Protecting Your Assets

Tips On Avoiding Financial Scams

(NAPSA)—Postal Inspectors want you to know that in both good economic times and bad, con artists spend their time creating scams and schemes designed to separate you from your hard-earned money.

The good news is that by staying vigilant it is possible to spot a scam before you become entangled in it.

To help protect yourself—and your family—here are a few tips from an institution that has been rated the most trusted federal government agency for the last five years—the U.S. Postal Service.

Know The Warning Signs

An offer—whether for a job or a business opportunity—may be a scam if:

- The offer sounds too good to be true;
- You are under pressure to act "right away";
 - Your success is guaranteed;
- The offer, if an investment, promises unusually high returns;
- The opportunity presented requires an up-front investment—even for a "free" prize;
- A buyer offers to overpay for an item and have you send him or her the difference.

Know The Facts

- Your bank will never e-mail or call you to request your account number.
- Don't deposit checks mailed to you from senders you don't recognize.
- Be cautious of work-at-home job offers. Check out the company with the Better Business Bureau.
- Foreign lotteries are illegal in the U.S. You can't win no matter what they say.
- Order a copy of your credit report once a year.

A New Online Resource

These and other tips are avail-



An offer—whether for a job or a business opportunity—may be a scam if it sounds too good to be true or you are under pressure to act "right away."

able on a new Web site that's been created to educate the public about fraud.

Called www.deliveringtrust. com, the Web site is a project of the Postal Inspection Service one of the oldest federal law enforcement agencies in the United States.

As the primary law enforcement arm of the U.S. Postal Service, the Postal Inspection Service is a highly specialized organization performing investigative and security functions essential to a stable and sound postal system.

In addition to tips, delivering trust.com has a series of videos about fraud, produced by the Postal Inspection Service. The videos are from the "Delivering Justice" series. According to the Inspection Service, deliver justice is what they do when someone tries to use the U.S. Mail to further a fraudulent scheme.

To learn more, visit www.deliv eringtrust.com. Call (877) 876-2455 to report a crime to postal inspectors.