

Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for “Watchdog Alerts.”</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>75</p> <p>Beware: “Charity” Scams</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>17</p> <p>Make Sure to Use “Strong” Passwords</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>3</p> <p>Beware: “Counterfeit Cashier’s Check” Scam</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>38</p> <p>Avoid Giving Out Your Social Security Number</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>

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<p>6 If it sounds too good to be true, it probably is.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>26 Use Caller ID!</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>

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<p>8 Older persons are most likely to be targets of a scam.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

Fraud **BINGO**

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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>26 Use Caller ID!</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>10 Beware of "Spoofing"</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>71 Beware: The "International Lottery" Scam</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>43 When in doubt, check out the company.</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

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<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>28 Beware: Home Improvement Scam</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>10 Beware of "Spoofing"</p>	<p>24 Beware: Card "Skimmers"</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
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<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>26 Use Caller ID!</p>	<p>34 Beware: The "Romance" Scam</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>58 Red flag: "Limited time offer."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Fraud BINGO

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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>38</p> <p>Avoid Giving Out Your Social Security Number</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>10</p> <p>Beware of "Spoofing"</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>

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<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>26</p> <p>Use Caller ID!</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75</p> <p>Beware: "Charity" Scams</p>

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<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>30</p> <p>Beware: of “Reload” Scams</p>	<p>37</p> <p>Resist high pressure sales tactics such as: “There’s a shortage”</p>	<p>59</p> <p>Be alert when you hear “Last chance, you must act now.” Hang up!</p>	<p>75</p> <p>Beware: “Charity” Scams</p>
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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>27</p> <p>Utilize a “Credit Freeze” With the Three Main Credit Bureaus</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>Don't Chase “Phantom Riches.”</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<p>9 Check your financial statements for accuracy.</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 When in doubt, check out the company.</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>24 Beware: Card "Skimmers"</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
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<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
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<p>9 Check your financial statements for accuracy.</p>	<p>16 Understand Annuities and How They Work</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>71 Beware: The "International Lottery" Scam</p>

Fraud BINGO

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<p>8 Older persons are most likely to be targets of a scam.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>43 When in doubt, check out the company.</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>19</p> <p>Beware: The “Credit Repair” Scam</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>51</p> <p>Don't Chase “Phantom Riches.”</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A “Freebie.”</p>

Fraud BINGO

F	R	A	U	D
<p>6 If it sounds too good to be true, it probably is.</p>	<p>26 Use Caller ID!</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>63 Beware: Ponzi Schemes</p>
<p>4 Keep copies of all financial documents.</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>

Fraud BINGO

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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>

Fraud BINGO

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<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>26</p> <p>Use Caller ID!</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>65</p> <p>Red Flag: "Limited Quantity"</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>

Fraud **BINGO**

F	R	A	U	D
<p>9 Check your financial statements for accuracy.</p>	<p>16 Understand Annuities and How They Work</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75 Beware: "Charity" Scams</p>
<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>23 Read the fine print before you sign up.</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>24 Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>29 Beware: The IRS Scam</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

Fraud BINGO

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<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>29 Beware: The IRS Scam</p>	<p>34 Beware: The "Romance" Scam</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>63 Beware: Ponzi Schemes</p>
<p>10 Beware of "Spoofing"</p>	<p>26 Use Caller ID!</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>43 When in doubt, check out the company.</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Fraud BINGO

F	R	A	U	D
<p>4 Keep copies of all financial documents.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
<p>10 Beware of "Spoofing"</p>	<p>24 Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
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Fraud **BINGO**

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<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for “Watchdog Alerts.”</p>	<p>75</p> <p>Beware: “Charity” Scams</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>37</p> <p>Resist high pressure sales tactics such as: “There’s a shortage”</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>43 When in doubt, check out the company.</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>23 Read the fine print before you sign up.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>24 Beware: Card "Skimmers"</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>16 Understand Annuities and How They Work</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

Fraud BINGO

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<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>Don't Chase "Phantom Riches."</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>

Fraud BINGO

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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>63 Beware: Ponzi Schemes</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>30 Beware: of "Reload" Scams</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>75 Beware: "Charity" Scams</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>43 When in doubt, check out the company.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>10 Beware of "Spoofing"</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>71 Beware: The "International Lottery" Scam</p>

