



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
John W. Suthers



Better Business Bureaus®
Serving Colorado



Chain Letters Beware

We have all received them. chain letters or email messages that promise a big return on a small investment. The simplest chain letters contain a list of names and addresses, with instructions to send something - usually a small sum of money - to the person at the top of the list, remove that name from the list, and add your own name to the bottom of the list. Then, the instructions urge you to mail or email copies of the letter to a certain number of other people, along with the directions of how they should "continue the chain." Whether you receive a chain letter by regular mail or email - especially one that involves money - the Federal Trade Commission (FTC) reminds you that:

- Chain letters that involve money or valuable items and promise big returns are illegal. If you start or forward one, you are breaking the law;
- Chances are you will receive little or no money back on your "investment." Despite the claims, a chain letter will never make you rich;
- Some chain letters try to win your confidence by claiming that they're legal, and even that they're endorsed by the government. Nothing is further from the truth;
- If you've been a target of a chain email scam, contact your Internet Service Provider and forward the email to the FTC at spam@uce.gov.

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