

Tips for Recovering & Fighting Back from Telemarketing/Internet Fraud

You may feel a range of emotions:

- Anger and a sense of betrayal toward the perpetrator
- Shame and embarrassment at having been taken
- Guilt for losing money that was needed to support your family
- Fear of financial insecurity
- Concern about your physical safety and that of family members
- Fear of criticism by family members and friends
- Anger that no one prevented the perpetrator from committing the fraud
- Frustration that no one can immediately stop the perpetrator and get the money back

You're not alone. There may very well be other victims of the same perpetrator, and unfortunately, scams are not uncommon.

It's important to understand that it could happen to anyone. People of all ages, sexes, mental capacities, income brackets, education levels, occupations, and origins fall victim to various scams.

Shift the blame from yourself to the perpetrators. Perpetrators appeal to human nature and they're very skillful at convincing people that their promises are true. It's not a matter of being foolish or greedy, the fact is, that it's not right for anyone to steal your money by lying to you.

Report the fraud. Every complaint is important, because the more complaints there are against the perpetrator, the more likely it is that action will be taken.

Be assured of your physical safety. Telemarketing and Internet fraud is conducted remotely; the perpetrators are usually far away from their victims and unlikely to cause any physical harm, though they may attempt to harass you by contacting you repeatedly, using profane language, etc. If this occurs contact the Nassau County Police Department or your local police agency. In cases of severe harassment – fraudulent telemarketers won't stop calling – you may want to consider steps such as changing your phone number.

Be realistic. Money lost to perpetrators may be gone for good because they can't be found, they're beyond the practical reach of the law (for example, in a foreign country), or the money has simply disappeared. It's possible that formal legal action may never be taken. If you attempt to mediate complaints informally, you may or may not succeed. When restitution is possible, it may not be the whole amount and may take a long time. However, do not be discouraged and continue to inquire about updates regarding your case along the way.

Turn into a fraud-fighter. The primary concern of most victims is to get their money back, but you may be able to help in preventing others from falling for the same scams. The information you provide may be used to stop perpetrators, even if no money is recovered. Consider having your story used in the media, legislative testimony, or other forms of public outreach. The media is more likely to do the story if actual victims are featured. Legislative hearings have much greater impact when "real" people tell their stories. But even if you are reluctant to go public, your stories, without your name, can be used to educate the public, lobby for tougher laws, etc. Channel your anger into other constructive directions as well: as a volunteer in your office, as a speaker about fraud at community events, as someone who is

now on the lookout for fraud and reports attempted scams to the appropriate agencies. You may also be able to help do public outreach by connecting with clubs, civic associations, churches, senior centers, etc.

What was the financial impact of the fraud? Losses could be minor or they could have a significant impact on your financial security. As a result, you may be temporarily unable to pay your bills; in some cases the losses may be so severe that you have long-term problems meeting basic needs. You may need to negotiate deferred or lower payments with creditors or get help with budgeting.

Financial losses can be ongoing. If bank account numbers have been acquired, they may continue to debit your accounts, posing as merchants who have your permission to make debits for purchases. If the problem persists, it may be necessary to change your account numbers.

You may be solicited again. Some perpetrators may contact you again to ask for more money (i.e. Sorry that investment didn't pan out, but this one is a sure thing! You sent money for taxes for the sweepstakes but now you have to pay the customs fee.). Or you may be hit up for an entirely new scam by the same perpetrators or others with whom your information has been shared. You may also be contacted by so-called "recovery services" who, in cahoots with the original scammers, offer to get your money back for a fee paid upfront.

Develop strategies for preventing new fraud attempts. Learn the warning signs of fraud and gather materials about fraud from the National Consumers League, and other sources. Check on any solicitations that you question with your state or local consumer protection agencies, Better Business Bureaus, etc.

Get off telemarketing lists. One way to reduce unwanted calls is to put your number on the national "do not call" registry. It's easy to register by phone at (888) 382-1222, TTY (866) 290-4326. You must be from the phone number the person wishes to register (but if you live in a residential complex that has a PBX phone system, registration by phone may not work). Another alternative is to register online through the www.donotcall.gov Web site. Any computer can be used. Online registration is a two-part process that requires a working email address and the ability to click on a message that will be sent from the "do not call" system to confirm the registration. Registration may not stop fraudulent telemarketers from calling, but it may help you distinguish between legitimate and fraudulent calls. You might also want to consider using an answering machine to help you screen calls. In addition, you should not fill out contest entry forms from unknown companies – that's a primary source for "sucker lists."

- ❑ For more information on Telemarketing & Internet Fraud visit www.fraud.org
- ❑ If you need advice about an Internet or telemarketing solicitation, or you want to report a possible scam, use the [Online Reporting Form](#) or call the NFIC hotline at 1-800-876-7060
- ❑ Nassau County Police Department SPiN Office (516) 573-7020