

# investment scams

F

## Here's how they work:



You see an infomercial, or an ad online, saying you can learn how to make lots of money. It sounds quick, easy, and low risk — and it might involve investing in financial or real estate markets.

The company says their system is “proven” and they even have testimonials from people who’ve used their system and gotten rich. But those people could be paid actors and their reviews could be made up.

All investments have risks. No one can guarantee a specific return on an investment. And nobody can guarantee that an investment will be successful. Anyone who does promise you a guaranteed return at low or no risk is a scammer.

## Here's what to do:

1. Stop. Take time to research the offer. Scammers want to rush you into a decision. Slow down. Search online for the name of the company and words like “review,” “scam,” or “complaint.”
2. Pass this information on to a friend. You may not have gotten an offer like this, but chances are, you know someone who has.

## Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Go online: [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)
- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Call and alert your local First State Bank banking center 937-695-0331

Want to know more? Sign up for Consumer Alerts at [ftc.gov/ConsumerAlerts](https://www.ftc.gov/ConsumerAlerts).