

KEEP THIS BY THE PHONE

# 5 Rules to Beat a Scam

- 1** No real prize ever costs money. If you must pay to collect winnings, it is a scam.
- 2** No agency or bank wants gift cards, wire transfers, or crypto. Anyone who asks is a criminal.
- 3** Hang up and call back on a number YOU look up. Caller ID can be faked.
- 4** If a caller says “don’t tell your family,” that caller is the danger.
- 5** When unsure, send nothing and call one person you trust first.

**It is never your fault. It is never too late to stop.**

**Report it: [reportfraud.ftc.gov](https://reportfraud.ftc.gov) · [ic3.gov](https://ic3.gov)**

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