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Tom Miller
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Consumer Advisory Bulletin

Hang Up on Telemarketing Fraud!

How to Avoid Being Cheated by Telephone Con-Artists and Avoid Unwanted Calls

When it comes to telemarketing calls, two things sometimes trouble Iowa consumers: unwanted solicitations, and flat-out fraud schemes.

Under new federal regulations that took effect December 31, it is illegal for any telemarketer to call before 8 a.m. or after 9 p.m. -- and it is illegal for them to call you back if you tell them, "Do not call us again." These are basic measures that will help all of us avoid unwanted calls.

Fraud schemes are harder to tackle because con-artists ignore the rules. They lie, cheat and steal -- mostly from older Iowans. That means two things: consumers need to be on their toes to avoid schemes, and our office will continue its highly-effective undercover telephone "sting" that is putting the crooks in jail.

Telephone con-artists can be extremely clever and completely unscrupulous. We know of at least a dozen Iowans who have lost more than \$50,000 apiece to scams.

Here are some tips to avoid telemarketing fraud:

- Just hang up! Don't be so polite if you suspect a scam.
- Resist high pressure. Con-artists want you to send money before you think.
- Take your time. Insist on written information in advance. Avoid promotions that demand immediate payment, especially by cashier's check or courier service.
- Never pay for a "prize." Phony prizes are the number one hook for scams.
- Keep your accounts private. Don't give out bank account or credit card numbers unless you know who you are dealing with.

Telemarketing fraud is declining in Iowa, in part because our office has been extremely tough on the crooks. We route the phone lines of former victims into our office, listen to the "pitches" of con-artists, then go after them with criminal charges. We will do all we can to stop telemarketing fraud, but citizens need to keep on the alert, too.

If you think you may have been cheated by a telemarketing "scam," contact the Attorney General's Consumer Protection Division at the Hoover Building, Des Moines, Iowa 50319. The telephone number is 515-281-5926.

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