

Senior Scams

Why Senior citizens are more vulnerable

- ✚ Trusting of others
- ✚ Keep money within the home
- ✚ Fearful of being placed in a nursing home
- ✚ Hesitant to call police
- ✚ Fear of retaliation

1. Door to door sales

- ✚ Talk to them through the door
- ✚ Never let them into your home
- ✚ Call the police if they refuse or are hesitant in leaving
- ✚ Get physical description, car info, etc.
- ✚ Utility company employees: call the company if unsure of their validity

2. Contractor Scam

- ✚ Extra material - great deal - must be done today - no estimate -
- ✚ no name on truck
 - Roofing
 - Blacktop
- ✚ Usually inferior material - call the police immediately - get Physical description, car info, etc.
 - Storm related

3. Email Scam

- ✚ Never respond to emails that claim they need your email password or username.
- ✚ Never wire money

4. Grandparents Scam

- ✚ Verify their claim before sending any money

5. Foreign Lotteries

- ✚ It's illegal to win a foreign lottery - letter / email
- ✚ The scammers will usually send you a check for your partial winnings and ask you to cash it.
- ✚ They will also want you to send money.
in 2 weeks, you will get notification that the check bounced.
- ✚ The check will be returned to the scammer and they will know your bank name and account number.

6. Charity Scam

- ✚ Only donate to the charities you know and initiate
- ✚ Watch out for sound or look alike charities, especially in emails

- ✚ Disasters bring out fraudsters in forms of phone / mail / email

7. Telemarketing Scams

HUGE RED FLAG if someone you don't know is asking for:

- A. Bank account numbers
- B. Social Security number
- C. Credit Card numbers or last 3 digits on the back of your credit cards
- D. Name/address/phone number

8. Medicare Fraud

Many times, we tell seniors to NOT carry their Medicare card in their wallet because their Medicare number IS their social Security number.

- ✚ Seniors tell us they need it every time they go to the doctor.
- ✚ Your Medicare number is on file with your doctor's offices.
- ✚ Put your original Medicare card and Social Security Card in a
- ✚ Make a copy of your Medicare Card and black out the first 5 numbers and just show the last 4 numbers, which is all that is required. Carry the photocopy in your wallet.

9. Jury Duty Scam

- ✚ The scammer calls claiming to work for the local court, advising you've failed to report for jury duty and that a warrant has been issued for your arrest.
- ✚ They ask you for your Social Security number, birth date, and sometimes even for credit card numbers and other private information for "verification" purposes.
- ✚ Outgoing mail
- ✚ Never place cash, checks or credit card info. into your mailbox (red flag)
- ✚ Remember -
Never hire someone who comes to your door uninvited.
- ✚ Don't keep large amounts of cash in your home
- ✚ Call 911 if they are at your door and making you feel uncomfortable.

DO NOT LET STRANGERS INTO YOUR HOUSE. - Once in your home, you have lost control of the situation.

If you don't tell anyone, no one will know about it and no one can help you.

- ✚ Shred credit card applications and old receipts
- ✚ Keep all your important documents under lock and key
- ✚ Store valuable in a bank safe deposit box