

## When Being Polite Can Backfire

“Be nice, until it’s time to not be nice,” said Patrick Swayze’s character in the movie Road House, referring to situations when it’s best to pass on the niceties. The Federal Trade Commission (FTC) recently spoke of such a situation in their consumer information [blog](#).

They point out that scammers take advantage of peoples’ desire to be polite or respectful in an effort to take the consumer’s money or personal information.

The following phone call scenarios are some situations in which the FTC says it is okay to be a little less than polite if a caller:

1. Asks for personal or financial information
2. Asks you to wire money to them for any reason
3. Keeps talking and asking questions
4. Makes threats against you

If you find yourself in any of these situations with a caller, do not hesitate to hang up.

If you are concerned that there is any validity to the story the caller gave, contact the associated person or business directly. For businesses, perform an internet search and see what comes up. If it’s a legitimate business, you should get at least some useful information, such as a website, address and phone number.

If a caller claims they are someone you know and have an emergency that warrants a request for money, don’t rush to wire the money. Try calling them directly first. If that doesn’t work, call a shared friend or family member to ask if the caller is actually in the situation as claimed.

Remember that your Identity Theft Plan is here to provide assistance as well. Call to speak with a Kroll Investigator before you respond to the caller in any way. The Investigator can help you determine if the call is a scam.

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