

Contributing After A Disaster

Many people are moved to help others after a disaster, but knowing how to donate so that victims will reap the greatest benefit from your generosity is important.

Consumers who receive suspicious requests for donations or post-disaster services are encouraged to immediately report them to the CPB using the online Consumer Complaint Form found at www.nysconsumer.gov or by calling our toll-free hotline at **1-800-697-1220**.

For more information on scam prevention and to view scam alerts, visit www.nysconsumer.gov.



Advocating for and
Empowering NY Consumers

The New York State Consumer Protection Board (CPB) is advising consumers to beware of unfamiliar organizations soliciting funds for victims in the aftermath of a disaster and in the rebuilding process. Scammers may seek to gain access to credit card numbers and bank accounts in order to commit identity theft. Unscrupulous charities may also seek donations, even though only a small percentage of the money, if any, will actually be used to assist victims. Past tragedies and natural disasters have demonstrated that some individuals fraudulently solicit contributions for a “good cause”. Similar scams occurred during other disasters such as the tsunami in 2004 and Hurricane Katrina in 2005.

Here are some helpful tips that you can follow to maximize your assistance:

- ◆ **Contribute to known and verifiable charities.** Research the organization’s status, registration filings and complaints by contacting the CPB, Office of the NYS Attorney General, the Internal Revenue Service (IRS) and/or the Better Business Bureau. You can search the NYS Attorney General’s online database of registered charities at www.oag.state.ny.us. You may also seek out information about charitable organizations from various national databases including Guidestar (www.guidestar.org), American Institute of Philanthropy (www.charitywatch.org), and Charity Navigator (www.charitynavigator.org).
- ◆ **Beware of callers who want your money fast or use high-pressured tactics.** When solicited by phone, always ask the caller to send you written materials about the charity. No legitimate organization will insist that you donate immediately. Watch out for solicitors who employ dramatic, emotional or heart-tugging stories. Ask for written information about the charity and how your money will be spent or distributed.
- ◆ **Avoid giving cash. Make checks out to the charity not to an individual.** Give your contribution by check or credit card so that you have a record of the donation. If you choose to make a donation via a charity’s website, check to ensure that the website is secure and that your computer is equipped with the latest anti-virus protection. Don’t send contributions with a “runner,” by wire or overnight parcel pick-up .
- ◆ **Ask if the donation is tax deductible.**
- ◆ **Guard against fake solicitations.** Be wary of unsolicited mailings, phone calls and e-mails requesting donations. Unless you have signed up to receive e-mails from a charity of your choice, do not respond to e-mail solicitations. Don’t click on any links contained in these e-mails, as you may be directed to a fake website made to look like a legitimate organization’s official site. Other e-mails ask for money to be sent to off-shore bank accounts.
- ◆ **Don’t disclose personal or financial information.** Never give your Social Security number, credit card or debit card number or other personal identifying information in response to an unsolicited charitable request, especially over the phone.