

Conversations for Caring: 10 Caring Points

Topic: *Elders and Scams*

Presenter: *Meaghan Connolly, Sr. Mediator, Office of Attorney General, PIAC-Elder Division*
Benjamin Vitalini, Mediator, Office of the Attorney General, PIAC

1. **Scams target your money and your personal information.** The following are some points about scams and how to avoid falling victim to them:
2. **Quick & Secretive:** Speak to someone you trust before sending money or sharing personal information with people contacting you by phone, mail, and the internet – and people coming to your front door. You can also call the Attorney General’s Office too (*See reserve side*). Scammers will try to throw you off guard by presenting a crisis or an opportunity that appears to need immediate attention. They may also request that you not speak to anyone else about the call and about sending money.
3. **Wire Money Transfers:** Scammers frequently direct their targets to send money via Western Union or Money Grams, since these transactions cannot be stopped once started. Use every caution before sending money in these ways.
4. **Bank Account Information:** It is true that banks can sometimes stop transactions once in progress. However, based on agreements we all sign when opening accounts, banks consider the sharing of account information as an authorization to release money – like a verbal check. Banks ultimately hold customers responsible for money entering and exiting their accounts.
5. **Credit Card Information:** Scammers will sometimes ask for credit card information, for instance, to reactivate a Medicare account that has been terminated or is in trouble. However, credit card information would never be needed to address the status of your Medicare account.
6. **Lotteries:** Targets are told that they won a lottery, and they are asked for bank account information in order for the money to be transmitted. Another variation of this type of scam involves asking for money to cover taxes and/or insurance as the lottery winnings are delivered. You should never have to have to send money when you win money. Also, any reference to an “international lottery” is clearly a scam red flag.
7. **Fraudulent Checks:** You receive a very authentic looking - but fake - check for lottery winnings. The cover letter directs you to deposit the check in your bank account and to send back a portion in the form of a check to cover taxes. Given bank practices, the bank may cover the check although there may not be sufficient funds in the account. Later, the bank then turns to you to reimburse its losses.
8. **“Spoofing”:** Scammers use technology that allows them to have the number from which they are calling to appear on your Caller ID as any number they wish – regardless of where it originates. Using numbers with local area codes allows the scammers to increase the likelihood that you will answer the phone.
9. **Out of the Blue:** People appear at your door offering services such as chimney repair and driveway resurfacing. Scammers will sometimes use scare tactics to press their pitch. Beware of people who offer same-day services and require cash-only payments, no written contracts, and have no license number.
10. **Access:** Your computer is your gateway to whole wide world, but for scammers it is a gateway to your personal world. “Work-at-Home” emails and Secret Shopper websites – even dating sites – can become opportunities to manipulate people’s emotions to gain access to their money, their personal information, and the information of their loved ones and friends.

*These 10 Caring Points are intended to be a summary of best practices.
For citations, references, and additional information,
please contact Dan Collier at 781-586-8620 or dcollier@glss.net*

Some Resources

Attorney General's Office: The Commonwealth's Office of the Attorney General wants to hear from you if you have been the victim of fraud, deception, or unfair business practices. Trained professionals in the *Public Inquiry & Assistance Center (PIAC)* can listen to your concerns, complaints, and experience; provide information on scams; and make referrals to other appropriate resources as needed. The Center also offers two hotlines:

- **PIAC Hotline: 617-727-8400**
 - Staffed Monday – Friday from 10am - 4pm.
- **Elder Hotline: 888-243-5337** (*For persons 60 years of age and older.*)
 - Staffed Monday through Friday from 9am – 5pm. (*After hours voice messages returned on the next business day.*)

See also www.mass.gov/ago/consumer-resources/consumer-information/

AARP: Scams & Fraud: Information categories include: News, Scams in the Spotlight, Scam Alerts, Internet Safety, Protective Tips, Resources.

- www.aarp.org/money/scams-fraud/

IC3: Established as a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C) focusing on Internet related criminal complaints.

- www.ic3.gov/default.aspx

Massachusetts Council on Aging: Scams Out There

- www.mcoaonline.com/content/consumer/scams.php

National Council on Aging: Top 10 Scams Targeting Seniors

- www.ncoa.org/enhance-economic-security/economic-security-Initiative/savvy-saving-seniors/top-10-scams-targeting.html

StopFraud.gov: Financial Fraud Enforcement Task Force

- www.stopfraud.gov/about.html

U. S. Federal Trade Commission: Consumer Information

- *Scam Alerts: What to Know and What to Do About Scams in the News*
 - www.consumer.ftc.gov/scam-alerts

U.S. Federal Bureau of Investigation

- *Common Fraud Schemes:* www.fbi.gov/scams-safety/fraud
 - *Elder Specific Information:* www.fbi.gov/scams-safety/fraud/seniors

2013 Consumer Action Handbook: Offers help with consumer purchases, problems and complaints. Find consumer contacts at hundreds of companies and trade associations, local, state, and federal government agencies, national consumer organizations, and more. To order a free print version of the *Handbook* or to view the online version, visit <http://publications.usa.gov/USAPubs.php?PubID=5131>

*These 10 Caring Points are intended to be a summary of best practices.
For citations, references, and additional information,
please contact Dan Collier at 781-586-8620 or dcollier@glss.net*