Fraud **BINGO**

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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>26 Use Caller ID!</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>58 Red flag: "Limited time offer."</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>10 Beware of "Spoofing"</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63 Beware: Ponzi Schemes</p>
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<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72 Seniors are the number one target of frauds and scams.</p>

Fraud BINGO

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>38</p> <p>Avoid Giving Out Your Social Security Number</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
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<p>4 Keep copies of all financial documents.</p>	<p>29 Beware: The IRS Scam</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
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<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
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<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>58 Red flag: "Limited time offer."</p>	<p>75 Beware: "Charity" Scams</p>

Fraud BINGO

F	R	A	U	D
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>10</p> <p>Beware of "Spoofing"</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>26</p> <p>Use Caller ID!</p>	<p>38</p> <p>Avoid Giving Out Your Social Security Number</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<p>3</p> <p>Beware: “Counterfeit Cashier’s Check” Scam</p>	<p>30</p> <p>Beware: of “Reload” Scams</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>37</p> <p>Resist high pressure sales tactics such as: “There’s a shortage”</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>73</p> <p>Beware: The “Microsoft” Scam</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>27</p> <p>Utilize a “Credit Freeze” With the Three Main Credit Bureaus</p>	<p>44</p> <p>Don’t Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>50</p> <p>Red Flag: “Everyone Is In On It” Investment</p>	<p>65</p> <p>Red Flag: “Limited Quantity”</p>

Fraud **BINGO**

F	R	A	U	D
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>16 Understand Annuities and How They Work</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>30 Beware: of "Reload" Scams</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>4 Keep copies of all financial documents.</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>

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<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
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<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>27</p> <p>Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA- BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>Don't Chase "Phantom Riches."</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>25</p> <p>Opt-Out of Pre- approved Credit Card Offers at: OptOutPrescreen.co m</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>

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<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>38</p> <p>Avoid Giving Out Your Social Security Number</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<p>10</p> <p>Beware of "Spoofing"</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well- educated.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>

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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>30 Beware: of "Reload" Scams</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
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<p>9 Check your financial statements for accuracy.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>29 Beware: The IRS Scam</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>58 Red flag: "Limited time offer."</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>

Fraud BINGO

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>22</p> <p>“Arm” Yourself with Information – Learn To Spot The “Red Flags” of Investment Fraud</p>	<p>34</p> <p>Beware: The “Romance” Scam</p>	<p>50</p> <p>Red Flag: “Everyone Is In On It” Investment</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there’s no such thing as a free lunch.</p>
<p>11</p> <p>Don’t be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for “Watchdog Alerts.”</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A “Freebie.”</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect “Tax Free” Income</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>75</p> <p>Beware: “Charity” Scams</p>
<p>3</p> <p>Beware: “Counterfeit Cashier’s Check” Scam</p>	<p>27</p> <p>Utilize a “Credit Freeze” With the Three Main Credit Bureaus</p>	<p>38</p> <p>Avoid Giving Out Your Social Security Number</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>73</p> <p>Beware: The “Microsoft” Scam</p>
<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>51</p> <p>Don't Chase “Phantom Riches.”</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>

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<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>Don't Chase "Phantom Riches."</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>26</p> <p>Use Caller ID!</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>27</p> <p>Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

Fraud BINGO

F	R	A	U	D
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>65</p> <p>Red Flag: "Limited Quantity"</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>63 Beware: Ponzi Schemes</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>26 Use Caller ID!</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
<p>4 Keep copies of all financial documents.</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>6 If it sounds too good to be true, it probably is.</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>

Fraud BINGO

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<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
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<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>23 Read the fine print before you sign up.</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>

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<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>75 Beware: "Charity" Scams</p>
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<p>6 If it sounds too good to be true, it probably is.</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
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<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>

Fraud BINGO

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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>10</p> <p>Beware of "Spoofing"</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

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<p>10 Beware of "Spoofing"</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
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<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>28 Beware: Home Improvement Scam</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>29 Beware: The IRS Scam</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>58 Red flag: "Limited time offer."</p>	<p>64 Beware: The "Pay Up Front" Scam</p>

