What is a Scam?

A scam is a trick a con artist plays on an unsuspecting victim to extort money. If the scam succeeds, the victim's money is gone, and the scammer will move on to the next victim.

A scammer is the ultimate salesperson with a tempting offer or a skilled liar with a plausible story

- Easily pinpoints a victim's vulnerabilities and appeals to emotions: sympathy, fear, loneliness
- Quickly gains trust
- Insist on secrecy
- Shows no mercy, e.g., doesn't take "no" for an answer

Know the Red Flags of a Scam

- Immediate action required
- Insistence on secrecy
- Money needed up front
- Hard-to-track payment methods

Build Your Scam Defenses

- Do not be rushed into any financial decision
- Assume that insistence on secrecy is a ploy to deceive you
- Be suspicious of any situation that requires you to send money up front
- Confirm all stories, offers or charities independently
- Be very cautious about clicking on email links

Block Those Scammers

- Register with National Do Not Call Registry at **www.donotcall.gov** to limit legitimate telemarketing phone calls, making phone scams easier to detect
- Register with **www.DMAchoice.org** to limit legitimate advertising mail, making mail scams easier to detect
- Limit personal information on social media and choose the strictest privacy settings on social media accounts
- Use antivirus software on your computer

What to Do If You Are Scammed

- Don't be embarrassed or afraid
- Tell someone you trust
- Report the scam to your bank immediately to limit losses
- Contact your local police and federal agencies, like the Federal Trade Commission

For more information, visit aba.com/Seniors

SAFE BANKING FOR SENIORS®
ABA FOUNDATION

"You've Won" Scams

Here's how they work:

You get a card, a call, or an email telling you that you won! Maybe it's a trip or a prize, a lottery or a sweepstakes. The person calling is so excited and can't wait for you to get your winnings.

But here's what happens next: they tell you there's a fee, some taxes, or customs duties to pay. And then they ask for your credit card number or bank account information, or they ask you to wire money.

Either way, you lose money instead of winning it. You don't ever get that big prize. Instead, you get more requests for money, and more promises that you won big.

Here's what you can do:

1. **Keep your money – and your information – to yourself.** Never share your financial information with someone who contacts you and claims to need it. And never wire money to anyone who asks you to.

2. **Pass this information on to a friend.** You probably throw away these kinds of scams or hang up when you get these calls. But you probably know someone who could use a friendly reminder.

Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...Pass it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the scammers and stop them before they can get someone's hard-earned money. It really makes a difference.

have you HEARD about...

Charity Fraud

Here's how it works:

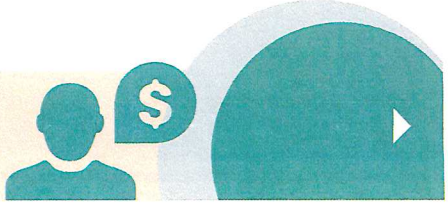
Someone contacts you asking for a donation to their charity. It sounds like a group you've heard of, it seems real, and you want to help.

How can you tell what charity is legitimate and what's a scam? Scammers want your money quickly. Charity scammers often pressure you to donate right away. They might ask for cash, and might even offer to send a courier or ask you to wire money. Scammers often refuse to send you information about the charity, give you details, or tell you how the money will be used. They might even thank you for a pledge you don't remember making.

Here's what you can do:

1. **Take your time.** Tell callers to send you information by mail. For requests you get in the mail, do your research. Is it a real group? What percentage of your donation goes to the charity? Is your donation tax-deductible? How do they want you to pay? Rule out anyone who asks you to send cash or wire money. Chances are, that's a scam.

2. **Pass this information on to a friend.** It's likely that nearly everyone you know gets charity solicitations. This information could help someone else spot a possible scam.



have you HEARD about...

Online Dating Scams

Here's how they work:

You meet someone special on a dating website. Soon he wants to move off the dating site to email or phone calls. He tells you he loves you, but he lives far away — maybe for business, or because he's in the military.

Then he asks for money. He might say it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

Scammers, both male and female, make fake dating profiles, sometimes using photos of other people — even stolen pictures of real military personnel. They build relationships — some even fake wedding plans — before they disappear with your money.

Here's what you can do:

1. **Stop. Don't send money.** Never wire money, put money on a prepaid debit card, or send cash to an online love interest. You won't get it back.

2. **Pass this information on to a friend.** You may not have gotten one of these calls, but chances are you know someone who will get one — if they haven't already.

Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...Pass it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.

have you HEARD about...

Health Care Scams

Here's how they work:

You see an ad on TV, telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and she needs your Medicare number to issue you a new card.

Scammers follow the headlines. When it's Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you really have to get a new health care card? Is that discounted insurance a good deal? Is that "government official" really from the government? The answer to all three is almost always: No.

Here's what you can do:

1. **Stop. Check it out.** Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What's the real story?

2. **Pass this information on to a friend.** You probably saw through the requests. But chances are you know someone who could use a friendly reminder.

Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...Pass it ON

Please Report Scams

If you spot a health care scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify scam artists and stop them before they can access to a friend's hard-earned money. It really makes a difference.

Tech Support Scams

Here's how they work:

You get a call from someone who says he's a computer technician. He might say he's from a well-known company like Microsoft, or maybe your internet service provider. He tells you there are viruses or other malware on your computer. He says you'll have to give him remote access to your computer or buy new software to fix it.

But is the caller who he says he is? Judging by the complaints to the Federal Trade Commission, no. These scammers might want to sell you useless services, steal your credit card number, or get access to your computer to install malware, which could then let them see everything on your computer.

Here's what you can do:

1. **Hang up.** Never give control of your computer or your credit card information to someone who calls you out of the blue.

2. **Pass this information on to a friend.** You might know these calls are fakes, but chances are you know someone who doesn't.

Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...Pass it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.

have you HEARD about...

IRS Imposter Scams

Here's how they work:

You get a call from someone who says she's from the IRS. She says that you owe back taxes. She threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away. She tells you to put money on a prepaid debit card and give her the card numbers.

The caller may know some of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the IRS calling?

No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. And caller IDs can be faked.

Here's what you can do:

1. **Stop. Don't wire money or pay with a prepaid debit card.** Once you send it, the money is gone. If you have tax questions, go to irs.gov or call the IRS at 800-829-1040.

2. **Pass this information on to a friend.** You may not have gotten one of these calls, but the chances are you know someone who has.

Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

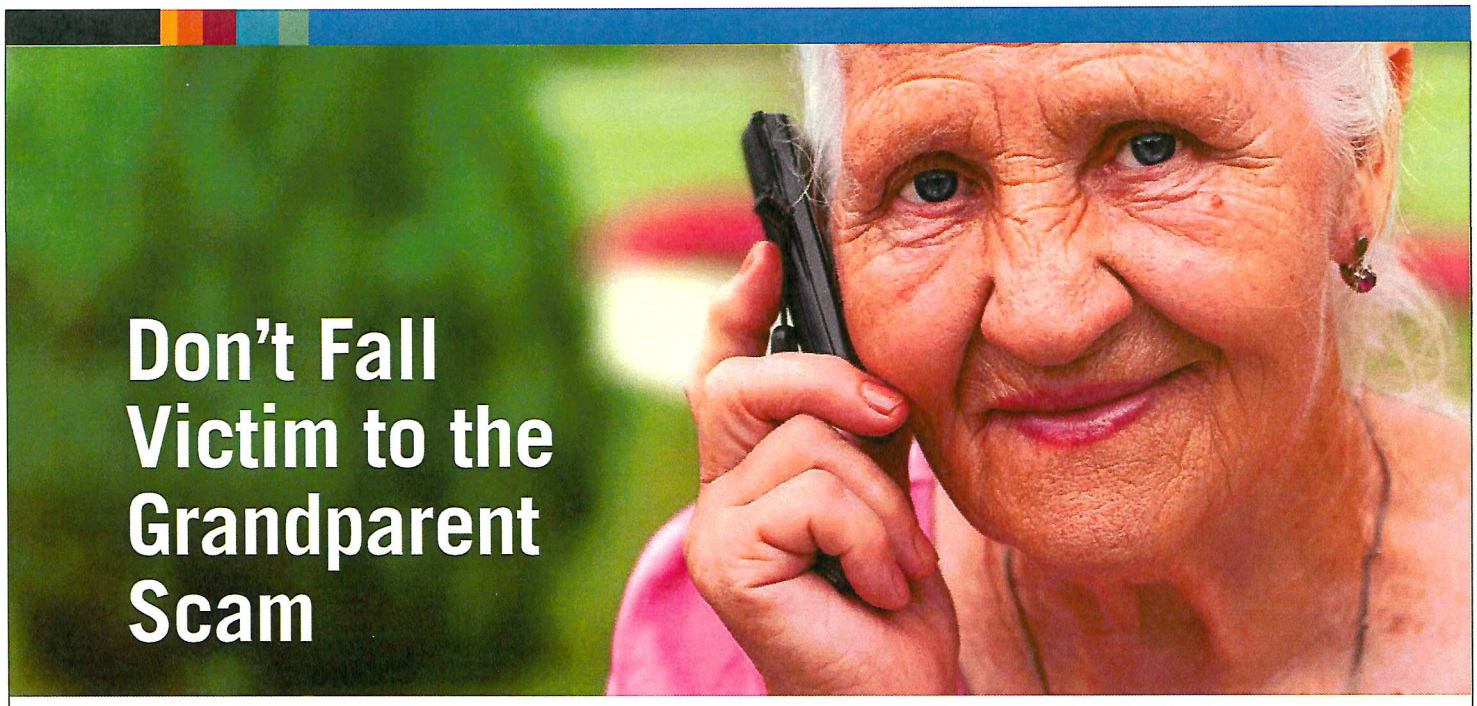
...Pass it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.



