

# Investment Fraud Checklist

## Is this a scam?

Not sure if it is too good to be true? If you answer 'No' to any of these questions, stop! You may be the target of a scam.

Yes No

Is the firm and the person you are dealing with registered or licensed?

 

Most individuals and firms working in securities, mortgages, insurance, real-estate, debt collection and lending, funeral services, and door-to-door sales must be registered or licenced with FCNB. In certain circumstances there may be an exemption, but you should always check first.

Can you verify the offer with a credible source?

 

If you receive an unsolicited offer for products, services or an investment opportunity, get a second opinion from a trusted professional, or call FCNB for assistance.

Is the risk you are taking reasonable for the expected return?

 

There is no such thing as "risk-free" investments. Make sure you understand and can afford the amount of risk involved.

Is the opportunity based on facts?

 

If the deal is based on "hot tips" or "insider info", watch out.

Do you understand how the investment, product or service works?

 

Never sign a contract or purchase an investment unless you fully understand what you are signing up for. Once you sign the contract you have legal obligations.

Have you had enough time to make a decision?

 

Take your time making all financial decisions and never sign documents you have not read carefully.

To learn more about recognizing and reporting frauds and scams, visit us online!