



# 4 “D”s

*for avoiding fraud*

**1**

**DO** protect your personal information all the time. Never share your birthday, social security number, credit card number or passwords with others. No one should call or email you asking for this information.

**2**

**DO** stand your ground. Scammers may try to scare you by saying if you don't give them money, you'll be arrested or turned into the IRS. Don't believe them. Police and government agencies don't use phone calls to collect money.

**3**

**DON'T** trust caller ID. Scammers can change the caller ID to look like an official business or even a government agency.

**4**

**DON'T** pay someone with wire transfers or gift cards. Some scammers will tell you to wire them money or may ask you to send them gift cards. Don't do it. A real organization would not ask you to send money this way.