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<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>9 Check your financial statements for accuracy.</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>63 Beware: Ponzi Schemes</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>16 Understand Annuities and How They Work</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>73 Beware: The "Microsoft" Scam</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>

Fraud BINGO

F	R	A	U	D
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>23 Read the fine print before you sign up.</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
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<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>9 Check your financial statements for accuracy.</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>58 Red flag: "Limited time offer."</p>	<p>72 Seniors are the number one target of frauds and scams.</p>

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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>28 Beware: Home Improvement Scam</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
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<p>10 Beware of "Spoofing"</p>	<p>16 Understand Annuities and How They Work</p>	<p>43 When in doubt, check out the company.</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
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<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>

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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>

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<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>75 Beware: "Charity" Scams</p>

Fraud **BINGO**

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
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<p>10 Beware of "Spoofing"</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
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<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>63 Beware: Ponzi Schemes</p>
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<p>9 Check your financial statements for accuracy.</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>

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<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>44</p> <p>Don’t Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>56</p> <p>Red flag: “Risk free” and “Guaranteed.”</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
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F	R	A	U	D
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>10</p> <p>Beware of "Spoofing"</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>FREE</p> <p>Fraud Info:</p> <p>Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>27</p> <p>Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>

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<p>10 Beware of "Spoofing"</p>	<p>29 Beware: The IRS Scam</p>	<p>43 When in doubt, check out the company.</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>58 Red flag: "Limited time offer."</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>26 Use Caller ID!</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>71 Beware: The "International Lottery" Scam</p>
<p>9 Check your financial statements for accuracy.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>75 Beware: "Charity" Scams</p>

Fraud BINGO

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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>65</p> <p>Red Flag: "Limited Quantity"</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>

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<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
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<p>10</p> <p>Beware of "Spoofing"</p>	<p>26</p> <p>Use Caller ID!</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p>4 Keep copies of all financial documents.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>63 Beware: Ponzi Schemes</p>
<p>10 Beware of "Spoofing"</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>34 Beware: The "Romance" Scam</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
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<p>4 Keep copies of all financial documents.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>16 Understand Annuities and How They Work</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>28 Beware: Home Improvement Scam</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>64 Beware: The "Pay Up Front" Scam</p>

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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
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<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>30 Beware: of "Reload" Scams</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>75 Beware: "Charity" Scams</p>
<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>16 Understand Annuities and How They Work</p>	<p>43 When in doubt, check out the company.</p>	<p>58 Red flag: "Limited time offer."</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>64 Beware: The "Pay Up Front" Scam</p>

Fraud **BINGO**

F	R	A	U	D
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>

Fraud BINGO

F	R	A	U	D
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

Fraud BINGO

F	R	A	U	D
<p>12</p> <p>Beware: Anyone Who Calls You “Out of The Blue” Claiming You Owe Them Money</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>65</p> <p>Red Flag: “Limited Quantity”</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for “Watchdog Alerts.”</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>10</p> <p>Beware of “Spoofing”</p>	<p>19</p> <p>Beware: The “Credit Repair” Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>3</p> <p>Beware: “Counterfeit Cashier’s Check” Scam</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect “Tax Free” Income</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>71</p> <p>Beware: The “International Lottery” Scam</p>

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<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>28 Beware: Home Improvement Scam</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>63 Beware: Ponzi Schemes</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>16 Understand Annuities and How They Work</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>58 Red flag: "Limited time offer."</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>4 Keep copies of all financial documents.</p>	<p>26 Use Caller ID!</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p>10 Beware of "Spoofing"</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64 Beware: The "Pay Up Front" Scam</p>

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<p>9 Check your financial statements for accuracy.</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>28 Beware: Home Improvement Scam</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
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<p>4 Keep copies of all financial documents.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>28 Beware: Home Improvement Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>35</p> <p>Should We Give Out Personal Information Over the Phone?</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
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Fraud BINGO

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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>

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<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>71 Beware: The "International Lottery" Scam</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>28 Beware: Home Improvement Scam</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>63 Beware: Ponzi Schemes</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>

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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>51</p> <p>Don't Chase "Phantom Riches."</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
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<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect “Tax Free” Income</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Red Flag: “Everyone Is In On It” Investment</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>19</p> <p>Beware: The “Credit Repair” Scam</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there’s no such thing as a free lunch.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>37</p> <p>Resist high pressure sales tactics such as: “There’s a shortage”</p>	<p>46</p> <p>If sales person can’t give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>75</p> <p>Beware: “Charity” Scams</p>

