

Telemarketing & Mail Fraud

Telemarketing & Mail Fraud

TIPS

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Are you *FED-UP*
with
Telemarketing
and
Mail
Solicitations?

*Keep these tips by your phone or in
your phonebook as a bookmark.*

Toll-Free Senior Hotline
1-877-746-7850



Remember:

- If you do not want to receive telemarketing calls, put your phone number on the "Do Not Call" list at www.donotcall.gov or by calling **1-888-382-1222**.
- **Never** give your credit card number over the phone unless you made the call to a trusted number.
- **Never** give a telemarketer personal information about yourself, including Social Security number, medical information, driver's license number or bank account numbers.
- **Never** send money to claim a prize. That includes postage, shipping, handling, taxes, processing fees, attorneys' fees or any costs associated with something a caller says you have "won."
- **Never** allow a caller to pressure you into acting immediately on any offer.
- **Never** agree to keep a prize secret; your family and friends can be a powerful sounding board.
- **Never** agree to any offer until you have seen it in writing.
- If you have Caller ID, write down the number, date, time and details of the call.

*If an offer sounds too good to be true,
it probably is.*

Telemarketing & Mail Fraud

Charitable Giving

TIPS

F
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*Are you FED-UP
because you
aren't sure
if a **Charity**
Is for real?*

*Follow these tips next time you are
considering donating to a charity.*

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- Research a charity before giving. The Division has a database for charity-reported spending at www.njconsumeraffairs.gov/charity/chardir.htm.
- **Don't** give your credit card number to strangers over the phone!
- **Don't** respond to letters that say you have pledged money, unless you are 100% certain you did. Keep track of your donations.
- **Don't** pay attention to harassing letters. Authentic charities might send you a polite reminder, but will not pester you or report you to a credit rating agency. Even if you agree to donate over the phone, you are not legally obligated to make the donation if you are uncomfortable with the pledge or change your mind.
- **Don't** give cash. Write a check and make it out to the charity.

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Hang up and check it out

KEEP THIS PAD BY YOUR PHONE.

Before you accept a gift or buy from a telemarketer...

Ask the caller:

Are you a paid telemarketer? Yes No

What is your full name? _____

What is your company's name? _____

What is your company's address? _____

What is your company's phone number? _____

What are you selling or offering? _____

What have I won? _____

Then check out the data provided with the Division of Consumer Affairs.

Before you donate to a charity or cause over the phone, be sure to ask the charity's caller:

What is your full name? _____

What is the full name of the charity? _____

Where is the charity located? _____

What is your company's name? _____

Will my donation benefit a local or national cause?

Are you registered with the N.J. Division of Consumer Affairs? Yes No

What is your registration number? CH _ _ _ _ _

All charity registration numbers start with CH and contain 7 digits. If the number given by the caller does not fit, they may not be registered as a charity in NJ.

What is the percentage of my donation that the charity will receive? _____

How much of my donation is tax deductible? _____

Then check out the data provided with the Division of Consumer Affairs.



New Jersey Department of Law & Public Safety



NJ toll-free 1-800-242-5846, in Newark 973-504-6215