



June 2010

## In This Issue

### Avoiding Scams

- What's really true?
- Strategies to Avoid Scams
- Cramming

### Advantage EAP expands hours in the New River Valley!!!

As of May 5<sup>th</sup>, 2010, Advantage EAP has additional hours in Radford at 22 Montgomery Street. Call 1-800-699-9396

Online Resources may be found at the bottom of this newsletter.

## Avoiding Scams



Scams and fraud are something that in this digital and technological world that has become so prevalent. Unfortunately older and low income persons are more likely to be vulnerable to these creative tricks. The array of scams and that con artists come up with are so vast that it's hard to keep up with their latest tricks, but taking some simple precautions can help to avoid these tricky, and sometime devastating, scams.

### What's really true?<sup>1</sup>

Avoiding scams can be overwhelming. There are large amounts of information concerning scams coming from news reports to emails alerts and even through the mail, but how do you know what's real and how to properly avoid getting scammed? It's important to do your homework. Make sure you are investigating all sources that require personal information on you. Often scams come in the form of wanting bank or credit card account information. Never email your information, but rather call. Also when calling make sure it is a legitimate business that you are giving your personal information to.

Often times it is tricky to know what's true and what's not when it comes to scams. Make sure you try to do some research through well-known and credible sources. It is easy to do research through the web, but making sure you are getting credible and valid information can often be tough.

The Federal Trade Commission offers a wide array of tips and information on how to recognize and reduce fraud or identity theft. Some of the tips they offer include: Check all documents before you pay the bills and report fraud when you suspect suspicious actions. The FTC also specifically recommends a message on preventing identity theft through "Deter, Detect, Defend".<sup>2</sup> Deter identity thieves by safeguarding your information. Detect suspicious activity by routinely monitoring your financial accounts and billing statements. Defend

## Locations:

2727 Electric Road, Ste 100  
Roanoke, VA 24018

200 Professional Park Drive  
Unit 1  
Blacksburg, VA 24060

Alleghany Regional Hospital  
1 ARH Lane, Room 529  
Low Moor, VA 24457

22 Montgomery Street  
Radford, VA 24141

## Contact Us:

Hours: Monday – Friday, 8:30-5:00pm. Evening hours are available on a limited basis.

(540) 989-6605 or 800-699-9396

Nights and weekends call  
RESPOND:

(540) 776-1100 or 800-541-9992

Advantage EAP does not necessarily endorse any products or services mentioned

against identity theft as soon as you suspect a problem.

It is through safeguarding your information, as well as being aware that can help you or your loved ones from a potential lifetime of problems.

## Strategies to Avoid Scams<sup>2</sup>

The following tips offers some easy tricks to help avoid scams:

- If you receive checks regularly, have those directly deposited to your bank account. Also avoid having checks mailed to your home.
- Reduce telemarketer scams by adding your number to the federal government's "Do Not Call Registry" by calling 1-888-382-1222.
- Avoid giving personal information away on the phone or through email. If someone asks for personal information, such as verifying your bank or credit card account, ask if there is a number you can call back to ensure you are dealing with a legitimate company.



## Cramming

Phony charges on your phone bill may also be another way that people are trying to get an extra buck from you. These phony charges are called cramming, which allow unauthorized third-party charges on your phone bill. Third-party vendors are adding additional phony charges to phones such as (un-downloaded) ringtones to your phone bill and due to un-recognition many Americans pay these charges with no complaint. This offers just another reason to look over your bills very carefully to prevent paying any extra costs. If you suspect any cramming on your bill contact the following numbers with your complaint:

- **AT&T:** 800-288-2747
- **Comcast:** 800-266-2278
- **Verizon:** 800-837-4966

**Or contact the FTC at 877-382-4357 or go to [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov)**



Please contact your Advantage EAP at:

(540) 989-6605 or 800-699-9396

Or visit our website at: [www.psychhealthroanoke.com](http://www.psychhealthroanoke.com)

Or our Blog at: <http://psychhealthroanoke.blogspot.com/>

**Resources from this newsletter:**

- 1) <http://www.ftc.gov/bcp/menus/business/fraud.shtm>
- 2) [http://seniorliving.about.com/od/managemyourmoney/ss/6tipsavoidscams\\_3.htm](http://seniorliving.about.com/od/managemyourmoney/ss/6tipsavoidscams_3.htm)