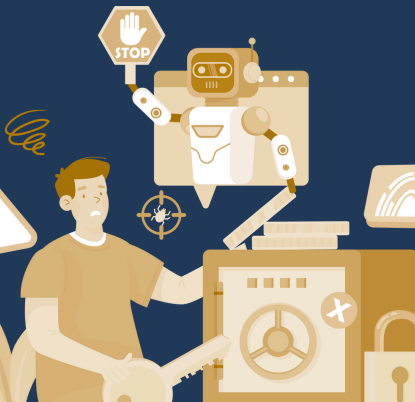




## RECOGNIZING BUSINESS FRAUD



### COMMON TYPES OF FRAUD

#### **Imposter Scams**

Government imposter, financial institution imposter, etc.

#### **Financial Fraud**

Think debit and credit cards, checks

#### **Identity Theft**

Mortgage loan fraud, social security number identity theft, etc.

#### **Cyber Fraud**

Malware installation, phishing, etc.

### DO YOU KNOW THE SIGNS?

**Threatening** language and/or language evoking a **sense of urgency**

Materials **claiming** to be from the government or a bank asking you to **pay money**

"Prize" or "gift" offers that seem **too good to be true**

Email addresses or company names that **don't match up** with other information in the materials

# RESOURCES

## **The Iowa Attorney General's Office, Consumer Protection Division**

[iowaattorneygeneral.gov/about-us/divisions/consumer-protection](https://iowaattorneygeneral.gov/about-us/divisions/consumer-protection)

## **Consumer Financial Protection Bureau (CFPB)**

[consumerfinance.gov/consumer-tools/fraud/](https://consumerfinance.gov/consumer-tools/fraud/)

## **Federal Trade Commission (FTC)**

[ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection](https://ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection)

## **Better Business Bureau (BBB)**

[bbb.org/all/scam-prevention](https://bbb.org/all/scam-prevention)



The Iowa Secretary of State's office is tracking cases of fraud across the state.

**Share reports of fraud to**  
**[fraud@sos.iowa.gov](mailto:fraud@sos.iowa.gov).**

# REPORTING INSTANCES OF FRAUD



## **Contact Your Bank or Payment Provider**

Act quickly to report the fraud and request a reversal of the charge.

## **Secure Your Personal Information**

Update passwords, run antivirus software, and monitor your accounts for unusual activity.

## **Report the Scam**

Visit [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) to file a report with the Federal Trade Commission.

## **Protect Your Credit**

Place a free fraud alert or credit freeze with the major credit bureaus to prevent identity theft.

## **Stay Vigilant**

Be cautious of anyone who promises to recover your money—for a fee. These are often scams, too.