Phone Call Exit Scripts

Short, polite-but-firm phrases for ending the call. You never owe a caller your time, your answers or your money.

You can always hang up. A real bank, agency or hospital will still be there when you call back on their official number.

If the caller says…	Say this, then hang up
“This is your bank’s fraud department. Your account is compromised.”	“I’ll hang up and call the number on the back of my card.”
“This is the tax agency / immigration / social security. You owe money or face arrest.”	“Agencies send letters. I’ll contact the agency directly. Goodbye.”
“This is the police. We’re holding your grandson / you have a warrant.”	“I’ll call the police on their public number and the family on theirs.”
“Grandma/Dad, it’s me. I’m in trouble. Don’t tell anyone.”	“What’s our safe word?” (No word? “I’ll call you back on your number.”)
“Tech support: your computer has a virus.”	“I don’t take support calls. Goodbye.”
“You’ve won / your package is stuck / pay a small fee.”	“Not interested. Don’t call again.”
“Don’t hang up or the account will be frozen!”	“Hanging up is exactly what I’m going to do.”
“You must pay with gift cards / crypto / cash today.”	“No legitimate organization asks for that. Goodbye.”
“Confirm the code we just texted you.”	“I never share codes.”

After the call

- Wait at least 10 minutes, or use a different phone, before calling back. Some scammers keep a line open.
- Don’t call back a number the caller gave you. Use a saved or official one.
- Write down the date, number and what they said (FRG1-15) and tell a family member.
- Report it — see FRG1-18.

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