



Make Cents
Make Sense.



Checklist

10 Tips to Avoid Investment Fraud

- **Research before investing**

Call the Nebraska Department of Banking and Finance (NDBF) at (402) 471-2171 to confirm if the investment is legitimate and those selling it are licensed in Nebraska.

- **Beware of "too good to be true" promises**

High returns with little or no risk should be red flags.

- **Be suspicious of unsolicited offers**

Don't respond to unexpected calls, emails, texts, or social media messages that ask for money or personal information.

- **Resist high-pressure sales tactics**

Legitimate investments don't require rushed decisions. Consult trust sources.

- **Verify before sending money or personal info**

Fraudsters impersonate trusted sources.

- **Don't let fear drive your decisions**

Scammers exploit emotions to force bad investment choices.

- **Know scammers' preferred payment methods**

Don't pay anyone who insists you can only pay with cash, a gift card, a wire transfer, cryptocurrency, or a payment app. Scammers want you to pay using these methods because they are hard to track and get your money back.

- **Monitor your accounts**

Watch for unauthorized transactions or excessive trading.

- **Stay alert when cashing out**

Delays or excuses could signal fraud.

- **Secure your online accounts**

Use strong unique passwords and enable two-factor authentication.

For questions about investments or those selling them – or to report suspected fraud – call the NDBF at (402) 471-2171 or visit ndbf.nebraska.gov.