Don't Fall Victim to the Grandparent Scam

According to the Federal Trade Commission, between 2012 and 2014, consumers reported more than $42 million in losses from scams involving the impersonation of family members and friends. This scam, commonly known as the "grandparent scam," is a form of financial abuse that deliberately targets older Americans.

To commit this crime, fraudsters call claiming to be a family member in serious trouble and in need of money immediately. The scammer might say he's stranded or has been mugged, and call in the middle of the night to add to the urgency and confusion. Once the money is wired, the victim later finds out that it wasn't their grandchild they were helping, it was a criminal.

- **Confirm the caller.** Fraudsters are using social networking sites to gain the personal information of friends and relatives to carry out their crimes. Verify the caller by calling them back on a known number or consult a trusted family member before acting on any request.
- **Don't be afraid to ask questions.** Fraudsters want to execute their crimes quickly. The more questions you ask the more inclined they will be to ditch the scam if they suspect you're on to them.
- **Never give personal information to anyone over the phone** unless you initiated the call and the other party is trusted.
- **Never rush into a financial decision and trust your instincts.** Don't be fooled—if something doesn't feel right, it may not be right. Feel free to say no and get more information before you send money to someone.

For more information, visit **aba.com/Seniors**

SAFE BANKING FOR SENIORS
ABA FOUNDATION

5 Ways to Spot a Lottery Scam

According to the FBI, in 2014 consumers lost more than $8 million to solicitation scams. These scams, commonly referred to as "advance fee," "lottery" or "sweepstake" scam, often begin with fraudsters telling the victim they've won a lottery or sweepstake raffle. The consumer is issued a check worth more than the amount owed and instructed to pay taxes and fees before receiving a lump sum payment. Unfortunately, the check—in addition to the raffle—is bogus.

1. **Don't be fooled by the appearance of the check.** Scam artists are using sophisticated technology to create legitimate looking counterfeit checks. Some are counterfeit money orders, some are phony cashier's checks and others look like they are from legitimate business accounts. The company name may be real, but someone has forged the checks without their knowledge.
2. **Never "pay to play."** There is no legitimate reason for someone who is giving you money to ask you to wire money back or send you more than the exact amount—that's a red flag that it's a scam. If a stranger wants to pay you for something, insist on a cashier's check for the exact amount, preferably from a local bank or one with a local branch.
3. **Verify the requestor before you wire or issue a check**. It is important to know who you are sending money to before you send it. Just because someone contacted you doesn't mean they are a trusted source.
4. **Ensure a check has "cleared" to be most safe.** Under federal law, banks must make deposited funds available quickly, but just because you can withdraw the money doesn't mean the check is good, even if it's a cashier's check or money order. Be sure to ask if the check has cleared, not merely if the funds are available before you decide to spend the money.
5. **Report any suspected fraud to your bank immediately.** Bank staff are experts in spotting fraudulent checks. If you think someone is trying to pull a fake check scam, don't deposit it—report it. Contact your local bank or the National Consumers League's Fraud Center, fraud.org.

For more information, visit **aba.com/Seniors**

SAFE BANKING FOR SENIORS
ABA FOUNDATION

Beware of New Medicare and Social Security Scams

From the Office of Minnesota Attorney General Lori Swanson

Minnesota senior citizens report being targeted by a new scam: fraudulent operators who pretend to be calling about Medicare, Social Security, or supplemental insurance, but whose actual purpose is to trick seniors into disclosing their private financial information. Disclosure of such information can lead to identity theft or unauthorized withdrawals from a person's bank account. Consider the following to help prevent this scam from happening to you, or someone you care about.

