

SCAM ALERT!

Gift Cards DON'T Pay Bills

Gift cards are for gift giving - not bill paying. Scammers use gift cards to separate 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 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

Protect Yourself

- Check your credit report at: www.annualcreditreport.com
- Make the best of caller identification - Don't answer calls from numbers you do not need
- Shred 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
- The person on the phone may not be who they claim to be

Have questions?

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

Are you 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

