

Who's In Your Wallet?

Crucial Tips to Help Avoid Identity Theft and Scams.

If you're over 65, scammers have you in their sights!
In fact, 30% of all scam victims fall into this age group.
But no matter what your age may be, these tips from
various law enforcement agencies are crucially important.

Rule 1:

If a stranger presents you with an offer that sounds too good to be true, it usually is.

Beware of suspicious:

- Advance-fee loans
- Prizes/sweepstakes winnings
- Business opportunities
- Real estate offers
- Credit card offers
- Stocks and bonds
- Magazine sales
- Travel and vacation deals or prizes
- Pay-per-call services
- Work-at-home schemes
- Foreign currencies or lottery prizes

Rule 2:

Never give your credit card, bank account or Social Security numbers to someone who contacts you by phone or Internet.

If a stranger calls about a product or service deal, insist on getting more information through the mail. Reputable companies will do it. Scammers will be reluctant to provide you with specifics.

You may get an email that looks like it came from your bank, credit card company or a service you actually use. If it says you need to update your account information to resolve a problem and asks you to click on a link, don't do it. Forward the email to your financial institution or service provider and ask them to check

it out for fraud. The real companies will almost never ask for your personal information by email.

Rule 3:

Remember: International lotteries are illegal in the U.S.

If a stranger contacts you, saying you have won a large amount of money in an international lottery or sweepstakes, stop right there. It's fraud.

You may get an email, saying you're the sole beneficiary of a distant relative in another country. If you never heard of them, don't respond.

Rule 4:

Beware the Jamaican Scam.

Jamaican gangs have become adept at telemarketing fraud—and Americans lost more than \$30 million to them in 2012 alone. Sometimes scammers will say you've won a prize—money, a luxury car, a vacation or other lure. To claim it, you just need to cover "taxes, shipping and handling" or "processing fees." They ask you to send money by wire transfer or to provide credit card information. That's a warning sign. Hang up.

Victims who make payments often get calls for additional payments. The callers become verbally abusive. They continue to make harassing and even threatening calls.

Victims who try to contact the lottery agent only get voicemail. Within a few days, the phone number doesn't work at all.

When a victim stops sending money, the scammers will sometimes call back, posing as police officials or the FBI. They claim they need money to pursue the investigation against the scammers—and the vicious circle starts all over again.

Rule 5:

Never cash a check for a stranger.

A stranger approaches you near your bank. The person may seem nice. They may even seem desperately in need of help—but if you don't know them, don't get involved, no matter how heartbreaking their story may be.

Sometimes scammers will mail you an official-looking check, telling you to deposit it in your account within 24 hours. They may say that it's part of your total winnings. Don't do it.

Rule 6:

If you decide to buy, pay with a credit card.

Federal law protects you from paying for charges on credit card accounts when you have not received the ordered

merchandise. You have the right to contest those charges with your credit card company.

Rule 7:

Beware of door-to-door salespeople.

Always ask for identification and don't let them into your home.

Beware of contractors who show up unsolicited, saying that your home needs chimney, driveway or other expensive repairs. Sometimes they say they can offer you a deal because they have leftover materials from another job in your neighborhood.

Never agree to have work done on the spot. Make a specific list of what you want done. Obtain at least two written estimates from reputable contractors. Ask for details about the materials and services they will use.

Rule 8:

Check them out.

Check the company's references by contacting the Better Business Bureau, local licensing authorities, previous customers, banks and suppliers. In a few minutes, you can save yourself a lot of future headaches.

Rule 9:

Get it in writing.

Before you sign a contract or accept a receipt, ask questions and review the terms. Check for the refund policy and your right to cancel the contract within three business days. Get any promises in writing and make sure the project is thoroughly described in your contract. If you can, ask a lawyer to review the terms of the written contract before you sign.

If you contract for a service, don't pay the full amount up front. If they ask for an unreasonable amount in advance, that's a warning sign.

Negotiate a payment schedule tied to the completion of the job and pay by check. Do not pay with cash.

Rule 10:

If you feel pressured, stop.

Phone and Internet scammers may pressure you to send payment via private courier, wire transmission or overnight delivery. These tactics are designed to prevent you from changing your mind. Shut them down.

If a door-to-door salesman or contractor seems to bully or pressure you, call the police. If you can, get a license plate number.

Take your time in making decisions. If you feel at all uncomfortable, listen to your emotions. Stop.

Rule 11:

Get yourself off unwanted mailing lists.

Use the "unsubscribe" or "opt out" links on spam email to have your name removed.

Go to the state government's website to remove your name from consumer lists provided to telemarketers by credit reporting agencies, and register with the state's Do Not Call Registry.

Rule 12:

Get help.

If you think you're being scammed, notify the local police. Check with your bank. Call the local Better Business Bureau, State Department of Consumer Affairs, Department of Adult Protective Services, Department of Senior Services, Attorney General's Office or County Prosecutor's Office.

We offer this information as a community service. Protecting your interests and wellbeing is a major part of our mission.