How the Scam Works

Medicare and Social Security beneficiaries across the country report receiving calls from scam operators (frequently with foreign accents), who claim to represent Medicare, Social Security, or an insurance company. These callers claim that new Medicare, Social Security, or supplemental insurance benefits cards are being issued or that the beneficiary's file must be updated. The scam artist asks the citizen to verify or provide their personal banking information, which is then used to commit theft.

The caller may be extremely aggressive, calling over and over, and at all times of the day, in an attempt to wear down the potential victim. These criminals will say anything to try to gain a person's trust. In some cases, the criminals may have already obtained some limited personal information about the citizen, such as his or her name, address, or even Social Security number, which the criminal then uses to try to make the call seem legitimate. In other cases, the callers may claim that they can improve the benefits. Do not believe these claims, and do not carry on a conversation with the caller. Instead, if you receive a call asking you to disclose your bank account or other financial information, **hang up immediately**. These are criminals, and by speaking with the callers, even to ask them to stop calling, they may be encouraged to continue calling your telephone number.

If you are a Medicare or Social Security beneficiary, the Center for Medicare and Medicaid Services and the Social Security Administration will not call you to ask you to disclose financial information in order to get a new card. If you receive such a call, you should report it to these two agencies as follows:

Centers for Medicare and Medicaid Services
7500 Security Boulevard
Baltimore, MD 21244
(877) 267-2323
www.cms.gov

Social Security Administration
Office of Public Inquiries
1100 West High Rise
6401 Security Boulevard
Baltimore, MD 21235
(800) 772-1213
www.ssa.gov

The operators of this scam are engaged in criminal activity. Citizens who receive such calls are also encouraged to report them to the FBI as follows:

Federal Bureau of Investigation
Minneapolis Office
1501 Freeway Boulevard
Brooklyn Center, MN 55430
(763) 569-8000
www.fbi.gov

Tips

These three tips should help you avoid falling victim to this scam:

1. Remember, the Center for Medicare and Medicaid Services and the Social Security Administration will not call you to update your information or give you a new card.

2. If someone who calls you asks for your personal information, do not provide it.

3. If calls persist, you may wish to speak to your phone company about calling features that would enable you to be selective in the calls that you accept or receive.

If you have already disclosed personal financial information to an unknown party, you may be at risk of identity theft. There are certain steps that you can take to further protect yourself including:

1. **Call the three major credit bureaus and place a one-call fraud alert on your credit report:**

   - Equifax: Call (800) 525-6285, and write P.O. Box 105069, Atlanta, GA 30348-5069.
   - Experian: Call (888) 397-3742, and write P.O. Box 9532, Allen, TX 75013.
   - TransUnion: Call (800) 680-7289, and write Fraud Victim Assistance Division, P.O. Box 6790 Fullerton, CA 92834-6790.

2. **Consider placing a security freeze on your credit reports.**

   Under state law, Minnesota consumers can place a security freeze on their credit reports. In most instances, the freeze prohibits a credit reporting agency from releasing any information from your credit report without your written authorization. To place a security freeze on your credit report, you may send a written request to each of the three nationwide consumer reporting agencies by mail, or call or go online to request a freeze as follows:

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com/freeze

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
www.freeze.equifax.com

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
(800) 680-7289
www.transunion.com/securityfreeze

3. **Order a free copy of your credit report and look for unauthorized activity.**

   Many consumers first find out that they are victims of identity theft by discovering inaccuracies on their credit report. The Federal Fair Credit Reporting Act (FCRA) allows consumers to obtain a free copy of their credit report each year from the three major credit bureaus as follows:

   a. Log on to *www.AnnualCreditReport.com*;
   b. Call: (877) 322-8228; or
   c. Write: Annual Credit Report Request Service, P.O. Box 105283, Atlanta GA 30348-5283

