

**Scams often follow disasters.
Be careful of**

1. Urgent appeals for charitable donations:

Insurance settlements and other relief are crucial for homeowners and businesses, but these funds also attract criminals. If you are asked in person, by phone, e-mail or postal mail to make a donation, consider these tips about giving wisely:

1. Donate to charities you know and trust. Be alert for charities that seem to have sprung up overnight.
2. If you are solicited for a donation, ask if the caller is a paid fundraiser, who they work for, and the percentage of your donation that will go to the charity and to the fundraiser.
3. Do not give out personal or financial information – including your credit card or bank account number – unless you know the charity is reputable.
4. Never send cash: you can't be sure the organization will receive your donation.

Check out a charity before you donate
by checking with S.C. Secretary of State at

www.sos.sc.gov

1-888-CHARITI (242-7484)

2. People who charge a fee to complete FEMA and other disaster relief forms.

3. Price gouging during and after disasters:

Under S.C. law price gouging is a criminal violation and an unfair trade practice. Notify the S.C. Attorney General of unconscionable prices during times of disaster at:

info@scag.gov

1-803-737-3953

For more information: www.scag.gov

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Other Legal Representation

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warns you to
BEWARE OF**



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South Carolina Legal Services is a statewide law firm that provides civil legal services to protect the rights and represent the interests of low-income South Carolinians.

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Did the Government call to ask you for money?

THAT WAS A SCAM !!

THE GOVERNMENT NEVER CALLS TO THREATEN YOU OR TO DEMAND MONEY.

Did someone try to charge you for completing a government form?

THAT WAS A SCAM !!

THE GOVERNMENT NEVER CHARGES YOU TO HELP YOU FILL OUT A FORM



REPORT SCAMS TO

South Carolina Department of Consumer Affairs

www.consumer.sc.gov
1-800-922-1594

Federal Trade Commission
www.ftc.gov
877-382-4357

HOME REPAIR SCAMS

Beware of contractors who just show up at the door. They'll offer you a great deal because they're "in the neighborhood" and have materials left over from a previous job. Reputable contractors don't work that way.

Get all promises in writing. If it isn't written down, it doesn't count. Verbal promises are worthless because if there's a dispute, you have nothing to back up your claim.

Do not be pressured into buying. Good businesses don't need to rush you into a decision. The high-pressure buy now approach is designed to keep you from comparison shopping. Don't fall for it and get at least two bids for the work.

Require a contractor's license and proper identification. Make sure they have the appropriate licenses from the state and county/city. Check their id and get the car/ truck license tag number.

Never pay in full up front. Make sure the contract has a payment schedule. Don't let payments get ahead of the work.

Consumers can check if a contractor is licensed at
<http://www.llr.state.sc.us/pol/contractors/>.



BEWARE IF SOMEONE:

1. Asks you for personal identifying information
2. Asks you to wire transfer money for help or to help someone else.
3. Sends you a check and asks you to cash it and send or wire money somewhere
4. Asks you to buy a prepaid or reloadable debit card and give them the number from the card
5. Is posing as a local, state or federal law enforcement officer or other government official. Check for official i.d.
6. Says their offer of help is time sensitive and IF YOU DON'T ACT NOW, YOU WILL LOSE THE DEAL OR DISCOUNT

FOR MORE DETAILS AND INFORMATION ON GUARDING AGAINST SCAMS VISIT:

http://www.consumer.sc.gov/consumer/publications/Documents/IDTU/Ditch_The_Pitch_Guide.pdf

OR CALL THE SOUTH CAROLINA
DEPT OF CONSUMER AFFAIRS
AT 1-800-922-1594

YOU CAN ALSO FIND DETAILS AND MORE INFORMATION ON MONEY SCAMS AND IDENTITY THEFT FROM THE FTC (Federal Trade Commission)

at:
www.consumer.gov/section/scams-and-identity-theft