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## TENNESSEE ATTORNEY GENERAL'S OFFICE ISSUES SCAM WARNING HEADING INTO 2024

**Nashville-** As 2024 approaches, the Attorney General's Office Division of Consumer Affairs urges Tennesseans to make a renewed effort to protect themselves and the elderly from scams in the new year.

The office has provided the following key tips to help consumers avoid scam loss:

- **Beware fake debt collectors.** If you get a collection call about a debt you don't recognize and the caller is unwilling to provide validating information such as the name and address of the collection company and how to identify the original creditor, hang up! Don't respond to threats and don't provide personal financial information. If you believe the debt may be legitimate, you can request a mailed debt validation letter. You can also visit <https://verify.tn.gov> to confirm that the collection company holds a license with the [Tennessee Collection Service Board](#).
- **Only use verified customer service contacts for businesses.** If you have an issue with your PayPal account, you may be tempted to quickly Google "PayPal customer service" and call the first number that pops up. Not so fast! Take care to ensure you are using the official phone number for the business and not dialing in to an imposter. If a caller claims to be from a known retailer such as Amazon or Norton Antivirus and states that they need to confirm your credit card information or access your computer, end the call. If you believe there may be an issue, contact the company directly through your account or through a contact you know to be legitimate.
- **Thoroughly scrutinize an online offer.** Be aware that scammers can create fake websites and make enticing claims:
  - The puppy on that website is just what you're looking for, but the pictures all seem to be stock photos. Slow down and consider if this is an instance of something that's too good to be true.
  - That pop-up health supplement ad features a picture of your favorite celebrity and claims it can help you shed unwanted pounds with its risk-



free trial but will likely only lead to lost money and a subscription that is a nightmare to cancel.

- That business guarantees it can get you out of your timeshare for a one-time fee, but have you researched the complaints that other consumers have made against them? Have you contacted your resort directly to see if they have an exit program?
- **Do not pay with gift cards, cryptocurrency, or wire transfer.** Government agencies and legitimate businesses do not ask you to pay via these payment methods. If someone is stating you need to use these methods to claim a prize, pay a debt, buy a product, or avoid arrest, it is a scam.
- **Research your contractor.** Someone knocks on your door or sends you a flyer stating they can easily tackle that remodel project you've been putting off. Don't be pressured to move forward. Remember:
  - Only hire licensed contractors. Visit <https://verify.tn.gov> to confirm a license with the [Tennessee Board for Licensing Contractors](#).
  - Get at least three bids. Check for complaints on each company by inquiring with the Board for Licensing Contractors, Division of Consumer Affairs, and the Better Business Bureau (BBB).
  - Never pay more than one-third down and don't pay by cash or wire transfer. Don't let the payments get ahead of the work.
- **Avoid sending money to a friend or love interest you've never met in person.** You receive a message from someone who wants to connect on Facebook. Before long they make a financial request — maybe a loan to help them out of a tight spot, or an offer to help you with a no-fail investment in cryptocurrency. Don't take the bait! Take time to chat through these scenarios with your loved ones.

To view more scam-fighting resources, visit the Division of Consumer Affairs website at [www.tn.gov/consumer](http://www.tn.gov/consumer). Consumers can also sign up for consumer alerts and learn more about scam reporting via the Federal Trade Commission (FTC) website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

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