

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.

Is the firm and the person you are dealing with registered or licensed? Yes No

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? Yes No

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

Is the risk you are taking reasonable for the expected return? Yes No

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? Yes No

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

Do you understand how the investment, product or service works? Yes No

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? Yes No

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!](#)

The terms 'adviser' and 'financial adviser' used here generally refer to a financial professional (which may include securities dealers; advisers; dealing representatives; advising representatives; or other registrants) and do not indicate a category of registration. The registration category is more important than a title - always check registration before you invest.

Contact us

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