



## **Preventing Fraud and Scams: Tips to protect you and your loved ones from scams, fraud, and identity theft.**

Information on new and current scams can be found on a trusted site like the Federal Communications Commission:

[www.FCC.gov](http://www.FCC.gov)



**If you have concerns about calls or visits from the Funds, or to speak with a Funds' Call Center Representative or be connected to the Field Health team call**

**1-800-291-1425**

<https://www.umwafunds.org>

**UMWA Health & Retirement Funds**



**UMWA Health and Retirement Funds**  
Serving United Mine Workers of America retirees



## When in Doubt, Check it Out!

- ◆ Do not allow uninvited visitors into your home.
- ◆ Ask for identification of those you have invited to your home if you don't know them.
- ◆ **NEVER** give your Social Security number, or mother's maiden name to a caller.
- ◆ If it sounds too good to be true, it probably is.
- ◆ In a "now or never opportunity," choose NEVER.
- ◆ Keep account numbers, codes, and passwords private.
- ◆ Shred bills, junk mail, and receipts before throwing them away.
- ◆ If you have Caller ID and don't know the caller, don't answer the phone. There may be apps on your phone that can be activated to block or screen calls.
- ◆ If someone calls claiming to be a friend or family member in trouble and asking for money, hang up. Then call the family member to find out whether or not they are in trouble.
- ◆ Fraud and scams can lead to identity theft, so always be cautious and avoid giving out information whenever possible.
- ◆ Avoid pop up ads on the internet. Stick to stores and websites that you are familiar with.

### If you receive a call that seems suspicious:

- ◆ Tell the caller you would like to call them back.
- ◆ Ask the caller for their name, phone number, name of the business or company, and their physical location.
- ◆ Usually if the call is not valid, the caller won't give you the information or they will hang up.
- ◆ If they provide information, this will give you time to check out the information they gave you.

### If you receive a text or email that seems suspicious:

- ◆ Do NOT open if you are unfamiliar.
- ◆ Do NOT click on links from unfamiliar senders.
- ◆ Check the email address of the sender to see if it is spelled correctly.



### Please report scams, suspected scams, or fraud to:

- ◆ A friend or family member.
- ◆ Your local police department.
- ◆ Your State Attorney General's office.

<https://www.usa.gov/state-attorney-general>