Fraud **BINGO**

F	R	A	U	D
<p>9 Check your financial statements for accuracy.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54 Promissory notes - a promise isn't always a promise.</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>10 Beware of "Spoofing"</p>	<p>29 Beware: The IRS Scam</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>75 Beware: "Charity" Scams</p>
<p>4 Keep copies of all financial documents.</p>	<p>26 Use Caller ID!</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>64 Beware: The "Pay Up Front" Scam</p>

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<p>4 Keep copies of all financial documents.</p>	<p>28 Beware: Home Improvement Scam</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>65 Red Flag: "Limited Quantity"</p>
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<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73 Beware: The "Microsoft" Scam</p>

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
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<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
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<p>8 Older persons are most likely to be targets of a scam.</p>	<p>29 Beware: The IRS Scam</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>26 Use Caller ID!</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>63 Beware: Ponzi Schemes</p>

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<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>26 Use Caller ID!</p>	<p>31 Beware: "Family Member in Distress" Scam.</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>26</p> <p>Use Caller ID!</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>27</p> <p>Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>65</p> <p>Red Flag: "Limited Quantity"</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>61</p> <p>If you don't understand how the investment works, don't buy it.</p>

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>10</p> <p>Beware of "Spoofing"</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>

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<p>10 Beware of "Spoofing"</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>55 "Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>29 Beware: The IRS Scam</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>64 Beware: The "Pay Up Front" Scam</p>

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
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<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>65</p> <p>Red Flag: "Limited Quantity"</p>
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Fraud BINGO

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<p>4 Keep copies of all financial documents.</p>	<p>26 Use Caller ID!</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73 Beware: The "Microsoft" Scam</p>
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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>36</p> <p>Make Front and Back Copies of Credit and Debit Cards</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>

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<p>9 Check your financial statements for accuracy.</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>23 Read the fine print before you sign up.</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>71 Beware: The "International Lottery" Scam</p>
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<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

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<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>23 Read the fine print before you sign up.</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
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<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>28 Beware: Home Improvement Scam</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>68 Never buy an investment under pressure - sleep on it.</p>
<p>1 Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>

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<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>65 Red Flag: "Limited Quantity"</p>

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<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>31</p> <p>Beware: "Family Member in Distress" Scam.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
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<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>17</p> <p>Make Sure to Use "Strong" Passwords</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>57</p> <p>Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50</p> <p>Red Flag: "Everyone Is In On It" Investment</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>27</p> <p>Utilize a “Credit Freeze” With the Three Main Credit Bureaus</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>58</p> <p>Red flag: “Limited time offer.”</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A “Freebie.”</p>
<p>3</p> <p>Beware: “Counterfeit Cashier’s Check” Scam</p>	<p>22</p> <p>“Arm” Yourself with Information – Learn To Spot The “Red Flags” of Investment Fraud</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>54</p> <p>Promissory notes - a promise isn't always a promise.</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>

Fraud **BINGO**

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<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>51</p> <p>Don't Chase "Phantom Riches."</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>1</p> <p>Never Give Out Personal Info Over the Phone – Unless You Initiated the Call</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>75</p> <p>Beware: "Charity" Scams</p>
<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>28</p> <p>Beware: Home Improvement Scam</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>55</p> <p>"Prime Bank" Scam - Profit Like the Experts - Get The Secrets To Success</p>	<p>66</p> <p>If You Are A Victim of Fraud Report It – Immediately!</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>20</p> <p>Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>2</p> <p>Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>16</p> <p>Understand Annuities and How They Work</p>	<p>FREE</p> <p>Fraud Info:</p> <p>Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>48</p> <p>AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>73</p> <p>Beware: The "Microsoft" Scam</p>
<p>3</p> <p>Beware: "Counterfeit Cashier's Check" Scam</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>32</p> <p>Protect Yourself from Scams and ID Theft</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>69</p> <p>An uninformed investor can be the best friend of a financial criminal</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>18</p> <p>Beware: of Identity Theft and How It Can Happen</p>	<p>34</p> <p>Beware: The "Romance" Scam</p>	<p>60</p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>75</p> <p>Beware: "Charity" Scams</p>

