

Picking Up the Pieces After a Disaster



Dealing with a disaster is never easy. But when scammers target people just trying to recover, it can be even worse. Here are some tips to help you avoid common post-disaster scams.



Avoid Clean-up & Repair Scams

- Be skeptical of anyone promising immediate clean-up and debris removal. Some may quote outrageous prices, demand payment up-front, or lack the skills needed.
- Check them out. Before you pay, ask for IDs, licenses, and proof of insurance. Don't believe any promises that aren't in writing.
- Never pay by wire transfer, gift card, or in cash. And never make the final payment until the work is done and you're satisfied.



Spot Imposters

- Guard your personal information. Only scammers will say they're an official and then demand money or your credit card, bank account, or Social Security number.
- Know that FEMA doesn't charge application fees. If someone wants money to help you qualify for FEMA funds, that's probably a scam.
- Spot rental listing scams. Steer clear of people who tell you to wire money or ask for security deposits or rent before you've met or signed a lease.



Suspect fraud on your account? Contact us:

www.myfirstccu.org/page/contact_us

Suspect a scam? Report it to:

ftc.gov/complaint