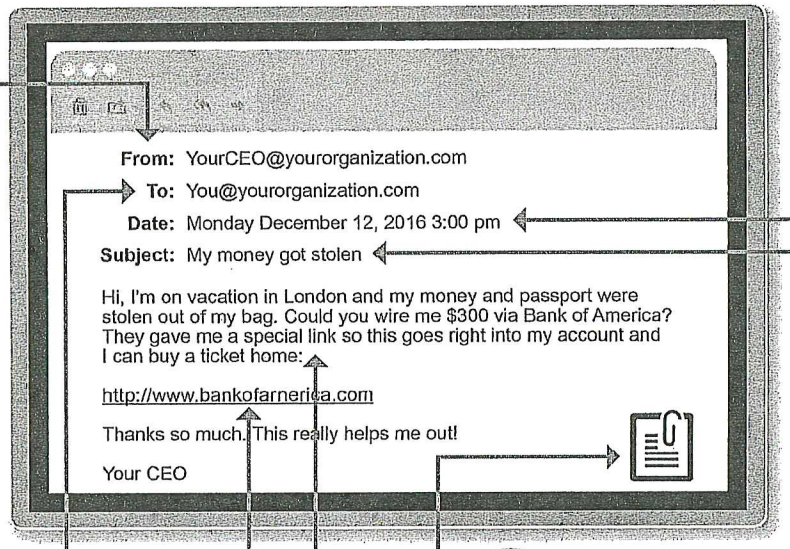
4. **Monitor your financial accounts for suspicious activity.**

   Look carefully for unexplained activity on your bank and other financial statements. If you detect unexplained activity, you may want to contact the fraud department of your financial institution.

For additional information, contact the Office of Minnesota Attorney General Lori Swanson as follows:

Office of Minnesota Attorney General
Lori Swanson
445 Minnesota Street, Suite 1400
St. Paul, MN 55101
(651) 296-3353 (Twin Cities Calling Area)
(800) 657-3787 (Outside the Twin Cities)
TTY: (651) 297-7206 or (800) 366-4812
www.ag.state.mn.us

Social Engineering Red Flags



FROM

- I don't recognize the sender's email address as someone **I ordinarily communicate with.**
- This email is from **someone outside my organization and it's not related to my job responsibilities.**
- This email was sent from **someone inside the organization** or from a customer, vendor, or partner and is **very unusual or out of character.**
- Is the sender's email address from a **suspicious domain** (like micorsoft-support.com)?
- **I don't know the sender personally** and they **were not vouched for** by someone I trust.
- **I don't have a business relationship** nor any past communications with the sender.
- This is an **unexpected or unusual email** with an **embedded hyperlink or an attachment** from someone I haven't communicated with recently.

TO

- I was cc'd on an email sent to one or more people, but **I don't personally know** the other people it was sent to.
- I received an email that was also sent to an **unusual mix of people.** For instance, it might be sent to a random group of people at my organization whose last names start with the same letter, or a whole list of unrelated addresses.

HYPERLINKS

- I hover my mouse over a hyperlink that's displayed in the email message, but the **link-to address is for a different website.** (This is a **big** red flag.)
- I received an email that only has **long hyperlinks with no further information,** and the rest of the email is completely blank.
- I received an email with a **hyperlink that is a misspelling** of a known web site. For instance, www.bankofarnerica.com — the "m" is really two characters — "r" and "n."

DATE

- Did I receive an email that I normally would get during regular business hours, but it was **sent at an unusual time** like 3 a.m.?

SUBJECT

- Did I get an email with a subject line that is **irrelevant** or **does not match** the message content?
- Is the email message a reply to something **I never sent or requested**?

ATTACHMENTS

- The sender included an email attachment that **I was not expecting** or that **makes no sense** in relation to the email message. (This sender doesn't ordinarily send me this type of attachment.)
- I see an attachment with a possibly **dangerous file type.** The only file type that is **always safe to click on is a .txt** file.

CONTENT

- Is the sender asking me to click on a link or open an attachment to **avoid a negative consequence** or to **gain something of value**?
- Is the email **out of the ordinary**, or does it have **bad grammar** or **spelling errors**?
- Is the sender asking me to click a link or open up an attachment that **seems odd** or **illogical**?
- Do I have an **uncomfortable gut feeling** about the sender's request to open an attachment or click a link?
- Is the email asking me to look at a **compromising or embarrassing picture** of myself or someone I know?

KnowBe4
Human error. Conquered.

