

# Telemarketing **FRAUD** ...It's a Crime

## THE FACTS: CHARITY FRAUD

Con artists use a variety of approaches to rip you off over the telephone. Telemarketing fraud is a multi-million dollar business in Georgia. Every year thousands of Georgians lose money to telephone con artists. Victims lose from a few dollars to thousands. Some have lost their life savings and financial security.

Before you donate money over the phone, do your homework. Non-religious charitable organizations and their professional fundraisers must register with the Secretary of State's Office to solicit contributions in Georgia. Check out any unfamiliar companies with the Georgia Secretary of State's office. You can check their website to see whether a charity is registered in Georgia. Go to [www.sos.state.ga.us](http://www.sos.state.ga.us), place your cursor over "Securities," and click on "Charity Search." You can also call 404-656-3920. Remember, registration in Georgia does not mean endorsement by the Secretary of State. Georgia law also requires paid solicitors raising money for charities to identify themselves as paid solicitors, not volunteers, at the beginning of a solicitation call.

Con artists often garner sympathy from victims by using the name of a charity, or a name similar to a legitimate charity name, to obtain "donations." Con artists try to strike an emotional chord with their victims through fear or compassion. Fraudulent fundraising scams often step up after a natural disaster or a nationwide news event. Con artists tug at your heartstrings by asking for money for tornado or flood survivors, the families of slain officers or shooting victims, or other disaster victims.

Always ask a phone solicitor

- What is the exact purpose of the charity?
- What is the address and phone number where the solicitor and the charity can be reached?
- What percentage of my contribution will go to the charity's cause (as opposed to administrative/overhead costs)?
- Is my contribution tax deductible?

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## Hang up when

- The caller tries to rush you into making a decision. Most consumers receive numerous requests from legitimate charitable organizations. It's impossible to give to all of them, no matter how heart-wrenching the cause. A budget and plan for charitable giving can help put your dollars to good use while helping the causes that mean the most to you.
- The caller gets hostile when you ask specific questions and is not willing to give you any information in writing. Legitimate charities always have written information they can send you. Don't let a stranger browbeat you into parting with your hard-earned money.
- The caller requests a money order, cashier's check, wire transfer, or personal check sent by courier. It is against Georgia law to send a courier to your home to pick up a financial contribution. The caller might ask you for your bank account number for a bank draft. Never give out this information.
- You might feel more comfortable paying by credit card because you usually have some way to challenge the charge within a given time period. However, experienced scam artists also know how to get around this rule, so you're not as safe as you think.

File a complaint with the Secretary of State's Office and the Governor's Office of Consumer Affairs (OCA) if you have been victimized in a charity fraud scheme. Describe what happened with as much detail as possible in a letter. Include copies of any documents that support your complaint. (Do not send originals!) Send your charity fraud complaint to

The Governor's Office of Consumer Affairs  
2 Martin Luther King, Jr. Drive  
Suite 356, East Tower  
Atlanta, Georgia 30334

and to

The Office of the Secretary of State  
Division of Securities and Business Regulation  
2 Martin Luther King, Jr. Drive, Suite 802  
Atlanta, Georgia 30334.

You will receive confirmation from OCA that they have received your complaint. OCA will assign it to an investigator or forward to the appropriate agency. If you have any questions about filing a complaint, call OCA at 1-800-869-1123 (404-651-8600 in metropolitan Atlanta).

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