THE RIVERA FAMILY
AVOIDS TELEMARKETING SCAMS
A FOTONOVELA FROM THE FEDERAL TRADE COMMISSION
The Federal Trade Commission is the nation's consumer protection agency. Its mission is to protect consumers from fraudulent and deceptive practices.

This fotonovela is part of the FTC's ongoing efforts to help the Latino community avoid scams and stop fraud. For more information, visit www.consumer.ftc.gov/fotonovela.

Report fraud by calling 1-877-FTC-HELP or online at www.ftc.gov/complaint.
I can’t wait to see the girls perform in the school play.

My granddaughters take after me. They’re very talented.

Hello, we have been trying to reach you. This call is an official notice from the IRS about a lawsuit against you.

Oh, no! Papi, I need a pen.
I don’t know why they’d be calling...

You said the IRS called you?

Mrs. Cuadra!
Yes, it was a recording. And the caller ID said it was the IRS.

I think that’s a scam, my love.

The IRS said they’re going to sue me, but I don’t know why. I have to call them.
That’s right. It’s a scam. The IRS will never call you like that. If they want to talk to you about anything, they send you a letter first.

But the caller ID...

Scammers can fake it. It looks like it’s coming from one place, but it’s not. So just hang up, don’t call them back, don’t press any number to talk to someone – just ignore them. And report it to the FTC.

Thank you! I guess we’re never too old to learn from a good teacher.
Papi, weren’t my little ones wonderful today?

Of course they were. Because...

(laughing) We take after you.

Later that night at grandpa’s house.

Oh, who’s calling during dinner. Hello?
Verify my information? You said you are calling from my bank?

Wilfredo Torres from Financial Services Bank. I need to verify your Social Security number, birth date, and other account information to update our files.

Silvio Rivera?

Yes?

Please verify the rest of your Social Security number for me. The one that begins with 334.

I’m sorry, but I don’t give that information to someone calling me out of the blue.
Who was that, Grandpa?

Not my bank, I can tell you that. It was a man who wanted to get my Social Security number.

If the man got Grandpa’s Social Security number, he could use it to get a job, or get a loan to buy a house or a car. And that would cause a lot of problems for Grandpa.

That’s right. So we never give information to people who call asking for it. They could be lying about who they say they are.
I’m going to call my bank to let them know this joker is calling in their name. But I’m not using that caller ID number. I’ll use the number I know is really my bank.

First the fake IRS and now this. What next?
The next day...

This might be Grandpa. He was going to the store. Hello?

*RING RING*

The Caribbean is calling! Press 1 to connect to a live sales rep to claim your free prize at one of our fabulous resorts...

Ugh, how do I get off these telemarketing lists? How do I stop them?
Oh, I think it does. I’ve been on it for years. I figure it tells me that the calls I get are scams – because legit companies wouldn’t break the law.

Mrs. Cuadra, we won a prize!

Mommy’s call said we’re going to the Caribbean!

No, my loves. We’re not. That wasn’t a real prize. Just a robocall trying to sell us something. Or scam us out of something.

All these calls! It’s awful. Tell me, is your phone number on the Do Not Call list?

Yes, but the calls keep coming. I don’t think it helps.

Oh, I think it does. I’ve been on it for years. I figure it tells me that the calls I get are scams – because legit companies wouldn’t break the law.
But all these robocalls trying to sell me things...

You know they’re illegal, right? Those calls telling you about a prize, or that they’re going to sue you for late taxes... they’re all illegal.
I knew they were bad, but I didn’t know they were illegal! What do we do?

Hang up on them! Check out ftc.gov/robocalls. There’s a lot of information there.
My phone number isn’t on the list. I’d better sign up so it will stop some of these calls.

So we can report all these calls to the Federal Trade Commission?

Yes! There can be big fines if we’re on the Do Not Call list and a business still calls us. And I read that our reports can help them catch the bad guys.
Here are some signs of telemarketing scams:

• it’s a robocall trying to sell you something
• your number is on the National Do Not Call Registry (DoNotCall.gov)
• the caller asks for your date of birth, Social Security or Medicare number, account or credit card numbers
• the caller pressures you to act fast
• the caller asks you to pay them by wiring money, or by using gift cards or reloadable cards

Keep in mind that:

• scammers can fake caller identification to make it look like a number you know or trust
• scammers may have information about you and sound convincing
• the IRS won’t email or call you to ask you to pay money. They will contact you by mail.
• talking to someone you trust can help you avoid losing money to a scam
• some phone companies and other groups have call blocking services — some free, some you pay for — or a call blocking box. On your smartphone, try apps that block unwanted calls.
• registering your phone on the National Do Not Call Registry limits telemarketing calls — but you may still get recorded calls from companies you do business with, some charities, and political candidates
• you can report fraud, scams and illegal robocalls to the FTC at ftc.gov/complaint
This fotonovela is part of the Federal Trade Commission’s efforts to raise awareness about scams targeting the Latino community. The story offers information about avoiding a telemarketing scam.

See all of the FTC’s fotonovelas at consumer.ftc.gov/fotonovela.

Order free educational materials from the Federal Trade Commission at bulkorder.ftc.gov.

Sign up to get free scam alerts and other news at ftc.gov/stay-connected.

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