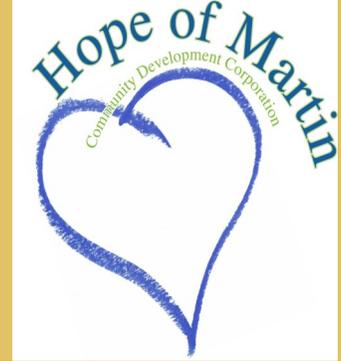


**Office Hours-Monday-Friday  
8:00AM-2:00PM**

**Union City emergency number  
731-446-9618**

**Martin emergency number 731-  
588-5561**



## Top Scams

1. **Tax Scam:** You receive a phone call from someone who claims to be with the IRS. They claim you owe money in back taxes and will be arrested or face legal consequences if you do not pay (usually by wire or prepaid debit card). The caller ID is spoofed to appear to be a government agency or the police.
2. **Debt Collection Scam:** You receive a phone call from someone claiming that you have an unpaid debt. You are threatened with garnishments, lawsuits, even jail time if you don't pay right now.
3. **Sweepstakes/Prizes/Gifts Scam:** You receive a call, letter, or email claiming you've won a prize in a sweepstakes. In order to receive the prize, you are instructed to send a fee to cover expenses associated with delivery, processing or insurance. The prize is not real.
4. **Tech Support Scam:** You are contacted by "technicians" claiming to have detected a virus or security threat on your computer and, for a fee, can log-in and correct the problem remotely. These callers are actually hackers trying to steal money or sensitive passwords or damage computer with malicious software.
5. **Advance Fee Loan Scam:** While searching for loan information, you see an enticing ad and click through to the website. You fill out an application and soon receive an email or phone call advising that you are approved for the loan, but you must first send a processing fee, security deposit, or insurance.
6. **Credit Card Scam:** The scammer pretends to be from your bank or credit card issuer, and they claim that you are now eligible for a lower interest rate, or that they need to verify a recent transaction. The consumer provides the scammer with their credit card number and security code to "verify" their identity..
7. **Work from Home Scam:** While looking for a job online, you answer an ad for making big bucks while working from home. The job may be stuffing envelopes, posting advertisements, or shipping packages. You could have your identity stolen when you fill out the employment forms, or even end up handing stolen merchandise.
8. **Lottery Scam:** You receive a call, letter, or email advising that you have won a large amount of money in a foreign lottery, but you have to pay up-front for taxes and fees. Such lotteries are illegal. Sometimes you have been sent a check or partial payment, but the check will be counterfeit.

## What you can do

1. Don't be pressured into making fast decisions.
2. Take time to research the organization.
3. Never provide your personal information (address, date-of-birth, banking information, ID numbers to people you don't know.)

Continued on back

HOPE OF MARTIN

PO BOX 354

327 N. McCombs Street

Martin, Tennessee

38237

## WHAT YOU CAN DO CONTINUED

4. Don't click on links from unsolicited email or text messages.
5. If you are unsure about a call or email that claims to be from your bank, utility company, etc., call the business directly using the number on your bill or credit card.
- 6 . Never send money by wire transfer or prepaid debit card to someone you don't know or haven't met in person.
7. Never send money for an emergency situation unless you can verify the emergency.

Scammers are all basically imposters. They engage directly with you, so your best bet to avoid being scammed is to stop engaging. Hang up the phone, delete the email, shut the door.

During the quarterly spraying for pest control it has been very hard to spray around the walls because of lots of clutter. In order to keep the spiders and bugs from taking over your apartment, please keep your apartment clutter and trash free.

Spring is here so please help our mowing people by keeping toys and personal items put up when not in use.