Don't yield to high-pressure or emotional sales tactics. Read contracts thoroughly and seek advice from a relative or other advisor if you don't understand it.

Never pay money to win a prize or enter a sweepstakes.

Never pay the entire cost of a repair job upfront. Try not to pay more than a third up front.

Keep careful records of your transactions such as bank or credit card statements. Check them for accuracy and shred documents thoroughly before throwing them away. Thieves can steal a person's identity from their trash.

Have your Social Security or pension benefit checks direct deposited to reduce the possibility of ID theft. Also be careful not to leave outgoing bill payments in an unsecured mailbox. Take them to the Post Office yourself or have someone do it for you.

Resources available for advice on protecting seniors

Your local Better Business Bureau www.bbb.org / 1-312-832-0500 The Federal Trade Commission www.ftc.gov / 1-877-382-4357

USGSA Federal Citizen Information Center www.purblo.gsa.gov

Consumer Action Handbook www.consumeraction.gov / 1-888-878-3256

WHAT CAN <u>YOU</u> DO TO HELP PROTECT SENIORS

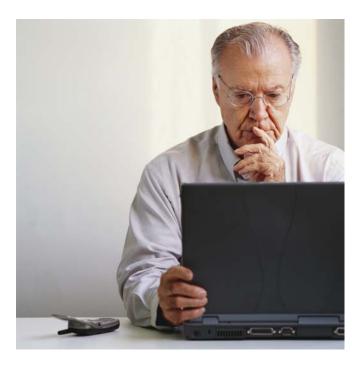
- Check on them frequently and discuss their activities
- Review their bank statements, looking for unusual withdrawals or charges.
- Look for signs that the senior may be succumbing to appeals from scam artists for example excessive knickknacks and prizes, regular use of couriers rather than the Postal Service, and frequent calls from a "nice" man or lady.
- Carefully screen and check the references of caregivers hired to assist or look after the senior



Compliments of:

The Geneva Police Department
20 Police Plaza
Geneva, IL 60134
630-232-4736
www.geneva.il.us/pd

SCAMS AGAINST SENIORS



Dependable tips and helpful information from:

The Geneva Police Department
Senior Care Program

For additional information contact the Senior Care Officer @
630-232-4736

Protecting Seniors From Fraud

Older Americans are the fastest growing segment of the population to be victimized by identity fraud and internet schemes. Every day con artists bombard the telephones, mailboxes and even the email accounts of older Americans.

In addition to these newer kinds of fraud, seniors continue to be victimized by age-old scams such as foreign lotteries, shoddy home improvement work, and investment schemes promising high returns. In many instances, nest eggs are completely wiped out and older Americans' homes are lost due to these crimes. And to compound the problem, the victims are often reluctant to report the crime out of embarrassment or fear that they will lose control over their affairs

Why are seniors targeted and vulnerable?

There are a number of reasons why older people are targeted by scam artists;

- They are more likely to be at home to answer the door or telephone.
- They tend to be more trusting and less likely to suspect a con artist.
- They are often lonely and susceptible to a friendly pitch.
- The may be incapable of doing home repairs, exposing them to pitches from itinerant workers who offer to do repairs cheaply.
- They may be on fixed incomes, making them vulnerable to promises of high investment returns or savings on medical care.
- They may own their homes, making them a target of predatory lenders.

What are the most common scams that victimize seniors?

★ Foreign lotteries – you receive a call or email advising that you have won a large amount of money in the Canadian or other foreign lottery, but have to send money upfront to pay taxes and fees.

Such lotteries are illegal!

- ★ Home Repair/Improvement Scams criminals show up uninvited at the door offering to make repairs and then do shoddy work at an exorbitant price. They may also arrange financing through predatory lenders who charge high fees and rates with monthly payments you can't afford.
- ★ Telemarketing Schemes You receive a call offering a great deal on a product but have to act now to get the benefit. The caller asks for personal and financial information that will then be used to loot your bank account or run up charges on your credit card.
- ★ Phishing You receive an email advising that there is a problem with your bank account and are instructed to hyperlink to another site to provide verification information such as a Social Security # or PIN #. The email and website look legitimate, often containing the company's logo, but the information is then used to steal your identity. Banks and other legitimate companies would never request confidential information in this manner.

- ★ Phony Charities You receive a phone call or visit from someone soliciting money for what sounds like a legitimate charity, but is really a scam. Often they appear to be associated with the police or fire departments.
- ★ Investment of Healthcare Scams You receive a call, letter, or email offering above market returns on investments or great savings on medical care. The solicitor is often reluctant to provide details about the company, such as the address, phone number or written documentation.

HOW TO PROTECT YOURSELF

- Register your phone number with the NATIONAL DO-NOT-CALL registry at 1-888-382-1222 or www.donotcall.gov
- Don't do business with someone who just shows up at your door.
- Don't give personal or financial information to an unknown caller, and don't provide such information for unsolicited email/internet messages.

Check with the Better Business Bureau before dealing with any company or charity that you're not familiar with. Also, check with family members, neighbors or friends.

If you need to hire a contractor or repairman, ask the Better Business Bureau for a list of members in that business. Make sure that the contractor is properly licensed.