CONGRATULATIONS! You’ve won a $100,000 sweepstakes!

Is This For Real?

NOT SURE IF IT’S FOR REAL, ASK!

CALL Hawaii’s Better Business Bureau

628-3950 on Oahu
1-888-333-1593 Toll free on Neighbor Islands

go.bbb.org/hi-isthisforreal

This public service message has been brought to you by Hawaii Credit Union League & Hawaii’s Partnership Against Fraud.
Protect Yourself or a Loved One Against Fraud

AVOID THESE POPULAR SCAMS

⁻ SWEEPSTAKES, LOTTERIES & PRIZE WINS
Do not fall for fake wins that require you to pay for shipping, processing or transfer fees, taxes, customs, etc. to claim your prize.

⁻ PHISHING SCHEMES
Do not respond to emails, texts or calls claiming to be from your bank, reputable business or government agency that ask for your personal information, PIN & credit card, social security or Medicare numbers.

⁻ CARD FRAUD
Store your credit, debit & ATM cards in a secure place, memorize your PIN instead of writing it down, & shield the keypad when entering your PIN.

⁻ FORCED CASH WITHDRAWALS
Tell someone if you are being coerced into paying money.

⁻ FRAUDULENT LOANS
Avoid solicitors offering “easy financing” or “get out of debt” schemes.

⁻ INVESTMENT FRAUD
Watch out for Ponzi schemes and/or phony investment offers.

⁻ CAREGIVER FRAUD
Avoid those who try to isolate you from your family & friends, ask you about your will & investments, ask to be given power of attorney or try to dominate or influence you.

⁻ CONTRACTOR FRAUD
Use only licensed & reputable companies that you contact directly.

⁻ CHARITY SCAMS
Before you donate money, check to see if a charity is legitimate.

⁻ WORK AT HOME SCHEMES
Beware of employment ads seeking payment processors or secret shoppers. Your bank account or good credit may be at risk.

TIPS FOR FRAUD PREVENTION
• Be sure you know who you are dealing with. If you are not sure, check with the Better Business Bureau.
• Never give out personal information unless you initiated the situation.
• Be certain you fully understand any business agreement before signing up.
• Never allow someone to rush, threaten or persuade you to do something you don’t want to do.