

**Post-Disaster Alert:**

In time of disaster: Unscrupulous individuals appear in many disguises, but they all have one thing in common; they want to take advantage of the victims any way they can. Some of them appear to be professionals of one kind or another; others may want to assess the “safety” of your home or business. Still others pose as charity workers. The scams employed by these people are numerous, but there are some things you can do to protect yourself and your hard-earned money. Be on the lookout for:

- Sale of water-damaged vehicles
- Disaster cleanup and home repair scams
- Moving and storage scams
- Pest control—efforts to scare you into paying for “treatment”
- Repair of building mechanical systems and major appliances
- Bogus charity appeals on the internet, telemarketers and in-person requests
- People misrepresenting themselves as FEMA officials or other government employees
- Phony websites that pose as legitimate relief organizations
- E-mails with attachments containing computer viruses
- Electronic solicitations offering to find missing persons-for a fee

Don't respond to unsolicited e-mail appeals for professional services or charity contributions.

Don't respond to similar offers from telemarketers, and don't give them your personal information.

Be wary of door-to-door solicitors pitching repair services of all kinds, especially those who do not present a professional appearance (unmarked trucks, etc.).

Contact a business yourself and get as much information as you can: street address, phone number and additional literature about them. Confirm that they have appropriate licenses and insurance, including worker's compensation. Get references.

Check these firms out with your local BBB and other consumer protection agencies.

When you seek professional help, get several bids for the same package of services and get all of them in writing. Do not be rushed into a decision and do not pay in cash. A written contract should spell out the work to be accomplished in detail.

After a disaster, the odds are very high that unsolicited offers and appeals are fraudulent. Your best bet is to contact all businesses and charities yourself and to follow up on the information they provide.

Guard your personal information carefully and do not give it to people you do not know or trust.

Similarly, do not pay for anything or sign a contract for services until you are completely confident the organization is legitimate. Do not respond to e-mails coming from unknown sources, and never open attachments from such sources. Attachments may contain viruses that can assume control of your personal computer, making you vulnerable to identity theft.

For more assistance, contact your local Better Business Bureau, online at [www.bbbbryan.org](http://www.bbbbryan.org).

You can also visit [www.bbb.org/disaster/scam.asp](http://www.bbb.org/disaster/scam.asp), for details of several of the scams listed above.

Information on charity appeals can be found online at: [www.give.org/news/disaster\\_tips.asp](http://www.give.org/news/disaster_tips.asp).

Contact your state Attorney General's Office and local law enforcement agencies also for information on fraudulent activity in your area.