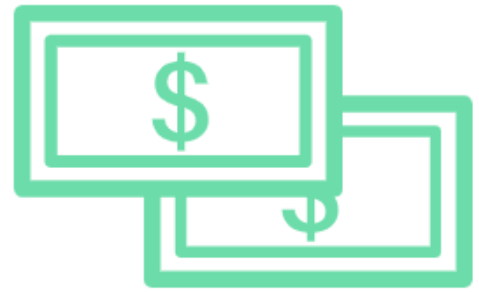


FINANCIAL EXPLOITATION IS A CRIME



Do you know what to do if you think you're getting scammed?

Telephone Scams – Never give personal information over the phone. Do not trust what caller ID says. Never respond to a request or an offer you do not thoroughly understand. Speak to someone you trust before proceeding. Learn to say “No Thanks” and hang up. That’s not being rude – that’s taking care of you. Register your home and mobile phone numbers with the Do Not Call Registry at www.donotcall.gov or by calling 1-800-382-1222.

Tech Support Scams – Never give remote access of your computer to someone who contacts you directly. Never share your passwords or log-in credentials. Virus Alerts can be closed by shutting off the computer for 10 seconds or using the Task Manager feature. Ask for help from someone you trust.

Gift Card Scams – Store gift cards, Google Play cards, iTunes cards, Money Pak, Reloadit, Vanilla and other Prepaid Debit Cards ARE NOT A LEGITIMATE FORM OF PAYMENT! Utility companies, cell phone providers, computer software companies, law enforcement and government agencies, such as the IRS, will NEVER ask for payment by gift card.

Wire Transfer Scams – Do not reply to a call or a letter stating you have won the lottery or a prize and need to make an upfront payment to receive your winnings. It is a violation of federal law to require payment before receiving a prize. Also, do not help anyone who requests access to a bank account in the United States in exchange for money. This is illegal.

Romance Scams – Be wary of new “love interests” you meet on computer websites. Scammers will say anything to deplete you of your life savings. Do not wire money to this person for any reason. They are not who they pretend to be. Guard your wallet and your heart.

Door-To-Door Scams – Watch out for unlicensed contractors offering a service for a low, one-time price. Services may include roof repair, driveway sealing, power washing, painting, landscaping or home security system installation. Never feel pressured to “Act Now”. Ask for references and check them out. Get other estimates. Talk with your neighbors about who they have used. Always get the contractor’s business license, vehicle information and certificate of insurance. Never pay up front and never pay in cash. Pay by credit card so you can dispute the charge or cancel payment if there is a problem.

Loan Scams – Do not reply to an offer to increase your credit score with a temporary loan deposited into your account and repaid by gift cards.

Identity Theft may happen without your knowledge. Review your account balances and credit card statements regularly for any unauthorized activity. You are entitled to a free annual credit report. Request it by phone at 1-877-322-8228 or by visiting www.annualcreditreport.com.

Call Delaware’s Adult Protective Services for help! Toll free, 24 hours a day. 1-800-223-9074.