



Charity Scams.... What you need to know

According to a recent article published by AARP "Individual Americans contributed a record \$374.4 billion to charity in 2023." While these billions support various organizations from healthcare to educational foundations, it unfortunately opens the door to charity scammers.

In this article we will share a number of steps in identifying legitimate charity organizations.

1. **Recognize Red Flags:**

- **How do Charity Scams Work:** Scammers will appeal to your emotions with heartrending false stories. Like genuine nonprofits, they reach you via telemarketing, direct mail, email and door-to-door solicitations. They might make appeals on social media and create well-designed websites with deceptive names.
- **Pressure to Donate:** Scammers often pressure individuals to donate immediately. It is okay to politely hang up the phone or decline to donating if you feel uncomfortable or pressured.
- **Lack of Information:** Legitimate charities always provide detailed information about their mission and how donations are used.
- **Unsolicited Requests:** Be cautious of unsolicited requests for donations, especially through phone calls or emails. Do not share your banking account numbers, debit card, PIN or debit card/credit card account numbers with any unknown parties. If you receive an unsolicited phone call, be sure to verify the charity and their contact information prior to committing to a donation. A friend or a loved one may assist you with this.

2. **Verify the Charity:**

- **Research:** Use websites like Charity Navigator or GuideStar to verify the legitimacy of a charity. If unsure, ask a friend or a loved one for assistance. Sunrise Bank, is your local community bank willing to assist you as well. *Contact us at (386)-676-2222.*
- **Contact Information:** Check if the charity has a valid address and phone number. This can be done by searching the name of the charity online at nasconet.org , or by calling AARP Fraud Watch 877-908-3360.

3. **Secure Donations:**

- **Payment Methods:** Avoid cash donations. Use checks or credit cards for a paper trail.
- **Receipts:** Always ask for a receipt for your donation.

4. **Protect Personal Information:**

- **Limit Sharing:** Do not share personal or financial information over the phone or online unless you are sure of the recipient's identity.

5. **Be proactive:**

- Instead of waiting until a charity asks you for money, think about the causes that you care about most, such as veterans, childhood cancer, and do your research when you have time to devote in researching them. That way, when you receive an unsolicited call, you can say "Thank you, I appreciate what you do, however, I have a group of charities that I already give to."

Don't fall victim to Charity Scams. Stay informed. Be educated and do your research. We are always here to help when something doesn't sound right.

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