

## Ways To Avoid Getting Conned By Carole Moore • Bankrate.com

### How To Avoid Being A Target

In the language of con artists, you're a "mark." And when you fall for one of their scams, you're a successful mark. No one wants to hand over money to thieves, but scam artists are becoming more sophisticated with each passing technological advance.

How can you (or someone you love, like your elderly parents) avoid losing big bucks to a con game?

These basics lean heavily on common sense, but also raise a few points even the most sensible consumer might not consider. Read on to learn how to avoid scams.

### Bounce It Off Someone You Trust

What do almost all victims have in common? They're ashamed to admit they've been conned. In fact, law enforcement agencies calculate that less than 10 percent of scam victims file reports when they're ripped off. The reason is simple:

Con artists choose their marks with as much care as you might the produce at your local market. They seek out individuals who are gullible, isolated and trusting.

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If someone tries to interest you in a venture involving money or property, say, "I'll discuss this with my lawyer and get back to you." Then talk it over with someone you trust.

### Check credit report for suspicious activity

Experts say to obtain a copy of your credit report once a year to make sure it's correct, but did you know it's also a good place to catch scams?

Jay Foley, executive director of the Identity Theft Resource Center, a nonprofit

aimed at ID theft education, says, "If you don't check your credit report, it's the same thing as playing in traffic and hoping you don't get hit."

If someone else assumes your identity, you can often find evidence of the crime there. Look for accounts you didn't open.

### Put A Cork On Your Personal Info

Scam-proof your communications by taking control of your personal information. Put your phone numbers (home and cell) on the Do Not Call Registry. Opt out from the sale or sharing of your personal information by contacting the three credit bureaus, your state department of motor vehicles, the Direct Marketing Association and companies with which you do business.

Thieves cull your information and use it to open bogus accounts that can ruin your credit and make your life miserable.

For more information on how to remove yourself from these databases, see the Federal Trade Commission's Web page on sharing your personal information.

### Don't Trust Your Caller ID

Never do business over the phone, unless you initiate the call. Here's why: No matter what your caller ID might say, you don't really know who's on the other end of the line.

If you place the call yourself, divulging personal information isn't as risky. If you receive a call from someone who claims to be with your bank, insurance company or some other place where you do business -- unless you recognize the caller -- say you'll call back.

That will give you time to make sure the number is legitimate. Simply call the company's published number and ask to speak to the individual who called you, or to someone in the appropriate department.

### Watch That Debit Card

Debit card fraud is expanding and, unlike credit card fraud, your losses can be much more extensive and your money harder to recover. Some ways to make

using a debit card safer include the following:

Run your purchases as credit so you don't have to input your PIN.

Always double-check your card when a clerk, cashier or waiter hands it back to you and make certain it's the same card you handed over.

Be suspicious of people who want to stand too close to you when you're using your debit card, particularly when they are using a cellphone. They could be recording your debit card information with their camera.

Check your accounts frequently -- daily if possible. If you see an unauthorized withdrawal, contact your bank immediately. With a debit card, the faster you act, the faster you limit your liability.

### Regard All Links With Suspicion

Social networking can be a great way to keep up with friends and family, but scammers have found the Internet a gold mine of opportunity. Most of us know not to click on links in emails from people we don't know or to acknowledge those silly get-rich-quick schemes from strangers, but you should never underestimate a con artist's creativity.

For instance, a recent scam on Facebook involves a fake game based on the "Twilight" series. Fans are prompted to click on the link, exposing their personal information to scammers.

Best rule of thumb: Be on your guard and never click on links of unknown origin. Check on them by running a search with the relevant keyword (in this case, "Twilight") and "complaint" or "scam."

### Safeguard Online Activities

Don't join the thousands who fall victim to online identity theft schemes each year. Some are as simple as planting a keystroke logger on your computer to copy your private information, while others involve complicated email exchanges.

Here are some of the best strategies for avoiding online fraud:

Don't ever respond to emails asking for your account information since they are almost always fakes.

Never click on links embedded in emails (even a friend or relative can accidentally pass along a virus). If you must see that funny video, type the URL directly into your browser.

When you decide to purchase from an online merchant, always make certain that you're dealing with a reputable site. Check for complaints and never click on a link; instead, as with email links, type the company's correct URL into your browser.

Make it a habit to double-check that order forms are secure before completing them. Instead of the standard "http," the URL will begin with "https," which indicates a secure transmission.

Don't forget to maintain up-to-date, functioning security software and a firewall.

#### Protect Medical Insurance Info

Guard your medical insurance information with the same zeal as you do your financial data. Jason Silberberg of the National Health Care Anti-Fraud Association says the fallout from medical fraud can damage your credit rating, open you to litigation and even result in your receiving improper medical care. "Always examine your explanation of benefits for treatments that you didn't have," he says.

Not being a mark isn't rocket science: The main thing to remember is that the less information there is out there about you, the harder you are to target. Make the con artists' jobs difficult by avoiding their scam tactics. They don't deserve to score off your hard work.

Former policewoman Carole Moore is author of "The Last Place You'd Look: True Stories of Missing Persons and the People Who Search for Them."

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