p>	<p><b>20</b></p> <p>Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>24</b></p> <p>Hang up on high-pressure sales pitches.</p>	<p><b>31</b></p> <p>"Family Member in Distress" Scam.</p>	<p><b>50</b></p> <p>Learn the signs of scams and fraud.</p>	<p><b>63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
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<p><b>4</b></p> <p>Keep copies of all financial documents.</p>	<p><b>29</b></p> <p>The IRS will never call about past due taxes.</p>	<p><b>39</b></p> <p>Don't give a second chance to a scam artist.</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
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<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
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<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>44</b> If you are a victim of fraud, report it.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>7</b> Get a free copy of your credit report annually.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>1</b></p> <p>Never give your personal info to someone you don't know.</p>	<p><b>18</b></p> <p>Very few people ever get money back from scam artists.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>51</b></p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>63</b></p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>19</b></p> <p>Don't fall for a promise over the phone.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>56</b></p> <p>Red flag: "Risk free."</p>	<p><b>61</b></p> <p>Do not wire money to someone you do not know.</p>
<p><b>7</b></p> <p>Get a free copy of your credit report annually.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>36</b></p> <p>Make copies of credit and debit cards, safely store.</p>	<p><b>55</b></p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p><b>71</b></p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>10</b></p> <p>A foreign dignitary will not use your account to transfer money.</p>	<p><b>30</b></p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>35</b></p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p><b>48</b></p> <p>It is much less risky to hang up.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

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<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>30</b> No questions are dumb or silly when it comes to your hard earned money.</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
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<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>34</b> If using online dating services, beware of "romance" scams.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
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<p><b>12</b></p> <p>Beware of random calls claiming you owe money.</p>	<p><b>22</b></p> <p>"Lighten your loan," leave least used credit cards at home.</p>	<p><b>44</b></p> <p>If you are a victim of fraud, report it.</p>	<p><b>57</b></p> <p>Red flag: "Guaranteed."</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>

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<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>70</b> If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
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<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>21</b> Don't give out personal information unless you have initiated the call.</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>62</b> Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>17</b> Be leary when contacted by someone you don't know about an opportunity.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>57</b> Red flag: "Guaranteed."</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>
<p><b>15</b> If you become a victim of a scam, let the authorities know.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>36</b> Make copies of credit and debit cards, safely store.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>32</b> Be very skeptical of people who make big promises.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>

# Fraud **BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>3</b> Counterfeit money orders or checks are hard to identify.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>11</b> Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p><b>16</b> Leave Social Security Medicaid cards at home.</p>	<p><b>45</b> Check your bank and credit card statements every month.</p>	<p><b>48</b> It is much less risky to hang up.</p>	<p><b>69</b> Your money is your responsibility.</p>
<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>47</b> If in doubt, say "NO!" Trust your instincts.</p>	<p><b>71</b> Do not let someone pressure you into something you are not comfortable with.</p>

# Fraud **BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>10</b> A foreign dignitary will not use your account to transfer money.</p>	<p><b>22</b> "Lighten your loan," leave least used credit cards at home.</p>	<p><b>42</b> Keep information about your bank accounts and credit cards to yourself.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>60</b> If you are a scam victim, keep a notebook to keep track of and take notes.</p>	<p><b>66</b> Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>64</b> Many scams are just variations on older themes.</p>

# Fraud **BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>19</b> Don't fall for a promise over the phone.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>55</b> Financial crimes can be as devastating as violent crimes.</p>	<p><b>65</b> Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>12</b> Beware of random calls claiming you owe money.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>39</b> Don't give a second chance to a scam artist.</p>	<p><b>46</b> If the sales person cannot give you detailed answers, hang up!</p>	<p><b>63</b> Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>68</b> Never make a decision under pressure-sleep on it.</p>
<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>20</b> Think twice about sending your money by wire-transfer or prepaid card.</p>	<p><b>35</b> It is difficult to get money back after sending a wire transfer.</p>	<p><b>50</b> Learn the signs of scams and fraud.</p>	<p><b>64</b> Many scams are just variations on older themes.</p>
<p><b>13</b> Keep in mind that good manners don't indicate personal integrity.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>43</b> When in doubt, check out the company.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>

# Fraud **BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>14</b> Protect personal info by shredding anything it might be on.</p>	<p><b>27</b> A credit freeze is a great tool to protect yourself.</p>	<p><b>37</b> Resist high pressure sales tactics.</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
<p><b>2</b> Been victimized? Call DoBS at 1-800-PA-BANKS.</p>	<p><b>29</b> The IRS will never call about past due taxes.</p>	<p><b>38</b> Take your time and ask for written information.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>69</b> Your money is your responsibility.</p>
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<p><b>5</b> Many victims of financial fraud are smart and well-educated.</p>	<p><b>26</b> Use Caller ID!</p>	<p><b>40</b> Before you send money, talk to a friend or someone you trust.</p>	<p><b>58</b> Red flag: "Limited time offer."</p>	<p><b>72</b> Seniors are the number one target of frauds and scams.</p>
<p><b>8</b> Older persons are most likely to be targets of a scam.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>51</b> If you become a victim, don't be ashamed or embarrassed.</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>

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<p><b>1</b> Never give your personal info to someone you don't know.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>31</b> "Family Member in Distress" Scam.</p>	<p><b>56</b> Red flag: "Risk free."</p>	<p><b>61</b> Do not wire money to someone you do not know.</p>
<p><b>4</b> Keep copies of all financial documents.</p>	<p><b>28</b> Home improvement contractors should be registered with PA Attorney General.</p>	<p><b>41</b> Don't send money to anyone who insists on immediate payment.</p>	<p><b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>75</b> Computer repair companies will not call you randomly. Do not give remote access.</p>
<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>25</b> Ask to have information sent. Check it out!</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>74</b> Be careful. Recovering your money is very difficult.</p>
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<p><b>6</b> If it sounds too good to be true, it probably is.</p>	<p><b>24</b> Hang up on high-pressure sales pitches.</p>	<p><b>33</b> Question opportunities.</p>	<p><b>49</b> If you are told the opportunity should be kept a secret, walk away.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>

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<p><b>9</b> Check your financial statements for accuracy.</p>	<p><b>18</b> Very few people ever get money back from scam artists.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>54</b> Share this knowledge with a neighbor.</p>	<p><b>73</b> There is no such thing as a "no risk" opportunity.</p>
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