



## Awareness: the Key to a Scam-Free 2017

*A Commentary from Frank Frassetto, Division Administrator for Trade and Consumer Protection*

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MADISON – We are only weeks into 2017 and scammers are already making their presence known. Wisconsin consumers have been getting hit with automated sales calls pitching automobile service contracts as extended warranties.

Thankfully, many consumers are recognizing the calls as problematic and are reporting them to our agency. But many people may not know how to react when they receive an unsolicited sales call (especially a pushy one). Should they hang up? Should they return the call? Are they really at risk of the calamity that the caller warned about if they don't take action?

The trick to knowing how to safely react to a potentially fraudulent pitch is to know how to recognize the signs of a scam. Most fraud attempts carry the same underlying structure, and only the narrative around the scam changes.

Take "imposter" scams. At their core, they are nearly identical: a fraudster is claiming to be with a known, trusted organization in order to trick you into making a payment, turning over personal or financial information, or downloading malware to your device.

Criminals disguise this simple operation in many ways. Maybe you get a call from someone claiming to be with the IRS demanding immediate payment for past taxes. Maybe you get a call claiming to be from your local utility company telling you that you are behind in your monthly bills and need to pay right away to avoid a service disconnection. Or maybe you get an email that claims to be from the state court system warning you that you need to open and respond to attached documents to avoid arrest.

Different pitches, same fraudulent operation. Sadly, no one is immune to these scam attempts.

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) would like consumers to resolve to be scam-free in 2017 and to recognize that we are all targets for rip-off artists. Our best protection against these crooks is awareness of the key things to look out for in a scam and the steps to take when faced with a suspicious situation.

You don't have to look far to find information to raise your awareness of scams now and throughout the year:

- Our [website](#) is full of consumer tips and information, and is a great place to start learning more about consumer issues. Also, keep an eye on our [Facebook page](#) for additional information.
- DATCP's Consumer Protection Hotline (800-422-7128) is available 7:45am – 4:30pm, Monday through Friday, to help with your questions and concerns. While we cannot provide legal advice, we can help you understand what protections are available under state and federal law and can provide complaint information for specific businesses and organizations.
- Our "[Ten Tips to Avoid Fraud](#)" fact sheet addresses the most common factors in popular scams and provides suggestions for how to handle questionable solicitations.
- For a more in-depth look at consumer issues, download a free copy of our [Senior Guide](#), a 50+ page booklet that provides insight into a wide range of consumer issues including



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telemarketing, scams, identity theft, and our consumer complaint process. If you wish to receive a printed copy by mail, contact the Consumer Protection Hotline.

Start your scam-free 2017 by doing your research, being skeptical of questionable pitches, learning to spot the most common elements in scam attempts, and sharing what you've learned with family and friends.

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