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Every year, thousands of consumers fall victim to telephone scams. While there are legitimate companies who use the phone to offer their products and services, con artists use it as a tool to commit fraud. Telephone scams can take many forms, but they share the common element of trying to separate you from your money or compromise your personal information.

We have received an increasing number of reports from South Carolina consumers about imposter telephone scams. Fraudsters pose as different businesses or government agencies to try to trick people. For example, a caller may pretend to be a debt collector and ask you to provide your financial account information over the phone to settle a debt for less than the full amount. You may not be sure you owe the debt – and in many cases you don't. But the offer is time-sensitive; you must act now for the debt to be forgiven! Sometimes these scammers pretend to be from state or federal agencies, including law enforcement agencies, to gain your trust or intimidate you.

In another common ruse, a scammer claiming to be from your bank calls to say that you need to "verify" or "reactivate" a credit or debit account or reverse a fraudulent charge to avoid having your card "blocked." These attempts to scare people into releasing sensitive account information also come in the form of text messages, so think before you reply.

Even more despicable is the imposter scam in which the fraudster poses as a friend or family member who is in trouble and needs money. Commonly referred to as the "grandparent scam," this particular ploy takes advantage of people's natural concern for their friends or family..

The variations on the imposter scam are endless, but it's easy to protect yourself from falling victim if you follow this basic advice:

- Know who you are dealing with. Do not give out your bank account number or other personal information over the phone unless you know who is on the other end. Suspicious? Hang up and dial the number you know belongs to the business/family member/caller. It is a "red flag" when the caller wants you to keep the call a secret.
- Ask for information in writing. If the caller claims you owe money or that there is a problem with your bank account, ask for the information to be sent to you in writing so you can verify the claim.
- Block the number. Ask your telephone carrier if you can block the scammer's number. Call screening/blocking products are also available through private vendors, including apps for your smartphone. Be aware that phone numbers can be "spoofed."

Although it may look like someone is calling from your local area, the call could be coming from anywhere in the world.

- Warn your family and friends about the scam. It is especially important to talk to your elderly loved ones as they are often targeted by scam artists.
- Reduce the number of telemarketing calls you receive. Sign up on the Do Not Call Registry: visit www.donotcall.gov or call 1-888-382-1222. This service is free. Legitimate marketers will not continue to call you unless you have already done business with them; if you get sales calls in violation of your Do Not Call rights, chances are good that they are scams.
- Track your finances. Always review your banking statements carefully and as soon as you receive them. Also review your credit report regularly. You can obtain your free annual credit reports by visiting www.annualcreditreport.com or calling 877-322-8228

Help us alert and educate the public! Report telephone scams to your state consumer protection agency and to the Federal Trade Commission (FTC) at www.ftc.gov or by calling 1-877-FTC-HELP.

