



TELEMARKETING DO'S AND DON'TS

The Federal Trade Commission has regulations on telemarketing:

In the first part of the call, the caller must identify the company's name and, if it's a sales call, what is being sold.

1. If a prize is offered, you must be told immediately that no purchase or payment is necessary to win.
2. You cannot be asked to pay in advance for services. Pay for services only after they are actually delivered.
3. You cannot be called before 9 in the morning or after 9 in the evening, on a weekday or Saturday or before noon on Sunday, local time. It's also against the law to call you repeatedly or to intimidate you.
4. Before you pay for any products or services, you must be told the costs and restrictions.

THE DO'S

1. Ask the telemarketers for the name and address of their company, and a clear explanation of the offer they are making.
2. Ask the caller to send you written material to study, including the money back guarantee, and about the company's refund policies before making a purchase.
3. Check with the Better Business Bureau, State Attorney General consumer protection office, family, banker, etc. before you make any large purchase or investment.
4. Do tell them you are not interested, do not call you again, then HANG UP!

THE DON'TS

1. Never give your credit card number or bank account to anyone you do not know. If you do, they can withdraw money from your account at anytime without your knowledge or permission.
2. Don't pay anything for a "free prize". If the caller tells you the payment is required for taxes on the prize or to improve your chances of winning, they have violated federal law.
3. Don't allow the caller to intimidate you or bully you into buying something "right now" for whatever reason! This is a favorite tactic of telemarketing scams, especially if the sweet, kind routine does not work.

If you need help or suspect fraud call the
National Fraud Information Center at 1-800-876-70600.