

## Tips for Email and Telephone Scams

Email and telephone scams have become more prevalent in recent years. Many scams are very convincing and appear to be legitimate. Below are tips to help prevent you from becoming a victim of fraud:

- Do not trust unsolicited email.
- Treat all email attachments with caution. Do not open an attachment unless you are confident that it is legitimate.
- Never purchase anything advertised through an unsolicited email.
  
- Do not click on links in unsolicited email messages.
- Always compare the link in the email to the link that you are actually directed to.
- Log on to the official website, instead of "linking" to it from an unsolicited email.
  
- If the "opportunity" appears too good to be true, it most likely is.
- Do not answer unsolicited phone calls or reply to emails asking for personal banking information.
- Be cautious of any unsolicited phone call or email requesting personal information.
- Avoid filling out forms in email messages that ask for personal information.
- Contact the actual business, that supposedly sent the email or placed the call, to verify if the request is genuine.
  
- You should not open spam email. Delete it unread.
- Never respond to spam. If you respond, it alerts the sender that it is a "live" email address.
  
- Install antivirus software and keep it up to date.
- Have two email addresses - one for people you know and one for all other purposes.
- Avoid giving out your email address unless you know how it will be used.
- Never give your credit or debit card number over the phone unless you make the call.
- Monitor your credit statements monthly for any fraudulent activity.

Below is a link to a website containing information on safeguarding yourself from email fraud.  
<http://www.onguardonline.gov/topics/email-scams.aspx>

Below is a link to a website containing information on safeguarding yourself from telephone fraud.  
<http://www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel12.shtm>

Visit The Department of Justice listing of Consumer Alerts at the following website:  
<http://doj.nh.gov/consumer/alerts.html>

If you feel you have been a victim of fraud, please contact your local law enforcement agency immediately.