



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
John W. Suthers



Better Business Bureau®
Serving Colorado



Beware Before You Pay that Bill

Fake Bill Scams Circulate In Colorado

After the holidays, many consumers expect additional bills to come through the mail. However, take a second look to make sure the bill is legitimate. Fake bills can take on different forms. Here are some examples of what to look out for.

Beware of:

- Pro forma invoicing, in which you receive a bill for goods or services you never requested. Pro forma invoicing can also look like a bill, but it's actually an ad, trying to sell a product.
- A bill from a familiar company, but the amount due is not the usual payment you typically make.
- Bills for a product you ordered, such as a magazine, in which the time has been extended without your consent.
- A company threatening to send you to a false debt-collection agency if you do not pay immediately.
- Additions to your bill from third parties on accounts you already have established, such as your cable and telephone bills.

Before You Pay That Bill Make Sure You:

- Check the address, telephone number and account number listed on the bill.
- If you have an existing account with the company and feel you've already made a payment, check with the company and verify. Use the telephone number from your records, not the fraudulent bill.
- Ask for proof of your agreement. No proof, no payment.
- Keep records of conversations.
- Obtain proof of the company's registration with the Secretary of State, and;
- Inform the company in writing that you did not agree to purchase the product.

If you find the company to be fraudulent file a complaint with the Federal Trade Commission (FTC) at www.ftc.gov.

Recognize, Refuse, Report.

AARP ElderWatch is here to help.
Call us Monday-Friday 9am-4pm.
Our trained staff is here to listen and guide.

1-800-222-4444

Denver Metro Area
303-222-4444

www.aarpelderwatch.org

January 2012