

Federal Deposit Insurance Corporation

FDIC Consumer News

When People Face Tough Times, Crooks Try to Profit

Facing a personal hardship can be tough enough. But often making matters worse are con artists who try to take advantage of these situations to steal money or valuable information. "We've seen everything from criminals pretending to be from disaster-relief organizations asking for 'donations,' to scammers offering fake jobs to individuals who are looking for employment," said Michael Benardo, manager of the FDIC's Cyber Fraud and Financial Crimes Section. "The fraudsters know that people dealing with serious events may be distracted and easily deceived."

Here are some precautions.

Protect personal and financial information. Don't provide bank or credit card numbers or other personal information over the phone, through e-mail, as a text message, or over the Internet unless you initiate the communication and you know the other party is reputable. Review financial statements so you can quickly report any irregularities. And always keep your checkbook, blank checks, used checks, account statements, credit cards and other financial items in a secure location.

Look out for the people you care for. Since many scams target the ill or the elderly, pay attention to suspicious behavior, such as a sudden and unexpected major purchase, the opening or closing of a bank or card account without a good reason, or hiding financial statements to conceal what may appear to be an embarrassing mistake. Also take note if your loved one mysteriously starts to spend significantly more time with new "best friends" and less time with the family. "Scammers and con artists tend to target the same people over and over with offers for things the person may not really need," said Kathryn Weatherby, an Examination Specialist for the FDIC.

Only give to charities that you are familiar with or have researched. Check them out with the state government office that regulates charities, which you can find at the Web site of the National Association of State Charity Officials at www.nasconet.org/documents/u-s-charity-offices.

Use caution when making online donations. Go directly to a charity's Web site by independently confirming the address. Don't click on a link in an e-mail or on a random Web site because that may lead to a fake site.

Walk away from any offer or request that involves pressure to act quickly. Be suspicious if you are asked for money or personal information on the spot. Be particularly wary if someone says you previously agreed to send money and you don't remember doing so.

If you're a disaster victim, be careful about accepting unsolicited offers to make repairs. Ask people you trust for recommendations of licensed and insured contractors. Check out local businesses, including complaints against them. Start by contacting your state Attorney General's office (www.naag.org/current-attorneys-general.php) or your state or local consumer affairs office (www.consumeraction.gov/state.shtml). Ask for prices and other important information in writing before you agree to anything and understand any document you are asked to sign.

Be aware that con artists sometimes pose as debt collectors. Following a disaster, crooks know that people fall behind on bills so they attempt to collect on non-existent debts, often by posing as belligerent debt collectors or officials from the government or a law enforcement agency. To learn more, see our Spring 2013 article at www.fdic.gov/consumers/consumer/news/cnspr13/debtcollector.html.

For more about how to protect yourself, see back issues of **FDIC Consumer News** (online at www.fdic.gov/consumernews) and the Federal Trade Commission's "Scam Alerts" Web page at www.consumer.ftc.gov/scam-alerts. And if you think you may be a fraud victim, you can report the matter online at

www.lookstoogoodtobetrue.com/complaint.aspx, a Web site co-sponsored by the FBI and the U.S. Postal Inspection Service, or by calling the FTC at 1-877-382-4357.

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