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Charity, Disaster and Census Scams

Feeding needy children. Helping earthquake victims in Haiti. Supporting your local heroes in the Fire Department and Law Enforcement. Supporting the troops. It is fortunate that so many people are willing to give generously to charities that support a good cause. But quite unfortunate are the scammers out there who take advantage of that soft spot in your heart...and in your wallet.

According to [USA TODAY](#), in February the FBI reported over 170 complaints about charity relief scams associated with the Haitian earthquake. Given the anonymity of the Internet and the conniving tactics of hackers and scammers, it is becoming easier to trick people into donating online to fraudulent charities, many of which solicit people via Facebook and Twitter. Do not forget that the phone lines are still hot with crime as well. Unsolicited phone calls asking for charitable donations may or may not be a source of criminal intent. If you receive an unsolicited phone call asking for a charitable donation, take note of the charity name, research it online or with the [National Association of State Charity Officials](#), and use the official phone number or address for the charity when you are ready to make your donation.

The point to hear loud and clear is: **Be wary of who you donate to.** Whether by mail, internet, phone call or in person, if a charity scammer has taken advantage of your generosity, the damage may continue. Not only do these scammers steal your money, but they may also probe you for your personal information, convincing you that it is needed for the charity's efforts. This is where the real danger lies. Once they have your personal information, it becomes more difficult to control its exposure and abuse. If you inadvertently give your personal information, like your social security number, bank account numbers, credit card numbers, or other personal identifying information to someone with criminal intent, you become vulnerable to identity theft, which can have much more serious consequences than a wasted donation.

Therefore, as proactive identity protectors, we must continue to be mindful of to whom we offer our sensitive information, as well as knowledgeable about how to weed out the fraudsters and identity thieves. A legitimate charity will never ask for personal identifying information such as your social security number or driver's license number. If they do, be very suspicious and terminate the conversation. While there are plenty of legitimate charities and disaster relief funds out there to choose from, there are also plenty of fraudulent ones that will take advantage of you. So as a safe and proactive consumer, it is in your best interest to be a smart giver.

Charity Scam Warning Signs

The [Federal Trade Commission \(FTC\)](#) advises you to look out for the following warning signs of a charity scam. If you are considering giving to a charitable organization or disaster relief fund, you may want to reconsider or research further if the charity:

- Refuses to provide its identity, mission, costs and the uses of your donation in writing;
- Will not provide proof that your contribution is tax deductible;
- Uses a name that closely resembles that of a better-known, reputable organization;
- Thanks you for a pledge you do not remember making;

- Asks for your bank account or credit card information prematurely;
- Uses high-pressure tactics to secure your donation before you have made an informed decision;
- Asks for a donation in cash;
- Offers to send a courier or overnight delivery service to collect your donation immediately; or
- Guarantees sweepstakes winning in exchange for your contribution.

If you feel suspicious about a charity solicitation, follow your instinct. There is never a reason to make a donation on-the-spot. It is perfectly okay to decline an immediate contribution so that you evaluate the decision and learn more about the charity first. If the charity is valid, you will have access to information and donation options on your own time, and you will not have to worry about acting under pressure.

Census Scams

Have you responded to the Census yet? Now that the 2010 Census has launched and the April 1st deadline to mail back completed Census forms has passed, people must be extra aware of Census scammers. Beginning on May 1st, Census workers will be visiting the homes of families that have not sent in their Census forms. According to the [Privacy Rights Clearinghouse](#), this creates an opportunity for con artists to pose as Census workers to collect your personal information and commit fraud or identity theft. To protect yourself against a potential Census scam, keep the following pointers in mind:

- *Ask for the badge.* If a Census worker comes to your door, he/she will have a badge, a handheld device and a Census Bureau canvas bag, as well as a 2nd form of ID. He/she will not ask to come inside. Do not let a Census worker into your home.
- *Do not give any personal information.* The Census now only uses a short form to collect basic information about your household such as name, age, gender, date of birth, race and ethnicity. Do not give any other personal information such as financial information, or any identification numbers.
- *A Census worker will never ask for money.*
- *The Census cannot be done online.* Do not divulge any personal information via email or to a website claiming to be the Census.
- *If you think you may be a victim of a Census scam, contact your [local Census Bureau office](#).*

You safeguard your automobiles, your home and your personal possessions from thieves and burglars. Likewise, your **identity** should be safeguarded from fraudsters and identity thieves. It is important to be aware of the appropriate uses of your personal information as well as the inappropriate uses, so that you can be watchful and alert to identity theft threats. The most effective ways to protect your identity are daily prevention, preparation and timely response to an identity theft problem.

**If you think you are a victim of identity theft,
please contact
Identity Fraud, Inc. at:**

**1-866-4-IDFRAUD
(1-866-443-3728)**