

Support Disaster Relief - But Avoid Scammers

CONSUMER ALERT

BILL SCHUETTE ATTORNEY GENERAL

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern. Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.

SUPPORT DISASTER RELIEF - BUT AVOID SCAMMERS

Americans are very generous when a natural disaster causes human suffering, whether it strikes at home or abroad. This generosity is evident with every earthquake, volcanic eruption, flood, and terrorist act. The 2011 earthquake and tsunami in Japan, Hurricane Katrina in 2005 and the South Asian tsunami in 2004 each triggered an outpouring of support through donations of money, clothes, medical supplies, food, and volunteering.

But these recent disasters also teach that disasters bring out not only concern and compassion but also greed and crime. Scam artists, sensing an opportunity to strike while consumers' guards are down and money is flowing, race to capitalize on every disaster—they promise good deeds while deviously plotting to stuff their pockets with money meant for relief efforts or to get their hands on consumers' sensitive financial information to commit fraud.

You can safely contribute to relief and rebuilding projects without getting stung by a scammer. Here are some suggestions:

- Be especially skeptical of e-mail requests for donations by unfamiliar organizations, which may be nothing more than tricks by identity thieves to collect your personal information. Do not open such e-mails. Viruses can be spread by bogus charity messages. Even if the e-mail messages appear to come from a familiar charity, in reality they may be total scams. Contact charitable organizations independently to ensure that you know who you're dealing with.
- Be on guard against unsolicited cell phone text messages and bogus appeals on social media sites such as Facebook and Twitter. Some leading relief charities, such as Catholic Relief Services and the American Red Cross, now accept donations via cell phone. But unsolicited text messages, like telephone and e-mail communications, should be viewed with suspicion and handled with caution.
- Before deciding to donate to an organization, contact the Attorney General's Charitable Trust Section to see if the organization is licensed. There is also a [list of licensed charities](#) on the Attorney General's website. (Be aware that some legitimate charities - including the American Red Cross and Salvation Army - do not appear on the list of charities simply because they are not required to obtain a license). Call the Charitable Trust Section if you have questions or want to check on the financial information for a licensed charity.
- Choose established charitable organizations that have a history of helping in disasters. The American Red Cross, United Way of America, Catholic Relief Services, and the Salvation Army are just a few among many charities that either give immediate relief or assist in rebuilding communities.
- If you have relatives or friends who live in the area of a disaster, contact them to see which local charities have been visibly active in providing relief.

BEWARE OF BOGUS CHARITIES - WARNING SIGNS FOR FRAUDULENT GROUPS

Bogus bills - Phony invoices are sent to you even though you never pledged money to the organization.

Evasive, vague or unresponsive answers-A telemarketer refuses to give you answers to specific questions about the charity and how it uses its money.

Words in a charity's name-A "look alike" charity uses a name very similar to that of a well-known organization.

Adamant telemarketers-Allow you no time to consider your pledge and insist on collecting your donation immediately.

Refusal to send information-A telemarketer won't send written material about the charity for you to review before you give, often using the excuse of mailing costs.

Emotional appeals-Telemarketers or mail solicitors who use high-pressure tactics or make you feel guilty about not contributing.

DON'T JUST HAND OVER THE MONEY - TIPS FOR MAKING THE ACTUAL DONATION

- Make your contribution by check payable to the organization, never to an individual, and write out the name. Do not use initials.
- Ask for and keep receipts from the organization indicating how much you donated, the date and its intended use.
- To avoid ID theft and fraud, use caution before giving credit card numbers over the phone or online. If you are concerned, ask the organization how it will use and safeguard your information. For more information, see the Attorney General's Consumer Alert on ID Theft at http://www.michigan.gov/ag/0,1607,7-164-34739_20942-80479--,00.html
- When donating online, check to see that you'll be using a secure web page for financial transactions - one starting with an "https://" (not "http://"). Even secure sites can be "spoofed" by scammers - for more information, see the Attorney General's Consumer Alert on "phishing" at http://www.michigan.gov/ag/0,1607,7-164-34739_20942-151331--,00.html

INFORMATION FOR DONORS

Charities always welcome checks sent to their headquarters. If you wish to direct the use of your donation to a particular purpose, note that purpose on your check.

A few of the many established charities with experience in assisting disaster relief efforts are:

United Way Worldwide Disaster Fund

United Way Worldwide Disaster Fund
United Way of America
P.O. Box 630568
Baltimore MD 21263-0568

To donate online or for information, visit www.liveunited.org.

Michigan donors may also direct questions to the Michigan Association of United Ways at 517-371-4360.

Salvation Army International Disaster Relief Fund

Salvation Army World Service Office
International Disaster Relief Fund-Haiti Earthquake
P.O. Box 630728
Baltimore, MD 21263-0728

To donate online or for information, visit
www.salvationarmyusa.org or call 1-800-SAL-ARMY

The American Red Cross

American Red Cross
P.O. Box 97089
Washington, D.C. 20090

To make a donation online or for information, visit
www.redcross.org or call 1-800-REDCROSS or
1-800-257-7575 (Spanish)

To make a \$10 donation by cell phone, the Red Cross
advises donors to text "Haiti" to 90999.

Catholic Relief Services

Catholic Relief Services
P.O. Box 17090
Baltimore, MD 21203-7090

To make a donation online or for information visit
www.crs.org or call 1-800-736-3467

To donate by cell phone, Catholic Relief Services advises consumers to text "RELIEF" to 30644 and
follow the instructions. For more information, visit:
<http://crs-blog.org/cell-phone-donations-for-haiti>

Citizens can visit the Attorney General's website for additional information and advice on charitable giving at
www.michigan.gov/agcharities or call the Attorney General's Charitable Trust Section at 517-373-1152 to check on a
specific charity. To check on a police or fire organization, consumers may call 1-800-769-4515, toll free.

Additional information on e-mail scams, identity theft other consumer alerts on a wide range of topics is also available
at the Attorney General's website, www.michigan.gov/ag (click on "Consumer Alerts"). Mail or telephone inquiries
and complaints may be directed to the Attorney General's Consumer Protection Division at:

Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909
Phone: 517-373-1140
Toll-free within Michigan: 1-877-765-8388
Fax: 517-241-3771
www.michigan.gov/ag (click on "File A Complaint")