HCE
HOUSING, CONSUMER & ENERGY PROJECT

Preventing, Reporting, and Responding to Scams

What steps can I take to protect myself from scams?

1

Keep financial account information safe. Never share your account or payment information over the phone with someone who calls you. If you believe the caller's request is legitimate, hang up and contact the company directly through a published phone number or verified website.

2

Secure personal info. Use a password manager or change your passwords regularly, run antivirus or other security checks on your devices regularly, and monitor your credit.

3

Request free credit reports. You have the right to a free credit report once every year from each of the three major credit reporting agencies: www.transunion.com, www.experian.com, www.equifax.com. If you see debt on your report that does not belong to you, file a dispute. For more information about how to file a dispute, click here.

4

Use caution when answering unknown numbers, and use a call-blocking service. Consider letting unknown callers leave a voicemail message, and then call them back if the message is from a real person. Find out what call-blocking options your phone provider offers, and look at reviews for free apps you can download on your phone.

What should I do if I was already scammed?

- **Contact your financial institution.** Report the scam or fraudulent charge to your bank or credit card company, and ask them to reverse the transaction.
- **Report identity theft**: If you gave out your Social Security Number or other personal identifying information, report it to IdentityTheft.gov
- **Report the scam.** See below.
- **Monitor your credit.** See above.

For more specific steps on what to do if you paid a scammer, visit https://consumer.ftc.gov/articles/what-do-if-you-were-scammed#Paid

Can I get help from a lawyer?

Some lawyers help people who are victims of scams. Be sure to ask any lawyers you contact what experience they have with your type of case. Some options for finding a lawyer include:

- Contact the bar association in your area to ask if they provide attorney referrals;
- Contact the legal aid program in your area to see if they handle these cases and to find out if you are eligible (only households with low income qualify);
- Look for a consumer attorney in your area at ConsumerAdvocates.org.

Where do I make a report?

- **Federal Trade Commission:** ReportFraud.ftc.gov, or call 1-877-FTC-HELP, or (888) 382-1222;
- **Federal Communication Commission:** https://consumercomplaints.fcc.gov/hc/en-us/ or call (888-225-5322);
- **Your state attorney general:** https://ncdoj.gov/protecting-consumers/telephones-telemarketing/fighting-robocalls/ or call the NC DOJ's Robocall Hotline:(844)-8-NO-ROBO.

What information should I report?

- The date and time of the call;
- The phone number to which the call was made;
- The Caller ID displayed during the incoming call;
- The basic message of the call: what did the scammer say or ask you? How did the scammer represent themselves? What did they try to get you to do?
- KEEP ALL YOUR RECORDS! Do not delete or discard any messages, voicemails, statements or other information related to the problem.

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