Fraud Resources

Senior LinkAge Line®
1-800-333-2433
LINK TO A LOCAL AGING EXPERT

Do Not Call Lists

- Place your name on the **DO NOT CALL REGISTRY**
  - National 1-888-382-1222
  - www.donotcall.gov
  - *It usually takes 31 days to activate the process once the initial call is made.*

Consumer Credit Reporting Industry

- Credit reporting industry opt-out service (Stops some credit card and insurance offers)
  - 1-888-576-8688
  - www.optoutprescreen.com

Direct Marketing Association

- **Consumer Opt-Out Service**
  - www.dmachoice.org
  - Legitimate mail-order businesses will take your name off their mailing lists
  - Opt-out service is free if you register online

Reporting Identity Theft

- Call the Inspector General's hotline at 1-800-447-8477
- Place a "fraud alert" on your credit by contacting the three major credit bureaus. Also consider requesting a "credit freeze". Request a copy of your credit report from one of the credit bureaus and review the report carefully.
  - Equifax: 1-800-525-7289
  - Experian: 1-888-397-3742
  - TransUnion: 1-800-680-7289
- Close compromised accounts immediately:
  - Close any accounts that have been tampered with or established fraudulently.
  - Call the security and fraud departments of each company.
  - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
  - Keep copies of documents and records of your conversations about the theft.
- File a police report with your local police department:
  - Get a copy of the police report for your records.
- Report the theft to the Federal Trade Commission:
  - Online at **www.ftc.gov/idtheft** or phone at 1-877-ID-Theft (438-4338)

If you have questions about this information or need help in reporting identity theft contact:

Senior LinkAge Line® at 1-800-333-2433

IDENTITY THEFT INFORMATION

From the Office of Blue Earth County Attorney Patrick R. McDermott

IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for protection.

IF YOURS CHECKS OR CREDIT CARDS WERE TAKEN:

Notify your bank if you have not already done so, and then call the three credit reporting bureaus to report the loss and ask them to put a **FRAUD ALERT** on your account so **NO NEW CREDIT** will be issued without contacting you.

Experian- (888) 397-3742 www.experian.com

Transunion- (800) 680-7289 www.transunion.com

Equifax- (800) 525-6285 www.equifax.com

IF YOUR SOCIAL SECURITY CARD WAS TAKEN:

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card

S.S.A. FRAUD HOTLINE- (800) 269-0271 www.ssa.gov

IF YOUR DRIVER'S LICENSE WAS TAKEN:

Apply for a new license and "flag" your license as stolen (Identity Theft) at the DMV.

MN DEPTMENT OF MOTOR VEHICLES- (651) 296-2025

https://dps.mn.gov/divisions/dvs

IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:

Call the U.S. Postal Inspectors about your mail being falsely forwarded:

United States Postal Service/Inspection Service- (877) 876-2455

Local Postal Inspector- (651) 293-3200

https://postalinspectors.uspis.gov/

IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:

Contact the banks and/or business that accepted your checks and cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified

IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:

Call the police and/or sheriff's office and make an identity theft report. In Minnesota, identity theft becomes a crime only when a victim (person or business) suffer a monetary loss. Also, call the Federal Trade Commission Identity Theft Hotline to notify them and get advice on how to proceed

FTC ID THEFT HOTLINE- (877) 438-4338 www.consumer.gov/idtheft

FTC FRAUD (Other than ID Theft)- (877) 382-4357

OTHER INTERNET RESOURCES FOR ADVICE AND INFORMATION:

Federal Bureau of Investigations	www.fbi.gov
Privacy Rights Clearinghouse	www.privacyrights.org
PRC- Identity Theft Resources	www.privacyrights.org/identity.htm
Internet Fraud Complaint Center	www.ic3.gov/
NWCCC Website	www.nw3c.org
Cyber Crime	https://www.cybercrime.gov

OTHER PHONE RESOURCES FOR ADVICE AND INFORMATION:

Federal Government Information Center- (800) 688-9889

WHAT YOU CAN DO TO PROTECT YOURSELF AND YOUR FAMILY FROM BEING VICTIMIZED:

- Do not leave your wallet, purse, computers, or valuables in a locked or unlocked vehicle at any time
- Do not leave your wallet or purse unattended while at work, school, church, a social gathering, or at a health club
- When you are away from your office and house, lock the doors. Lock your house and garage doors at night. Keep your overhead garage door closed when you are not using the garage
- Don't put your driver's license number on your checks. This makes it easy to get a false ID made
- Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud
- Shred credit card offers you receive in the mail. Thieves steal mail and trash to get these
- Never give your credit card number out to someone calling you. Make charges only when you call and remember, card fraud investigators will never call and ask you for your number and expiration date

THE GOOD NEWS:

You are <u>NOT</u> responsible for monetary losses. The banks and credit card companies may refund your money losses (if any), although it may take some time while they are investigating on the case. Some can charge up to $50 per account, but most do not.