

# FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

## How to Catch the Bandit in Your Mailbox

The Federal Trade Commission (FTC), the U.S. Postal Inspection Service (USPIS), the Securities and Exchange Commission (SEC) and your state Attorney General want you to know how to catch the bandit in your mailbox—a scam artist who sends you fraudulent offers that are too good to be true. Most mailbox scams are variations on a theme. They usually promise easy money or “guarantee” that you’ll win a “fabulous” prize or vacation. The FTC suggests you toss any mail that fits these descriptions:

- ✘ An offer for a “free,” “prepaid” or “special” magazine subscription. It will end up costing you years of monthly payments for magazines you don’t want and could get elsewhere for less.
- ✘ A postcard that never mentions subscriptions but entices you to call a telephone number about a contest, prize or sweepstakes. You’ll pay for a “900” toll call and get a sales pitch for magazine subscriptions. The merchandise you are required to buy often cost far more than your guaranteed “prize.”
- ✘ An announcement that you’re the winner of a free vacation trip and just have to pay a service fee. “Free” is not the same as “fee.” More than likely, your “dream” vacation ends up a nightmare.
- ✘ A check that, if cashed, automatically signs you up to be billed for products and services you may not want or need, such as Internet access or membership in a web directory.
- ✘ A solicitation for a foreign lottery ticket or a secret system to make sure you win. It’s illegal to buy cross-border lottery tickets by mail or phone. What’s more, why would a stranger share a secret with you, especially by mail? Even worse, these bandits sell lists of names of people who have been conned before because the chances are they’ll take the bait again.
- ✘ An invitation to join a pyramid scheme that offers commissions for recruiting distributors, not for making sales. Without new distributors, the pyramid collapses and only those at the very top make any money. Pyramids are illegal.
- ✘ An advance fee loan or credit card offer that guarantees credit with no check on your financial history. A legitimate creditor would never make promises like this and you’ll pay assorted fees totaling hundreds of dollars.

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- ☒ A slick pitch for credit repair at a price. Federal law prohibits upfront fees for credit repair. The truth is you can help yourself to rebuild a better credit record. Only time, a deliberate effort, and a personal debt repayment plan will improve your credit.
  - ☒ An appeal for a phony charity that sounds like a legitimate one. It will give a P.O. Box instead of a street address and phone number and a sad story to snag your sympathy.
  - ☒ A mailing that looks like an official government document that suggests contest winnings, unclaimed assets or other forms of instant wealth are waiting for you for a small fee. The government does not solicit money from citizens.
  - ☒ Solicitation for a product or service you've never heard of that asks for your credit card or bank account number. Check out any unfamiliar product or service with the Better Business Bureau or Attorney General in your state or where the organization is located. Never give out financial information unless you know exactly where it's going.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

To report mail fraud, contact your state Attorney General, call your local postmaster or the toll-free Mail Fraud Complaint Center at 1-800-372-8347, or visit the Postal Service website at [www.usps.com/postalinspectors/fraud](http://www.usps.com/postalinspectors/fraud).