

SCAM ALERT

Scam: Avoid Scam Artist Tricks

Target: All Seniors

Scam artists will use any means to defraud seniors. They often use new technology with everyday conversation skills to obtain your personal information such as credit card or bank account and your social security and driver's license numbers. They may also use threatening or false promise tactics to obtain your money through telephone calls, text messages, email and social media.

Be Prepared! Outsmart the Scam Artists!

The Federal Trade Commission recommends these tips to remember every day to avoid scams:

- 🔔 **Learn to spot imposters:** Scam artists often pretend to be someone you trust, like a government official, family member, charity, or a company you regularly do business with. Do not send money or give out personal information in response to an unexpected request.
- 🔔 **Learn to do online searches:** Type a company, product name or phone number into your favorite search engine with words like "review", "complaint" or "scam" to see what other consumers say about the offer.
- 🔔 **Do not believe your caller ID:** Scam artists have learned to fake caller ID information. If someone calls asking for money or personal information, Hang Up! If you think the caller might be telling the truth, call back to a number that you know is genuine.
- 🔔 **Do not pay upfront for a promise:** You might be asked to pay upfront for services like debt relief, credit and loan offers, or home maintenance services. In other situations, you may be told that you won a huge prize, but need to pay fees before you collect. Services should be performed before a payment is made and there should be no fees to collect a prize.
- 🔔 **Consider how you pay:** Credit cards have significant fraud protection built in, but some payment methods do not. Wiring money through services like Western Union or MoneyGram and using reloadable cards like MoneyPak, Reloadit, or Vanilla is risky because it is nearly impossible to get your money back. Legitimate companies will not require you to use these payment methods.
- 🔔 **Hang up on robocalls:** These calls are illegal, and often the products are bogus. Do not press a number to be taken off the list.
- 🔔 **Do not deposit a check and wire money back:** Uncovering a fake check can take weeks and you are responsible for repaying the bank the entire amount plus fees!
- 🔔 **Be skeptical about free trial offers:** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. Review your monthly statements for unfamiliar charges.

If you think you may be a victim of a scam, contact San Bernardino County Adult Protective Services (APS) at 877-565-2020 or your local police department.