

Have you been receiving suspicious calls from telemarketers? Many of them will start with prerecorded message such as "This is Rachel, from Card Member Services" and you will be told that you can lower your interest rates by talking to someone on the phone. When you speak to a real person, they ask you for your credit card information, and Social Security number. Often, you will receive these calls, even if you are registered on the National Do Not Call Registry.

If you have any feeling that you are a victim of a scam, DO NOT provide your personal information.

The simple fact is that, by law, businesses now need your written permission before they can call you with prerecorded telemarketing messages — also known as robocalls — regardless of whether you already have a relationship with the business.

Some prerecorded messages still are permitted under these rules — for example, messages that are purely informational. That means you still will receive calls to let you know your flight's been cancelled, reminders about an appointment, or messages about a delayed school opening. But the business doing the calling isn't allowed to promote the sale of any goods or services. Prerecorded messages from a business that is contacting you to collect a debt also are permitted, but messages offering to sell you services to reduce your debt are barred. Other exceptions include political calls and calls from certain healthcare providers. For example, pharmacies are permitted to use prerecorded messages to provide prescription refill reminders. Prerecorded messages from banks, telephone carriers and charities also are exempt from these rules if the banks, carriers or charities make the calls themselves.

However, if you receive a prerecorded telemarketing message that you believe is a scam, file a complaint immediately with the Federal Trade Commission at [donotcall.gov](https://www.donotcall.gov) or by phone at 1-888-382-1222.

Many of these marketing scams are executed by international crime rings. Con artists reach out to potential victims by phone, email, postal mail, and through the Internet, and then trick them into sending money or giving out personal information.

Below are some tips, provided by the Federal Trade Commission, about how to avoid international scams. [To report a possible telemarketing scam, please click here.](#) The FTC is actively investigating multiple scams, and remain vigilant in protecting you from these dangerous phone calls. If you receive a "robocall" from any business or organization whom you did not explicitly allow to contact you, please file a complaint by going to www.donotcall.gov or call 1-888-382-1222.

Here are 10 things you can do to avoid a scam from an international crime ring ([courtesy of the FTC](#)):

1. Keep in mind that wiring money is like sending cash: the sender has no protections against loss. Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to someone who claims to be a relative in an emergency (and wants to keep the request a secret).

2. Don't send money to someone you don't know. That includes an online merchant you've never heard of — or an online love interest who asks for money or favors. It's best to do business with sites you know and trust. If you buy items through an online auction, consider a

payment option that provides protection, like a credit card. Don't send cash or use a wire transfer service.

3. Don't respond to messages that ask for your personal or financial information, whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links in the message, or call phone numbers that are left on your answering machine, either. The crooks behind these messages are trying to trick you into giving up your personal information. If you get a message and are concerned about your account status, call the number on your credit or debit card — or your statement — and check it out.

4. Don't play a foreign lottery. First, it's easy to be tempted by messages that boast enticing odds in a foreign lottery, or messages that claim you've already won. Inevitably, you'll be asked to pay "taxes," "fees," or "customs duties" to collect your prize. If you send money, you won't get it back, regardless of the promises. Second, it's illegal to play foreign lotteries.

5. Don't agree to deposit a check from someone you don't know and then wire money back, no matter how convincing the story. By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. You are responsible for the checks you deposit: When a check turns out to be a fake, it's you who is responsible for paying back the bank.

6. Read your bills and monthly statements regularly—on paper and online. Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants sometimes bill you for monthly "membership fees" and other goods or services you didn't authorize. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.

7. In the wake of a natural disaster or another crisis, give to established charities rather than one that seems to have sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected areas or people, and they could be collecting the money to finance illegal activity. Check out [ftc.gov/charityfraud](https://www.ftc.gov/charityfraud) to learn more.

8. Talk to your doctor before buying health products or signing up for medical treatments. Ask about research that supports a product's claims—and possible risks or side

effects. Buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired or mislabeled — in short, products that could be dangerous. Visit [ftc.gov/health](https://www.ftc.gov/health) for more information.

9. Remember there's no such thing as a sure thing. If someone contacts you promoting low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, guarantees of big profits, promises of little or no financial risk, or demands that you send cash immediately, report them to the FTC. For more information about investment fraud, visit [cftc.gov](https://www.cftc.gov).

10. Know where an offer comes from and who you're dealing with. Try to find a seller's physical address (not just a P.O. Box) and phone number. With VoIP and other web-based technologies, it's tough to tell where someone is calling from. Do an internet search for the company name and website and look for negative reviews. Check them out with the Better Business Bureau at [bbb.org](https://www.bbb.org).

[For more information on telemarketing and the rules of the National Do Not Call registry, click here.](#)