



Disaster Recovery



Beware of Frauds and Scams

Natural disasters often bring an influx of con artists looking for ways to take advantage of the suffering and confusion. Consider these tips to protect you and your money.

- Be cautious about doing business with individuals or firms that you are not familiar with.
- Ask for identification from building inspectors or utility workers. Legitimate inspectors are required to carry identification and will show it to you upon demand. If you are unsure of what these workers badges or identification should look like, contact the Department of Public Works or other appropriate regulatory authorities. Or, you may check the government pages of the phone book for information and numbers to verify the identification. Thieves posing as inspectors and repair persons often wait until they are alone in your home then steal whatever they find.
- Other con artists may pretend to help complete financial papers. If you need financial assistance contact your financial institution. Their employees can be trusted and are generally happy to help you. Walk away from any individual or company who attempts to charge you a fee to fill out an application or arrange for a loan.
- Be cautious when giving to charities collecting for the recent disaster. Verify that the charity is legitimate before making a donation. Any charitable organization that solicits money from the public must be registered. Charity evaluators such as Charity Navigator <http://www.charitynavigator.org> provide information that can help you determine if charities are well-run and worthy of your support.
- When contributing, make your check or money order out to the charitable organization not to the person collecting the donation.
- To ensure that contributions made electronically to nonprofit organizations are used for intended purposes, go directly to recognized charities rather than following a link to another site.
- Be cautious of electronic requests for charitable donations. Do not respond to any unsolicited (SPAM) e-mails, legitimate charities do not solicit funds in this manner.
- Be cautious of e-mails that claim to show photos of the disaster areas in attached files. Those files may contain computer viruses. Open attachments from known senders only.

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