

SCAM ALERT!

Gift Cards DON'T Pay Bills

As the name implies, gift cards are for gift giving - not bill paying. Scammers use gift cards to separate unsuspecting consumers from their hard-earned money. They may call, text, mail, or even email to demand payment of an overdue bill, fine, or other debt. The catch is that they want you to go buy gift cards to make the payments.

Once you share the numerical information from the card(s) with the scammer, the money is gone, and you are not likely to get your money back.



Avoid Gift Card Scams:

- Don't open email or answer calls from unknown individuals
- Don't give personal information if you didn't make the call or the website isn't secure
- Ask for proof that you owe the debt before you agree to pay anything

General ways to protect yourself:

- Register on the Do Not Call List: 1.888.777.3406
- Check your credit report, annually: www.annualcreditreport.com
- Make the best of your caller identification – do not answer numbers that you don't know
- Shred your personally identifying information



Remember:

- You can't pay taxes, court fees, or other bills with a gift card
- You will not be arrested for not paying a bill
- You cannot pay a bill with a gift card to a retail company

Been a victim:

- **File a police report:**
www.psp.pa.gov or 1.717.783.5599
- **File a report with the PA Attorney General's Office:**
www.attorneygeneral.gov or 1.800.441.2555
- **File a report with the Federal Trade Commission:**
www.ftc.gov/idtheft or 1.877.438.4338
- **Keep a notebook:** Record details about the fraud; details of dates and times, who you talk to when you report it; and a summary of details discussed

More questions?

Call PA Department of Banking and Securities: 1.800.PA.BANKS

