

## TAKING ACTION:

# Mass Marketing and Other Fraud Victim Recovery Checklist

Fake checks, foreign lotteries, and sweepstakes schemes are just a few examples of mass marketing fraud. These schemes are characterized by the use of **false promises** of cash prizes, services, goods, or good works in exchange for fees, donations, or purchases. Scams may be committed through the mail, telephone, email, television, or any other form of mass or individual communication. If you are a victim of this type of financial crime, you may be coping with the aftermath of a compromised identity, damaged credit, financial loss, concern for your physical safety, and a **painful range of emotions** including anger, fear, and frustration.

Full financial recovery may be difficult to achieve; however, it is critical that you report the crime as quickly as possible. Reporting any financial fraud, no matter how small, helps law enforcement, regulators, and government agencies put a stop to the fraud, prevent the victimization of more consumers, and pursue the criminals committing the fraud.

Very often perpetrators will dispose of your money immediately after taking it. You may never get your money back. That said, your recovery is about more than lost money. It's about protecting your future financial health and assets and finding ways for you to recover emotionally from the crime.

We recommend taking the steps below to reclaim power from the fraudsters and help you move forward.

### □ STEP 1 – Create a Mass Marketing or Other Fraud File

Start by collecting all relevant documentation concerning the fraud in one file that's kept in a secure location. The file should include:

- a contact sheet of the perpetrator's name, mail and email addresses, telephone numbers, and website address, as well as any of the fraudster's purported regulatory registration numbers;
- a timeline of events, which may span many years;
- the police report, if any;
- your most recent credit report from all three credit reporting companies (See box);
- any evidence of the fraud or deception;

#### CREDIT REPORTING COMPANIES

All consumers are entitled to receive one free credit report every 12 months from each of the following companies:

**EQUIFAX**  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)

**EXPERIAN**  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

**TRANSUNION**  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

- logs of any phone conversations, with dates, names and phone numbers of any representatives with whom you spoke, and notes on what information they gave you; and
- any other relevant documentation concerning the fraud.

## □ STEP 2 – Know Your Rights

You have rights imparted by federal and, in some cases, state law. Learn about your rights to better protect yourself.

- For federal victim rights, the U.S. Department of Justice provides information on victim rights and financial fraud at [www.justice.gov/usao-wdwa/victim-witness/victim-info/financial-fraud](http://www.justice.gov/usao-wdwa/victim-witness/victim-info/financial-fraud).
- For state victim rights, check with your state Attorney General, whose contact information is available at [www.naag.org](http://www.naag.org).

## □ STEP 3 – Report to the Appropriate Agencies

It is important to report mass marketing fraud, no matter the amount in question. The more reports that are made, the easier it is for authorities to hold the perpetrators accountable. Depending on whether the fraud was perpetrated by mail, using wire transfers, or over the Internet, report to the following agencies:

### Consumer Scams

- › Better Business Bureau  
[www.bbb.org](http://www.bbb.org)

### International Fraud

- › U.S. Department of State – Resources for Victims of International Financial Scams  
Reporting information and resources for victims of fraud committed by perpetrators outside the United States  
[http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_4522.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_4522.html)

### Mail Fraud (including Foreign Lottery Scams)

- › U.S. Postal Inspection Service  
Criminal Investigations Service Center  
ATTN: Mail Fraud  
433 West Harrison Street  
Chicago, IL 60699-3255  
(877) 876-2455  
[www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)  
Online Reporting Form: [ehome.uspis.gov/fcsexternal/default.aspx](http://ehome.uspis.gov/fcsexternal/default.aspx)

### Wire Transfer or Internet-Based Fraud (Cyber-Crime)

- › Internet Crime Complaint Center  
A partnership between the FBI and the National White Collar Crime Center  
[www.ic3.gov](http://www.ic3.gov)

## □ STEP 4 – Report the Fraud to Law Enforcement

Reporting the fraud to law enforcement is important to begin the recovery process, ensure the responsible parties are investigated, and prevent further damage to other individuals.

- **Local Law Enforcement** – Contact any local law enforcement office to file a police report.
- **District Attorney** – Contact your local District Attorney’s Office.
- **Attorney General** – Contact your Attorney General’s Consumer Protection unit and the prosecution unit to report the fraud. Find contact information at [www.naag.org](http://www.naag.org).
- **Federal Law Enforcement** – Contact your local FBI Field Office or submit an online tip at <http://tips.fbi.gov>. Look up your local field office at [www.fbi.gov/contact-us/field](http://www.fbi.gov/contact-us/field).

## □ STEP 5 – Report the Fraud to the Federal Trade Commission

To file a report with the Federal Trade Commission (FTC), contact the FTC’s Complaint Assistant. Lodging a complaint will also enter the fraud into the Consumer Sentinel Network so that law enforcement can stop ongoing fraud and track these crimes. *This process will not initiate a criminal investigation of your case.*

- **Federal Trade Commission Complaint Assistant**  
(877) 438-4338  
[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

## □ STEP 6 – Consider Civil Remedies

The best potential for recovery of lost assets may be through civil suits. Civil attorneys who work for victims of financial fraud can analyze the particular facts and circumstances of your case and counsel you on the available civil remedies. The National Crime Victim Bar Association can provide referrals to attorneys who litigate on behalf of victims of crime and who offer initial consultations at no cost or obligation.

Even if your individual losses are not large enough to make a civil lawsuit feasible, in cases of mass-marketing fraud where there are multiple victims, the collective losses of many victims may make a civil suit a more practical option.

- **National Crime Victim Bar Association**  
2000 M Street, NW, Suite 480  
Washington, DC 20036  
(202) 467-8716 or (844) LAW-HELP/(844) 529-4357  
Referral line is open from 8:30 a.m. - 5:30 p.m. (ET), Monday through Friday.  
Questions can also be emailed to [victimbar@ncvc.org](mailto:victimbar@ncvc.org).

### ATTEND TO YOUR HEALTH

The toll of financial fraud may extend well beyond lost money. FINRA Foundation research indicates that nearly **two-thirds of fraud victims experience at least one severe emotional consequence**—including stress, anxiety, insomnia, and depression.

If you are suffering in the aftermath of a financial crime, seek help. Many mental health professionals offer services on a sliding-fee scale.

## □ Step 7 – Follow Up

Review the steps you’ve taken and follow up after 30 days with any law enforcement agencies or organizations that serve victims.

## PREVENTION TIPS

Once you have been a victim of mass marketing fraud, you may be targeted more frequently for other scams. To help protect yourself from further financial fraud:

- Remove your name from solicitation lists. You may opt out of direct mail and email offers at [www.dmachoice.org](http://www.dmachoice.org), credit card offers at [www.optoutprescreen.com](http://www.optoutprescreen.com) or (888) 567-8688, and online cookie collecting at [www.networkadvertising.org](http://www.networkadvertising.org).
- Shred suspicious mail and do not respond to junk mail or emails from strangers.
- Do not participate in or respond to claims that you have won a foreign lottery, particularly any lottery or sweepstakes that you do not remember entering. Participating in a foreign lottery is against the law.
- Get all offers in writing and check credentials.
- Don't deposit checks sent by companies that claim the check is for fees or taxes on lottery winnings or an inheritance from a long-lost relative. Before the bank discovers the check is counterfeit, the fraudster will request that you return a portion of the money via wire transfer.
- For more tips, visit [www.stopfraud.gov](http://www.stopfraud.gov) and [www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com).