



FRAUD SQUAD ALERT



UKRAINIAN CHARITY SCAMS – BEWARE!

When scammers spot a crisis in the world, they are there to take advantage. After natural disasters, criminals set up fake charities that look and sound like real ones to try to get your money. If you are one of the millions of people that want to support the Ukrainian people, or any other charity, take a moment to make sure your generosity really benefits the people and groups you intend. Below are **TIPS** from the Federal Trade Commission ([ftc.gov/charity](https://www.ftc.gov/charity)) to be sure your \$\$ goes to the right place.

TIPS for Avoiding a Charity Scam

- **SLOW DOWN.** You don't have to give immediately. It's a good idea to do some research first to make sure your donation goes where you want it go.
- **Check out the organization.** Search online for the name of the group, plus words like "review," "scam," or "complaint." See if others have had good or bad experiences with the charity.
- **Find out how your money will be spent.** Ask, for example, "How much of my donation will go to the program I want to help?"
- **Know who's asking.** Don't assume a request to donate is legitimate because a friend posted it on social media. Your friend might not personally know the charity or how it spends money.
- **Look at fees and timing,** especially if you're donating through social media. Be sure to make sure what organization your donation goes to, check whether there are fees, and how quickly your money gets to them. If you can't find the answers quickly, consider donating in other ways.
- **If someone CALLS to ask you to donate, BEWARE!** With telephone scams at an all-time high, it's best to make any donation **ONLY** after you have researched the organization. Once you have independently looked up an organization's contact information, then **YOU** can contact **THEM**.

Your generosity can make a difference any time you give — especially if you take the necessary time to make sure your donation goes where you mean it to.

If you're not sure how to do the research, ask someone you trust.