Northen Ponca Housing Aut



Don't forget to turn your clocks forward an hour Sunday March 13, 2022.





Change your furnace filter once a month!!

SMOKE ALARMS

Install Them, Test Them, Protect Your Family

You have **about 3 minutes to escape** during a fire. **A working alarm can give you life-saving time** to get the kids and get out of the house safely.

- Smoke alarms save lives. People die in fires where there are no alarms in the home.
- Replace the batteries once a year and buy new alarms every 10 years.
- Test all alarms each month.
 Install alarms on every floor
- Install alarms on every hoor and in every bedroom.



U.S. Consumer Product Safety Commission CPSC hotline: 800-638-2772 and 800-638-8270 (TTY)



Sign up to receive free NSN safety alerts and posters at WWW.CPSC.goV

Phone Scams

People lose a lot of money to phone scams — sometimes their life savings. Scammers have figured out countless ways to cheat you out of your money over the phone. In some scams, they act friendly and helpful. In others, they might threaten or



try to scare you. One thing you can count on is that a phone scammer will try to get your money or your personal information to commit <u>identity theft</u>. Don't give it to them. Here's what you need to know.

How To Recognize a Phone Scam

Phone scams come in many forms, but they tend to make similar promises and threats, or ask you to pay certain ways. Here's how to recognize a phone scam.

There is no prize

The caller might say you were "selected" for an offer or that you've won a lottery. But if you have to pay to get the prize, it's not a prize.

You won't be arrested

Scammers might pretend to be law enforcement or a federal agency. They might say you'll be arrested, fined, or deported if you don't pay taxes or some other debt right away. The goal is to scare you into paying. But real law enforcement and federal agencies won't call and threaten you.

You don't need to decide now

Most legitimate businesses will give you time to think their offer over and get written information about it before asking you to commit. Take your time. Don't get pressured into making a decision on the spot.

There's never a good reason to send cash or pay with a gift card

Scammers will often ask you to pay in a way that makes it hard for you to get your money back — by wiring money, putting money on a gift card, prepaid card or cash reload card, or using a money transfer app. Anyone who asks you to pay that way is a scammer.

Government agencies won't call to confirm your sensitive information

It's never a good idea to give out sensitive information like your Social Security number to someone who calls you unexpectedly, even if they say they're with the Social Security Administration or IRS.

You shouldn't be getting all those calls

If a company is selling something, it needs your written permission to call you with a robocall. And if you're on the National Do Not Call Registry, you shouldn't get live sales calls from companies you haven't done business with before. Those calls are illegal. If someone is already breaking the law calling you, there's a good chance it's a scam. At the very least, it's a company you don't want to do business with.

How To Stop Calls From Scammers

Hang up

Even if it's not a scammer calling, when a company is calling you illegally, it's not a company you want to do business with. When you get a robocall, don't press any numbers. Instead of letting you speak to a live operator or remove you from their call list, it might lead to more robocalls.

Consider call blocking or call labeling

Scammers can use the internet to make calls from all over the world. They don't care if you're on the <u>National Do Not</u> <u>Call Registry</u>. That's why your best defense against unwanted calls is <u>call blocking</u>. Which type of call-blocking or calllabeling technology you use will depend on the phone — whether it's a cell phone, a traditional landline, or a home phone that makes calls over the internet (VoIP). See what services your phone carrier offers, and look online for expert reviews. For cell phones, you also can check out the reviews for different call-blocking apps in your online app store.

Don't trust your caller ID

Scammers can make any name or number show up on your caller ID. That's called spoofing. So even if it looks like it's a government agency like the Social Security Administration calling, or like the call is from a local number, it could be a scammer calling from anywhere in the world.

Learn more about unwanted calls and what to do about them at <u>ftc.gov/calls</u>.

What To Do If You Already Paid a Scammer

Scammers often ask you to pay in ways that make it tough to get your money back. No matter what payment method you used to pay, the sooner you act, the better.

If you paid a scammer with a credit or debit card, you may be able to stop the transaction. Contact your credit card company or bank right away. Tell them what happened, and ask for a "chargeback" to reverse the charges.

If you paid a scammer with a gift card, prepaid card, or cash reload card, contact the <u>company that issued the</u> <u>card</u> right away. Tell them you paid a scammer with the card, and ask if they can refund your money. The sooner you contact them, the better the chance they'll be able to get your money back.

If you paid a scammer by wiring money through companies like Western Union or MoneyGram, call the company immediately to report the fraud and file a complaint. Call the complaint department:

- MoneyGram at 1-800-MONEYGRAM (1-800-666-3947)
- Western Union at **1-800-325-6000**

Ask for the wire transfer to be reversed. It's unlikely to happen, but it's important to ask.

If you paid a scammer using a <u>money transfer app</u>, contact the company behind the app. If the app is linked to a credit card or debit card, contact your credit card company or bank first.

If you gave a scammer remote access to your computer, <u>update your computer's security software</u>. Then run a scan and delete anything it identifies as a problem.

If you gave your username and password to a scammer, change your password right away. If you use the same password for other accounts or sites, change it there, too. Create a <u>new password that is strong</u>.

If you gave a scammer your Social Security number (SSN), visit <u>IdentityTheft.gov</u> to learn how to monitor your credit report to see if your SSN is being misused.