Natural disasters bring out the best and worst in people. Most people want to help those in need, but some use it as an opportunity to defraud generous donors. Here are some tips to make sure your donations are safe and go to those you want to help.

- Most importantly, NEVER give out personal information (social security number, bank account information, credit card numbers, etc.) over the phone or Internet to anyone who contacts you first.

- If you want to donate, give to charities you know and trust and one that has a history of truly helping during natural disasters.

- If you don't know of a charity, check with the Better Business Bureau's Wise Giving Alliance (http://www.bbb.org/us/charity), Guide Star (http://www.guidestar.org/), Charity Watch (http://charitywatch.org/), Charity Navigator (http://www.charitynavigator.org/), or simply call the American Red Cross in Richmond, Virginia (http://www.redcross.org/va/richmond) to see how you can help.

- Hang up the phone on solicitors, don’t open your door to strangers, and never click on links in emails even from people you know unless you are 100% sure the link is legitimate.