

WHAT IF YOU SUSPECT FRAUD?

Fraudsters are using the internet, the mail, and the telephone to get you to fall victim to their frauds. It's important to remember that fraudsters are clever at gaining your trust and gathering your personal information.

- If you are unsure, **ASK** your Western Union Agent prior to sending any money.
- If you think you've been a victim of fraud using Western Union please call our Fraud Hotline immediately: **1-800-448-1492**
- If someone contacted you through email asking you to send them money via Western Union, forward the emails to: **spoof@westernunion.com**
- For more information on how to recognize and protect yourself from fraud visit: **westernunion.com/stopfraud**

HOW TO SEND MONEY

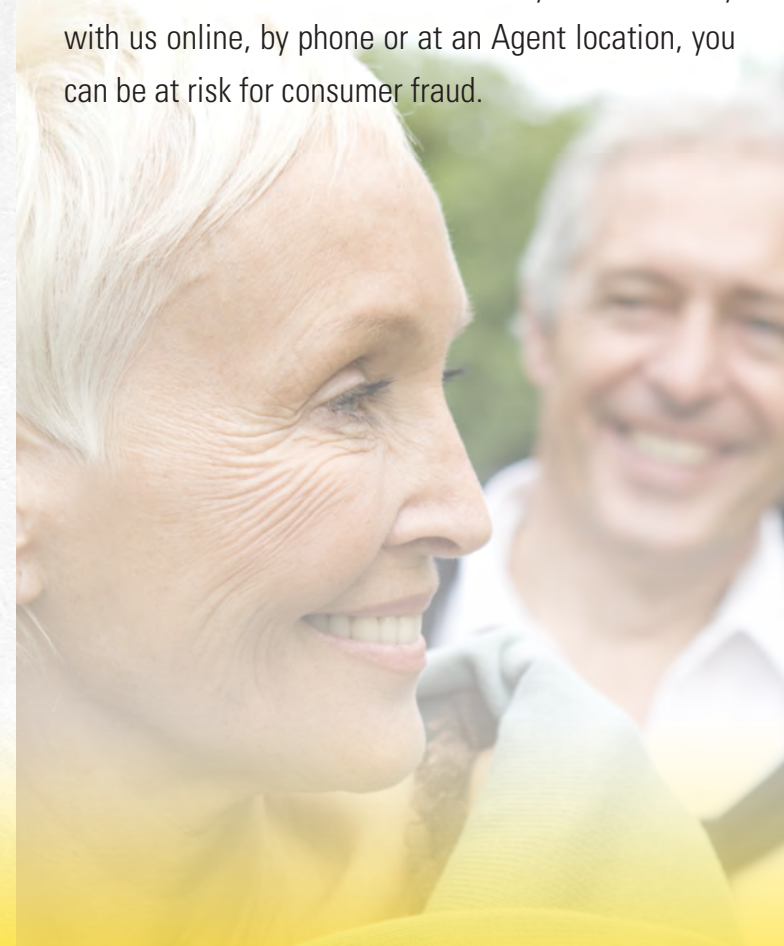
Only use Western Union for sending money to friends and family. When sending money first ask yourself:

- Is this to a grandchild, friend or family member for an emergency situation I have not personally confirmed?
- Is this to someone you don't personally know or have **ONLY** met online?
- Is this for an internet purchase, for an employment opportunity, to claim lottery or prize winnings?
- Is this for a rental property, or for a credit card or loan fee?

If you said **YES** to any of these questions, **STOP** before becoming a potential victim of fraud. Remember, a money transfer can be paid out to the receiver within a short time and after the money is paid, you cannot obtain a refund from Western Union, even if the transfer was the result of fraud. That is why it is important to only use Western Union to transfer money to a family member or friend.

CONSUMER FRAUD

Every day, millions of consumers rely on Western Union Money Transfer® service to send money to loved ones near and far. But whether you send money with us online, by phone or at an Agent location, you can be at risk for consumer fraud.



moving money for better



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IS THIS REALLY SOMEONE I KNOW?

Grandparent Scam - In this scam the fraudster will contact grandparents and impersonate either their grandchildren or a person of authority such as law enforcement, a medical professional or an attorney. The fraudster describes an urgent situation or emergency that requires money to be sent immediately.

It's important to verify any emergency situation before sending funds:

- If you get an e-mail or a phone call from a family member or friend claiming to need money urgently, take the time to mentally review the situation to see if it makes sense.
- Tell the caller you'll call them back at a known number, not a number they give you. In the meantime, call a mutual friend or family member and ask if they are aware of the situation.
- Be suspicious. The fraudster may even try to convince you to lie or not tell anyone to keep your family or friend safe or hide embarrassment. Don't feel bad about verifying the information you're receiving.

WHY WOULD I HAVE TO PAY TO WIN?

Lottery/Prize Scam - Victims are informed through an unsolicited communication they have won a large lottery, prize or sweepstakes and are asked to send money to cover the taxes and/or processing fees. The victim may even receive a check for part of the winnings from the fraudster and is told to send a portion back. The victim uses the fake check to pay for the taxes and/or processing fees and is left responsible for the bounced check.

You can protect yourself by keeping in mind a few simple rules:

- Never send money to pay for taxes or fees on winnings. Legitimate sweepstakes don't require you to pay or buy something to enter.
- Never provide banking information or send funds from a check deposited in your account until it officially clears, which can take weeks.
- Read the fine print—legitimate offers clearly disclose the terms and conditions, including the rules, how the entry process works, and your odds of winning. Playing foreign lotteries is illegal.

DOES THIS PERSON REALLY LIKE ME?

Relationship Scam - Fraudsters will create a fake relationship with the victim who believes it's real, perhaps through online communication. At some point the fraudster will request money for a number of reasons such as travel, medical, etc. In the end the fraudster is only attempting to gain funds and not a relationship.

Avoid becoming the victim of a relationship scam:

- Never send money to someone you have not met in person, no matter how much you might think you trust them. Become immediately suspicious if they ask for money, no matter their reasons.
- Anyone who asks you to leave the dating website to continue conversation through email should raise your suspicion. This can allow fraudsters to carry out their scam without the dating site having record of your encounter.
- Be wary of someone who claims to be from the United States, but is currently overseas.
- No matter how much your relationship might seem like the real thing, be suspicious if someone starts asking for personal financial information.