

“You Trust Me, Don’t You?”

Tennessee Listens



Who We Are

The Tennessee Division of Consumer Affairs is devoted to protecting consumers against unfair and deceptive business practices.

The Division of Consumer Affairs was created in 1977 to enforce the state Consumer Protection Act while educating consumers on the latest scams and threats that could cause harm.

We strive to provide the best consumer information and education to inform and empower Tennesseans to ask questions and make valuable decisions.

Division of Consumer Affairs
500 James Robertson Parkway
Nashville, Tennessee 37243
(615) 741-4737
wehelpconsumers.tn.gov

 www.tn.gov/commerce

 [/TennesseeCommerceAndInsurance](https://www.facebook.com/TennesseeCommerceAndInsurance)

 [/TNCommerceInsur](https://twitter.com/TNCommerceInsur)

 [@tncommerceinsur](https://www.instagram.com/tncommerceinsur)

THE INFORMATION PROVIDED IN THIS BROCHURE
WAS PROVIDED WITH ASSISTANCE FROM
THE TENNESSEE ATTORNEY GENERAL'S OFFICE.



Department of Commerce and Insurance, Authorization No. 335464,
5,000 copies, April, 2017.
This public document was promulgated at a cost of \$0.17 per copy.
The cost for this publication came from a reserve fund at no cost
to Tennessee taxpayers.



Fight Back Against Phone Scams



Know the Scam

Millions lose money or their valuable personal information every year by sending money or giving out information on the phone. Seniors are more likely to live alone and have a nest egg, making them potential targets. Don't let it happen to you or one of your loved ones.



How do phone scammers operate?

These scammers offer seemingly attractive but worthless—or fake—prizes, products, or services. Scammers have one goal in mind: to get you to say “yes” as quickly as possible. You may hear misleading statements such as:

- “You’ve won money in the lottery.”
- “You’ve won a free trip. All you have to pay is a prize-tax to receive it.”
- “Don’t tell anyone.”
- “You have to pay us now in order to receive our special offer.”
- “You trust me, right?”
- “We need you to confirm your personal/billing information.”
- “If you don’t pay us now, we will sue you (or you will be arrested).”

Know the Tactics

What Are Common Phone Scams?

- **Grandparent or Love Interest Scams:** Pretends to be a family member or potential love interest in need of money. Use caution before sending money out of the country or to someone that you have never met.
- **Lottery Scam:** Scammers send communications that appear to be from an official lottery or sweepstakes company congratulating you on winning. They ask you to pay money upfront to cover purported fees or taxes, but you never receive your supposed “winnings.”
- **IRS Scam:** Scammers may contact you claiming to be the Internal Revenue Service (IRS), and stating that you owe back taxes. They may demand immediate payment or threaten legal action. Remember, the IRS will never call demanding payment be given over the phone.
- **Utility Bill Scam:** Scammers call pretending to be from your local utility company. They threaten to cut off your service unless you make immediate payment over the phone. Always hang up and call your utility company directly using the number found in the phone book.
- **“Can You Hear Me?” Scam:** Your phone rings and you hear someone say “can you hear me?” If you say “yes,” the system records your response and uses it to make it sound like you agreed to their service. You could then get hit with unexpected charges.
- **Fake Check/Money Order Scam:** You receive a check in the mail that is larger than the amount owed, and you are asked to deposit the check and wire the difference. The check is a fake and when it bounces, you’re out the money.

Know How to Protect Yourself

Scam Prevention Tips

- Register your phone number with the National Do Not Call Registry: www.donotcall.gov or 888-382-1222. Also register with the Tennessee Regulatory Authority’s Do Not Call Program: www.tn.gov/tra/topic/tennessee-do-not-call-program.
- If you don’t recognize the number calling, consider letting the call go to voicemail.
- Only share your personal information and bank/credit card numbers with callers that you know and trust.
- Avoid sending cash, gift cards, prepaid debit cards or wiring money to someone requesting by phone. By paying with credit card or a recognized third party payment service, you may have the opportunity to dispute fraudulent charges.

If You Become A Victim

1. Tell your family and caregivers so they can help you and warn your friends.
2. Call your bank or credit card company.
3. Document the fraud: Record dates and the names of the organizations and people with whom you spoke.
4. Report the fraud:
 - File a complaint with the Federal Trade Commission at 877-382-4357 or visit www.ftccomplaintassistance.gov.
 - Call the Tennessee Division of Consumer Affairs at (615) 741-4737, or visit wehelpconsumers.tn.gov to file a complaint.