

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

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 safe place (not your wallet).

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

4-

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