

Senior Scams

Tips to Prevent Fraud



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General Tips to Prevent Fraud

- Never give out personal information to anyone by phone, mail, or Internet. Never respond to an offer that you do not understand.
- Ask for invoices in writing and pay only when you have received a performed service.
- Shred credit card receipts and statements before throwing them in the trash. Close unused credit card or bank accounts.

Healthcare & Health Insurance Fraud

- Do not sign blank insurance forms or give blanket authorizations.
- Do not do business with telephone or door-to-door salespeople.
- Do not give your Medicare or health insurance information to just anyone.
- Check with your doctor if a prescription looks suspicious or has adverse side effects.

Investment & Reverse Mortgage Scams

- Do not respond to unsolicited requests. Do not sign any documents from unsolicited persons.
- Be wary of anyone offering unusually high interest or dividends.

Funeral & Cemetery Fraud

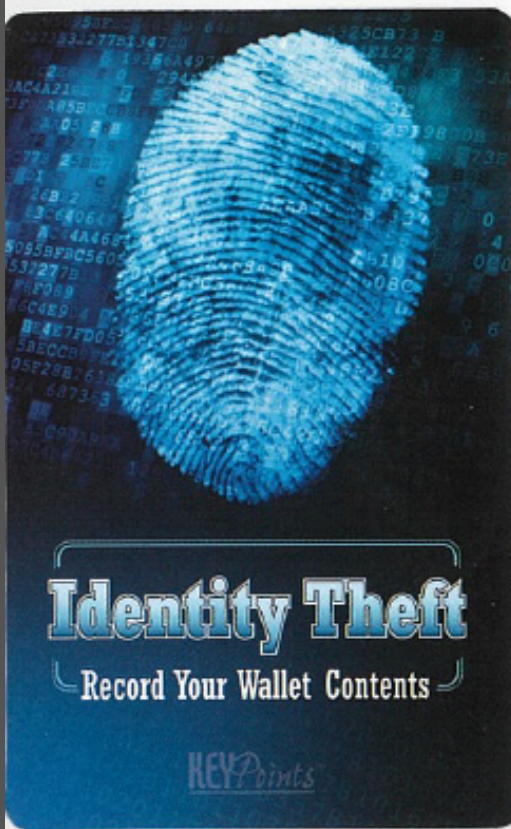
- Don't let the salespeople pressure you into immediate purchases.
- Understand contract terms, basic fees, and extra services.

Telemarketing Fraud

- Hang up if the caller offers something free or deeply discounted, or if they say you must act immediately.
- Don't buy from unknown companies.
- Don't pay for anything until you receive it.

Charity Scams

- Do not disclose any personal or financial information.
- Learn about charities before you give. Both charitynavigator.org and charitywatch.org are good resources.



If Your Identity is Compromised...

The Federal Trade Commission (FTC) recommends taking the following steps if you are the victim of identity theft:

1. Place a "fraud alert" on your credit report.
Contact the three major credit bureaus to report the fraud and obtain free reports and/or place a security freeze on your report:

Experian	Equifax	TransUnion
888.397.3742	800.525.6285	800.680.7289

2. Close any accounts that have been tampered with or opened fraudulently. If you open new accounts, use new PIN numbers and passwords.
3. If your checks have been stolen or misused, close the account and ask your bank to notify the appropriate check verification service.

4. Call SCAN (1-800-262-7771) to find out if the identity thief has been passing bad checks in your name.
5. File a police report – locally or where the theft took place.
6. Keep a copy of the report or get the report number in case you need to validate your claims with creditors.
7. File a complaint with the FTC.

Prevention & Recovery Information
www.consumer.gov

Identity Theft Hotline
1-877-IDTHEFT (438-4338)

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

What's in Your Wallet?

Use the chart on the right to record important information, such as credit cards, bank cards, driver's license and insurance information, in the event that your wallet is lost or stolen.

Signs of Identity Theft

- Stop getting bills and other mail.
- Receive credit cards for which you never applied, or debt collectors call requesting payment for items you never purchased.
- Receive letters denying you credit, despite never having applied for any.
- See fraudulent or inaccurate information on your credit report.

Your Record Keeper

Keep this card in a safe place and do not carry it in your wallet.

Card Type	Exp. Date	Account Number (or other identification)	Security (Code)	Telephone