

## Security and Scams

### Better Business Bureau (BBB)

Before hiring a contractor, or making a donation to charity, contact your local Better Business Bureau to get their advice. For a directory of BBBs throughout the United States and Canada, go

to: <https://www.bbb.org/en/us/bbb-directory>.

Have you found a business or offer that sounds like an illegal scheme or fraud, report them to the BBB by using their BBB Scam Tracker at: <https://www.bbb.org/scamtracker/us>.

To read about dozens of common scams and ten steps you can take to avoid most scams, go to the BBB Scam Tips at: <https://www.bbb.org/scamtips>.

### Charity Navigator

Before making a donation to an organization that claims to be a legitimate charity, consider researching the organization using Charity Navigator. It is the largest and most-utilized charity evaluator in America. The organization helps guide intelligent giving by evaluating the Financial Health, Accountability and Transparency of over 9,000 charities and provides basic data on the rest of the 1.8 million U.S. nonprofits. Charity Navigator accepts no advertising or donations from the organizations it evaluates, ensuring unbiased evaluations, nor does it charge the public for this trusted data. As a result, Charity Navigator, a non-profit 501 (c) (3) public charity itself, depends on support from individuals, corporations and foundations that believe it provides a much-needed service to America's charitable givers.

Founded in 2001, Charity Navigator has become the nation's largest and most-utilized evaluator of charities. Their team of professional analysts has examined tens of thousands of non-profit financial documents. They have used this knowledge to develop an unbiased, objective, numbers-based rating system to assess over 9,000 of America's best-known and some lesser known, but worthy, charities.

For more information go to: <https://www.charitynavigator.org/>.

### Do-Not-Call Lists

The Indiana Attorney General maintains a Telephone Privacy List that will eliminate most telemarketing calls, but not all telemarketing calls. Under Indiana law, certain groups may still contact you. They include insurance agents, realtors, newspapers, and most charities. To list your landline and cell phones for free, go to: <https://www.in.gov/attorneygeneral/consumer-protection-division/id-theft-prevention/do-not-call/>.

The Federal Trade Commission maintains a National Do Not Call Registry. Once your phones are registered, they never expire. You can check to see if your phone is registered or register your home or mobile phone for free at: <https://www.donotcall.gov/>.

## Federal Communications Commission - FCC

The FCC website has information about many scams, frauds, and alerts. To read this information go

to: <https://www.fcc.gov/general/frauds-scams-and-alerts-guides>.

The FCC also has a robust “Scam Glossary” (including robocall scams, spoofing scams, & others with detailed information about each item. To find it, go to: <https://www.fcc.gov/scam-glossary>.

### **Fraud, Scams, & Financial Exploitation**

One way to protect yourself against fraud, scams, & financial exploitation is to subscribe to a monitoring and alert system such as EverSafe. Their personalized technology alerts you to signs of irregular activity, and their consolidated dashboard simplifies monitoring across accounts and institutions. To protect yourself, or if you're an adult child of an aging parent, a caregiver or a professional serving an older client, EverSafe's exclusive “trusted advocate” feature enables you to serve as an ‘extra set of eyes’ in guarding against fraud, scams, and financial exploitation. To find out more information about this service and the cost, go to: <https://www.eversafe.com/>.

### **Guide Star**

Each year, millions of people use GuideStar information to make decisions about nonprofits and the work they do. Donors explore charities and issues they want to support. Nonprofit leaders benchmark their organizations against their peers. Funders research grantees. They strive to provide the highest-quality, most complete nonprofit information available on over 2.7 million nonprofits. Their mission is to revolutionize philanthropy by providing information that advances transparency, enables users to make better decisions, and encourages charitable giving. If you would like to research a charity or not-for-profit, go to: <https://www.guidestar.org/Home.aspx>.

### **Prevent ID Theft**

The Indiana Attorney General recommends putting a FREE Credit Freeze on your three credit bureau accounts to prevent Identity Theft. For information on how to do this, go to: <https://www.in.gov/attorneygeneral/2891.htm>.

If you live in other states, the Federal Trade Commission has detailed information about putting a credit freeze on your three credit bureau accounts to prevent Identity Theft. For more information, go to: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.