

FOR MORE INFORMATION

**NYS Attorney General
General Helpline**
800-771-7755
TTY: 800-788-9898
ag.ny.gov

Federal Trade Commission
Consumer Response Center
877-FTC-HELP (382-4357)
TTY: 866-653-4261
ftc.gov

**NYS Department of State, Division of
Consumer Protection Helpline**
800-697-1220
dos.ny.gov/consumer-protection

Do Not Call Registry
Register by calling toll-free:
888-382-1222
TTY: 866-290-4236
donotcall.gov

Please contact my office if you have questions or concerns about this or any other matter.

**Speaker of the Assembly
Carl E. Heastie**

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New York, NY 10007
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Albany, NY 12248
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BEWARE OF PHONE AND EMAIL SCAMS

"You've been specially selected to hear this offer!"

All I need is your credit card number..."



**Important information from
Speaker of the Assembly
Carl E. Heastie**



Updated 1/26

Types of phone and email scams

Smishing: Con artists send text messages that ask you to verify personal information like Social Security and credit card numbers. Contact your bank or credit card company directly and don't respond to the text.

Robocalls for medical devices: Hang up on prerecorded messages when asked to press 1 for a free device or to press 5 to opt out of future calls. Pressing anything alerts scammers that they have a working number to keep calling.

Grandparent scams: Scammers obtain personal information through social networking sites and internet searches, then impersonate a grandchild or a person acting on behalf of a relative to request that money be wired for an emergency. If you get a message like this, confirm the caller's identity and don't act rashly.

Online dating: Beware of scammers who send small gifts to express affection, building up to their eventual request for a large sum of money, usually in the form of a wire transfer. Very often, these scammers are not even in the U.S.

Jury duty: You receive a phone call claiming you failed to report for jury duty. The caller tries to scam you into paying a fine by credit card or asks for your Social Security number. Don't provide any confidential information. Just hang up the phone.

IRS impostors: These scammers try to get you to use prepaid debit cards or wire transfers to pay supposed debts owed to the IRS. The IRS does not request



information through email, nor will they ask for credit card numbers over the phone.

Visa applicant scams: Persons posing as immigration officials call and demand your personal information, such as your passport number, or claim there's a new fee for visas. Resist high-pressure tactics and call U.S. Citizenship and Immigration Services at **800-375-5283** to determine whether the call was legitimate.

Fake debt collectors: You receive a phone call or voicemail from a scammer threatening legal action to collect money that isn't actually owed. Don't provide any information. Check whether the agency is real by asking for the caller's name, company address and telephone number. Then hang up and verify that information. You can also check your credit report for free at annualcreditreport.com.

This brochure offers a general overview of information to help you better understand the topic. There may be new or changed legislation since this brochure's publication date. It is not a substitute for the text of the law or legal advice.

Telemarketing sales and scams



What you should know about telemarketing scams

While most telemarketing pitches are made on behalf of legitimate companies offering products and services, some sales calls

are fraudulent. These scams range from fraudulent charity appeals and bogus vacation and prize awards, to small cash “deposits” and shady investment lures.

Committing telemarketing fraud is easy for unscrupulous promoters since they have access to telephone directories, mailing lists and “sucker lists,” which include consumers who have been scammed before.

Cybercriminals often know some personal information about you. They may gain your trust by guessing which computer operating system you have. They may request your username and password or ask you to install software so they can fix a problem. Do not trust unsolicited phone calls, and never use this method to install or purchase software or services.

How to find out if the call is legitimate

To verify the legitimacy of the promoter, contact your local Better Business Bureau, the Office of the New York State Attorney General, the New York State Department of State’s Division of Consumer Protection or your local consumer protection agency.

Telemarketing sales rules

- Telemarketers may only call between 8 a.m. and 9 p.m. in the consumer’s local time zone, unless the consumer has given consent to call back at another time.
- Telemarketers must tell you that they are selling something and identify themselves and who they represent before they make their pitch.
- Before you pay for any products or services, you must be told of their total cost and restrictions.
- It’s illegal for telemarketers to falsify or mislead with their identification on your caller identification service.
- It’s illegal for a telemarketer to call you back after you’ve told them not to call.

Stop unwanted sales calls

Consumers can stop most unsolicited sales calls by putting their home and cellphone numbers on the free National Do Not Call Registry. Companies that illegally call numbers on the Registry can currently be fined up to \$50,120 per call.

Additionally, New York State’s penalty for violating its Do Not Call statutes has recently increased to a potential maximum fine of \$20,000 for each act.

To register your phone number on the National Do Not Call Registry, verify a previous registration or report an unwanted call, visit donotcall.gov.



What you can do to avoid being scammed

- Never send money or give out personal information, like your credit card or checking account numbers, to anyone through text or email.
- Ask the telemarketer to send additional written information about the company, its products and services to you. Take the time to thoroughly investigate the company before responding to any unsolicited offer.
- Proceed with caution if the caller uses high-pressure language, such as “act now,” “send your money today” or “we need your credit card or bank account number right away.”
- Don’t answer calls from unidentified phone numbers. If it’s legitimate, the caller will leave a voicemail. Don’t call back one-ring calls.
- The government will never call you and ask you for money. Never.
- No government office or legitimate business will ever ask you to pay them using a prepaid card or money transfer.
- Report suspected scams to law enforcement.
- Report questionable telemarketing companies to the Better Business Bureau and send a detailed complaint to the Federal Trade Commission.
- If you are not interested in the offer, interrupt the caller and say you are not interested. Ask the caller to take your name off his or her list if you don’t want to be called again.
- Don’t be intimidated by the caller, and don’t be afraid to hang up the telephone.
- Don’t click on email and text links or open attachments if the source of the text or email is unknown.