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<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>23 Read the fine print before you sign up.</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>58 Red flag: "Limited time offer."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>65 Red Flag: "Limited Quantity"</p>
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<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>71 Beware: The "International Lottery" Scam</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>30 Beware: of "Reload" Scams</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>28 Beware: Home Improvement Scam</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>

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<p>4 Keep copies of all financial documents.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>71 Beware: The "International Lottery" Scam</p>
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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>19</p> <p>Beware: The “Credit Repair” Scam</p>	<p>34</p> <p>Beware: The “Romance” Scam</p>	<p>59</p> <p>Be alert when you hear “Last chance, you must act now.” Hang up!</p>	<p>75</p> <p>Beware: “Charity” Scams</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>12</p> <p>Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>37</p> <p>Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>71</p> <p>Beware: The "International Lottery" Scam</p>

Fraud **BINGO**

F	R	A	U	D
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>25 Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>16 Understand Annuities and How They Work</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>48 AARP's "Fraud Watch Network" - Beware of "Reps" Calling from Medicare/Gov't Agencies</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>24 Beware: Card "Skimmers"</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>

Fraud BINGO

F	R	A	U	D
<p>7</p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p>21</p> <p>Don't give out personal information because of an unsolicited sales pitch.</p>	<p>45</p> <p>Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>68</p> <p>Never buy an investment under pressure - sleep on it.</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>22</p> <p>"Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>33</p> <p>Check Out Strangers Touting Strange Deals</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>70</p> <p>Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>26</p> <p>Use Caller ID!</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56</p> <p>Red flag: "Risk free" and "Guaranteed."</p>	<p>67</p> <p>Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>15</p> <p>Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>42</p> <p>Follow the Department on Twitter @PAFinancialReg</p>	<p>51</p> <p>Don't Chase "Phantom Riches."</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>

Fraud **BINGO**

F	R	A	U	D
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>24 Beware: Card "Skimmers"</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>63 Beware: Ponzi Schemes</p>
<p>8 Older persons are most likely to be targets of a scam.</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>75 Beware: "Charity" Scams</p>
<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>30 Beware: of "Reload" Scams</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>34 Beware: The "Romance" Scam</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>23 Read the fine print before you sign up.</p>	<p>43 When in doubt, check out the company.</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>72 Seniors are the number one target of frauds and scams.</p>

Fraud **BINGO**

F	R	A	U	D
<p>4 Keep copies of all financial documents.</p>	<p>30 Beware: of "Reload" Scams</p>	<p>34 Beware: The "Romance" Scam</p>	<p>60 Tax preparers and insurance agents must have a license to sell you securities.</p>	<p>70 Investment seminars may offer free dinner, but there's no such thing as a free lunch.</p>
<p>9 Check your financial statements for accuracy.</p>	<p>16 Understand Annuities and How They Work</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
<p>5 Many victims of financial fraud are smart and well-educated.</p>	<p>28 Beware: Home Improvement Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>17 Make Sure to Use "Strong" Passwords</p>	<p>37 Resist high pressure sales tactics such as: "There's a shortage"</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>65 Red Flag: "Limited Quantity"</p>
<p>6 If it sounds too good to be true, it probably is.</p>	<p>19 Beware: The "Credit Repair" Scam</p>	<p>32 Protect Yourself from Scams and ID Theft</p>	<p>50 Red Flag: "Everyone Is In On It" Investment</p>	<p>62 Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

Fraud BINGO

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<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>23 Read the fine print before you sign up.</p>	<p>33 Check Out Strangers Touting Strange Deals</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>75 Beware: "Charity" Scams</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>18 Beware: of Identity Theft and How It Can Happen</p>	<p>42 Follow the Department on Twitter @PAFinancialReg</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>63 Beware: Ponzi Schemes</p>
<p>13 Keep in mind that good manners don't indicate personal integrity.</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>15 Get a Copy of Your Free Credit Report At: annualcreditreport.com</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>35 Should We Give Out Personal Information Over the Phone?</p>	<p>47 If in doubt, say "NO!" Trust your instincts.</p>	<p>73 Beware: The "Microsoft" Scam</p>
<p>9 Check your financial statements for accuracy.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>

