



DECEMBER 2020

# SENIOR SAFETY



A message from the Meridian Police Department

## Examples of Frauds & Scams

Some of the most common scams targeting older Americans include:

- Scammers posing as tech support use scare tactics to trick an older adults into paying for unnecessary tech support services to supposedly fix a software program.
- Lottery and sweepstakes fraud
- Pretend romantic attention towards an older adult commonly known as “Romance Scams”
- Scammers posing as the IRS or FBI, requiring payment for a fee or penalty



**The Meridian Police Department is committed to empowering senior citizens and other consumers, by providing the information and awareness necessary to protect themselves and their loved ones against fraud. This guide will inform you about the common scams aimed at seniors and how to avoid becoming a victim.**

## Tips to Protect Yourself

- Check your financial statements each month for any suspicious activity.
- Never send money to someone you don't know personally.
- Know that fraudsters often pose as interested romantic partners on the internet.
- Practice cyber security - use updated security software.
- Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless it is with a trusted, verified number or website.
- Always consult your doctor before purchasing health products or treatments.
- Screen your phone calls using voicemail. You do not need to respond to everyone who calls.



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## Four Signs That It's a Scam

**1. Scammers PRETEND** to be from an organization you know such as the government, a charity or business. They might use a real name, like the Social Security Administration, or make up a name that sounds official. They use technology to change the phone number that appears on your caller ID.

**2. Scammers say there's a PROBLEM or a PRIZE.** They might say you're in trouble with the government, you owe money, someone in your family had an emergency, there's a virus on your computer OR you won a big prize.

**3. Scammers PRESSURE** you to act immediately. They want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, or take away your driver's license.

**4. Scammers tell you to PAY** in a specific way. They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

## It's Your Right

If something seems concerning to you or "too good to be true," consider the following actions:

- Seek independent verification of the other party by contacting local law enforcement.
- Saying 'no' to requests for money from unfamiliar or unverified sources.
- Terminating contact with the individual or company.

## Are You a Victim?

If you believe you are a victim of a scam, it's ok to ask for help and let others assist you in fixing the situation. If you suspect that you may have been a victim of financial fraud or exploitation, consider:

- Contact law enforcement. They will be able to help you document to incident and possibly recoup funds lost if it's not too late.
- Closing or canceling your account, or transferring funds to a new account.
- Requesting free copies of your credit report from a credit bureau or freezing your credit. Also, disputing fraudulent or inaccurate information.
- Requesting copies of documents related to any potentially fraudulent activities.