

From time to time, RCI becomes aware of third party companies attempting to defraud RCI Members and timeshare owners. Recently, RCI has learned of several trends in consumer telemarketing scams relating to the timeshare and exchange industry that we feel is important to bring to your attention.

The scams vary, but all of them seek either personal information or money. Here are some examples:

- Caller claims to be calling about your recent or past RCI vacations or resort vacations.
- Caller asks you to take a survey regarding your timeshare ownership.
- Caller invites you to an RCI update, dinner or meeting.
- Caller offers to rent your "getaway weeks", "bonus weeks" or otherwise rent your timeshare week with the promise of sharing the rental profits with you, but requires payment of an upfront fee.
- Caller poses as RCI, claims you have RCI weeks left over and offers to purchase them back on behalf of RCI, but requires payment of an upfront fee.

Often these callers are fraudulently stating or implying that they are RCI, authorized by RCI to make offers, or they are somehow affiliated with RCI. These companies use the name of the RCI exchange programs, or refer to RCI terminology and products, to legitimatize the offer.

Many of these calls originate from "spoofed" or fake telephone numbers. Sometimes the calls give the appearance that RCI is calling when in actuality RCI is not the caller. "Neighbor spoofing" is also used where the calls show up on your "Caller ID" using your same area code and telephone number prefix, leading you to believe it is a local call.

## Please know that these calls are not from RCI, and RCI does not approve or in any way endorse these calls or offers.

What should you do if you are contacted with one of these offers?

- 1. Be Cautious. Be wary of upfront fees. Typically, legitimate resale and listing companies do not collect an upfront fee or request your credit card or bank account information on a call.
- 2. Ask Questions. Gather specific information about the company calling you, including the name of the company, the full name of the individual, the number they are calling you from and the day and time of the call(s).
- 3. Know Your Rights. Often these companies are calling you in violation of do-not-call rules. If your number is on the national Do-Not-Call Registry or the Do-Not-Call list in your state of residence, and you do not have an established business relationship with the calling company, you may have reason to file a complaint against the company with federal and/or state regulators.
- 4. Check the Validity of the Offer. Check various complaint board websites, including the Better Business Bureau, Federal Trade Commission and American Resort Development Association websites, to gauge the legitimacy of the company and the offer. And, please know that RCI can always validate any special offers that may be active by calling 1-800-338-7777 or 317-805-8000. Don't hesitate to ask! This will allow you to have confidence in knowing it is RCI calling.