

How to avoid scams – 4 easy steps

1. End calls

- Register on the Do Not Call List
www.donotcall.gov or 888-382-1222
- Be skeptical of unsolicited calls and emails

2. Just say NO

- Have a refusal script/plan to get off the phone
- Have a “buddy” to help get out of high-pressure situations

3. Cool off

- Take your time/wait before buying
- Don't trust testimonials and beware of investment “hot tips”

4. Check it out

- Do your homework before signing any contract
- Get it in writing and read the fine print
- Check out the source and check references
- Provide complete and accurate information
- Know your right to cancel

Check It Out / Report Suspected Fraud:

Contact the Kentucky Department of Financial Institutions

800-223-2579

<http://kfi.ky.gov/public/Pages/invest.aspx>

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Time!**

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