

Safety Advice to Become a Smarter Consumer

- Obtain a copy of your credit report every year and make sure there are no errors. It is FREE at www.annualcreditreport.com or call 877-322-8228. Do not use an imitator website that charges.
- Do not give out your Social Security number or any personal information to anyone you don't know. E-mails from banks or credit companies warning you to update or verify your account or personal information for so-called security purposes are a big scam.
- Buy an inexpensive shredder and destroy unneeded materials (junk mail, credit card offers, cancelled checks, bank and credit card statements, etc.) which contain your name, address or any other personal information.
- If you are or feel you were scammed report the incident to the proper authorities. Do not let your embarrassment prevent you from making a report.
- Never sign a blank contract before signing it. Get oral promises in writing. Remember the "3 Day Cancellation Rule" only applies to door-to-door or off-premise sales contracts.
- If you are told you won a "prize" remember a "prize" is not a prize if you have to supply a credit card number or pay a fee to collect it.
- If you have a bad feeling about a deal, go with your gut. If something seems too good to be true, it usually is.