



A Program with the  
Colorado Attorney General  
and the AARP Foundation



Colorado Attorney General  
John W. Suthers



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## Securities and Exchange Commission (SEC) Warns Investors about Bogus "Prime Bank" Investment Schemes

The SEC warns that investors, lured by the promise of astronomical profits and the chance to be part of an exclusive, international investing program, are falling prey to bogus "prime bank" scams. Investors are also told that profits of 100% or more are possible with little risk. BEWARE: Neither these instruments, nor the markets on which they allegedly trade, exist!

### Signs of Prime-Bank Related Investment Fraud:

- **Excessive Guaranteed Returns.** Guarantees of 20 to 200 percent monthly with little or no risk are hallmarks of prime bank fraud.
- **Fictitious Financial Instrument.** Exercise caution if you've been asked to invest in so-called "prime" bank financial instruments such as Medium Term Bank Notes or Debentures, or Bank Guarantees. These instruments do not exist!
- **Extreme Secrecy.** Promoters claim that transactions must be kept confidential by all parties, making client references unavailable.

### How to Avoid Being Scammed:

- Investigate before you invest! Ask questions, and request information in writing.
- Confirm that the sales person, product offered, and company are duly registered and have no disciplinary history:
  - Contact the **SEC in Denver** at (303) 844-1000 or in **Washington D.C.** at 1-800-SEC-0330 or email [help@sec.gov](mailto:help@sec.gov)
  - Contact the **Colorado Division of Securities** at (303) 894-2320
  - Contact the **National Association of Securities Dealers (NASD)** for a free broker check at 1-800-289-9999 or [www.nasdbrokercheck.com](http://www.nasdbrokercheck.com)
- If you receive an advertisement for a "can't miss" investment, your best move is to pass up the "opportunity." Remember, if it sounds too good to be true, it likely is!
- Do not make immediate decisions – first discuss the investment with an objective, trusted person.

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[www.aarpelderwatch.org](http://www.aarpelderwatch.org)