Fraud **BINGO**

F	R	A	U	D
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>28 Beware: Home Improvement Scam</p>	<p>34 Beware: The "Romance" Scam</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>
<p>11 Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27 Utilize a "Credit Freeze" With the Three Main Credit Bureaus</p>	<p>44 Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>52 Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p>61 If you don't understand how the investment works, don't buy it.</p>
<p>14 "Shred" Anything with Your Name or Identifying Information on It</p>	<p>24 Beware: Card "Skimmers"</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>9 Check your financial statements for accuracy.</p>	<p>20 Beware: Sending Your Money Offshore To Collect "Tax Free" Income</p>	<p>45 Report Scams to the Pennsylvania Department of Banking and Securities: 800-PA-BANKS</p>	<p>56 Red flag: "Risk free" and "Guaranteed."</p>	<p>66 If You Are A Victim of Fraud Report It – Immediately!</p>
<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>29 Beware: The IRS Scam</p>	<p>39 Check out the DoBS on Facebook at PA Investor Education</p>	<p>49 If you are told the investment should be kept a secret, walk away.</p>	<p>65 Red Flag: "Limited Quantity"</p>

Fraud BINGO

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<p>8</p> <p>Older persons are most likely to be targets of a scam.</p>	<p>24</p> <p>Beware: Card "Skimmers"</p>	<p>39</p> <p>Check out the DoBS on Facebook at PA Investor Education</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>63</p> <p>Beware: Ponzi Schemes</p>
<p>14</p> <p>"Shred" Anything with Your Name or Identifying Information on It</p>	<p>30</p> <p>Beware: of "Reload" Scams</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74</p> <p>Be careful. Recovering your money is very difficult.</p>
<p>10</p> <p>Beware of "Spoofing"</p>	<p>29</p> <p>Beware: The IRS Scam</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>9</p> <p>Check your financial statements for accuracy.</p>	<p>25</p> <p>Opt-Out of Pre-approved Credit Card Offers at: OptOutPrescreen.com</p>	<p>44</p> <p>Don't Let Embarrassment or Fear Keep You from Reporting Fraud</p>	<p>49</p> <p>If you are told the investment should be kept a secret, walk away.</p>	<p>64</p> <p>Beware: The "Pay Up Front" Scam</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>19</p> <p>Beware: The "Credit Repair" Scam</p>	<p>40</p> <p>Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>46</p> <p>If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>62</p> <p>Nigerian Letter Scam, promising millions for help with foreign business exchange.</p>

Fraud BINGO

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<p>2 Been victimized? Call Pennsylvania Department of Banking Securities: 800-PA-BANKS</p>	<p>26 Use Caller ID!</p>	<p>36 Make Front and Back Copies of Credit and Debit Cards</p>	<p>51 Don't Chase "Phantom Riches."</p>	<p>67 Never Feel Obligated To Invest Because of A "Freebie."</p>
<p>12 Beware: Anyone Who Calls You "Out of The Blue" Claiming You Owe Them Money</p>	<p>30 Beware: of "Reload" Scams</p>	<p>40 Report Scams In Your Area To AARP's Fraud Watch Network</p>	<p>46 If sales person can't give you detailed answers, hang up - MUCH less risky to do so!</p>	<p>69 An uninformed investor can be the best friend of a financial criminal</p>
<p>3 Beware: "Counterfeit Cashier's Check" Scam</p>	<p>21 Don't give out personal information because of an unsolicited sales pitch.</p>	<p>FREE Fraud Info: Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p>53 Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>72 Seniors are the number one target of frauds and scams.</p>
<p>5 Many victims of financial fraud are smart and well- educated.</p>	<p>16 Understand Annuities and How They Work</p>	<p>38 Avoid Giving Out Your Social Security Number</p>	<p>59 Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64 Beware: The "Pay Up Front" Scam</p>
<p>7 Low risk and high returns usually do not go hand in hand.</p>	<p>22 "Arm" Yourself with Information – Learn To Spot The "Red Flags" of Investment Fraud</p>	<p>41 Don't send money to anyone who insists on immediate payment.</p>	<p>57 Get Ahead of The Scammers – Sign Up for "Watchdog Alerts."</p>	<p>74 Be careful. Recovering your money is very difficult.</p>