TO FIND OUT MORE INFORMATION ON FRAUD, VISIT THESE WEBSITES:

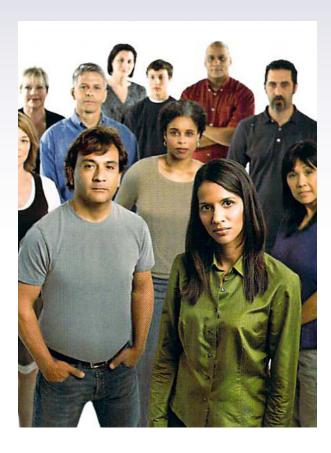
- agjimhood.com
- postalinspectors.uspis.gov
 - ftc.gov
 - deliveringtrust.com
 - fraud.org
 - justice.gov
 - ncua.gov





Do You Know the Warning Signs of

FRAUD?





Attorney General Jim Hood

Dear Fellow Mississippians,

As Attorney General, one of my primary goals is to protect you from con artists and scammers. The best way to do that is to equip you with the knowledge you need to recognize a scam when you see it. Because these scammers continue to tweak their methods, your constant awareness is vital to maintaining security for you and your finances. A large percentage of the fraud we see is centered around identity theft, one of the fastest growing white collar crimes in the nation. These crimes aren't necessarily high-tech. Many times the thieves are stealing from your mailbox or your trash.

Please take the time to read through the tips inside this brochure on how you can avoid becoming a victim of fraud, particularly through the mail . You can always get more information on the most recent scams at www.agjimhood.com.

If you ever find that you are a victim or suspect you may be, please give our Consumer Protection Division a call. We're here to help!

Jim Had

Jim Hood Attorney General

YOU CAN AVOID BECOMING A VICTIM OF FRAUD

Warning Signs

- Sounds too good to be true.
- Pressures you to act "right away."
- · Guarantees success.
- · Promises unusually high returns.
- Requires an upfront investment--even for a "free" prize.
- Buyers want to overpay you for an item and have you send them the difference.
- Doesn't have the look of a real business.
- Something just doesn't feel right.

Fraud Facts

- Your bank or credit card company will never e-mail or call you for your account number.
- Don't wire money to people you don't know.
- Be cautious of work-at-home job offers.
- Before doing business with any company, check out the company with the Better Business Bureau.
- There are no legitimate jobs that involve reshipping items or financial instruments from your home.
- Foreign lotteries are illegal in the United States. You can't win no matter what they say.

Play It Safe

- Never click on a link inside an e-mail to visit a website. Type the address into your browser instead.
- It's easy for a business to look legitimate online. It is always best to verify the company with the Better Business Bureau.
- Only 2% of reported identity theft occurs through the mail. Report online fraud to the Federal Trade Commission at the ftc.gov/complaint.
- Retain your receipts, statements, and packing slips. Review them for accuracy.
- Shred confidential documents instead of simply discarding them in the trash.
- Check your monthly bank statements for charges you don't recognize.
- Order a copy of your credit report from each of the three national credit bureaus once a year from annualcreditreport.com.

Get Involved

- It's never too early to become an informed consumer. Point out "too good to be true" offers to your kids, and teach them to be skeptical.
- Take an active interest in the financial activities of your aging parents.
- Share information about scams with friends and family. Use social networking to help keep your loved ones safe.

WE'RE OUT TO STOP FRAUD ... AND YOU CAN HELP.

If you've received suspected fraudulent mail, or if the mail was used in the furtherance of a crime that began on the Internet, telephone, or in person, report it to the U.S. Postal Inspection Service.

U.S. Postal Inspection Service

Criminal Investigations Service Center



ATTN: Mail Fraud
222 S. Riverside Plaza, Suite 1250
Chicago, IL 606066100
postalinspectors.uspis.gov
1-877-876-2455

To file a complaint or get free information on consumer issues, visit **ftc.gov** or call toll-free, **1-877-FTC-HELP**.



If you are a Mississippi resident and a victim of fraud, or if you want more information please call toll free

1-800-281-4418
or visit

AGJIMHOOD.COM

