

COMMON PHONE SCAMS:

Grandparent Scam

Caller claims to be a grandchild, law enforcement, an attorney, bail bondsman or someone from a hospital claiming your grandchild is in trouble, needs BAIL, or is hurt and asks for money to be sent immediately. The caller will PRESSURE you to act quickly and may offer to have a car service take you to the bank or have you pay in gift cards.

IRS or Social Security Scam

Caller claims that you owe back taxes or that your social security number has been compromised. THE IRS AND SSA WILL NEVER CALL YOU CONCERNING THIS.

Romance Scam

Scammer will pose as a romantic interest on social media, via phone, or through a chance in-person meeting to eventually drain your funds.

Charity Scam

Verify any charity before donating by going to www.charitynavigator.org

DON'T BECOME A VICTIM!



RESOURCES:



EMERGENCY: 911

Local Police Department: Non-Emergency

Bergen County Prosecutor's Office
Tip-line: 201-226-5532

National Elder Fraud Hotline: (Run by the US Department of Justice)
1-833-FRAUD-1 (1-833-372-8311)

ALREADY A VICTIM?

Contact law enforcement- this will help you determine whether you are a victim, and they may be able to assist you in recouping any lost funds.

Close or cancel any compromised accounts- Act quickly to mitigate financial loss by immediately contacting your bank, credit card company, or other financial institution.

Request a copy of your credit report- get a free copy from a credit bureau and freeze your credit if necessary. Be sure to dispute any fraudulent or inaccurate information.

Request copies of documents or supporting evidence related to the potential fraud.



SENIOR SAFETY

SCAM ALERT

BE AWARE! NATIONWIDE:

> 86 million cases of senior fraud each year

> \$148 BILLION lost*

NEW JERSEY:

> 300 senior fraud cases in 2020-2021

> \$2.9 MILLION lost**

*Stats compiled in a report prepared by Comparitech and published by NABI

** Stats are approximate and compiled through law enforcement intelligence sharing

COMMON IN-PERSON SCAMS:

Driveway/Roof Repair Scam

The individual at your door will offer to repair your roof or driveway, claiming the repairs need to be made urgently. They will take initial payment and often never perform the work, or will perform low quality work and may ask for more money than agreed upon to finish the job. Scammers will also approach you in parking lots of shopping centers offering to repair your vehicle or appear to be "good samaritans."

Utility Company Scam / Distraction Burglary

An individual arrives at your door claiming to be from a utility company, the water department, or cable company requesting access to your residence for an "emergency." The person at the door is often accompanied by other unseen individuals who gain access to your residence through the rear while you are distracted. **BEWARE:** These scammers may look official and have reflective vests, radios, clipboards, ID lanyards, or other PROPS to support the scam.



- Limit the amount of private information you give out. Scammers search Facebook, Instagram, and other social networks for family information they can use to fool you.
- Ask questions of the caller to verify their identity.
- Hang up and call your grandchild or a family member to verify the story.
- Scammers often plead with you to keep the emergency a secret so you won't try to confirm it.
- If you speak to someone who claims to be a police officer, call the relevant law enforcement agency to verify the person's identity and any information they've given you.
- Verify the identity of any individual that shows up in person at your home before dealing with them.
- Slow down, contemplate the situation, and trust your instincts. As the saying goes, "If something doesn't feel right, it probably isn't!"



- Drop your guard because the number on your caller ID looks familiar. Scammers use technological tricks to make it appear that they're calling from a trusted number. **EXAMPLE:** It may say "Lodi Police Department."
- Volunteer Information — Scammers fish for facts they can use to make the impersonation believable.
- Let a caller rush you into making a decision.
- Send cash, wire money, or provide numbers from gift or cash-reload cards to a person claiming to be an authority. Scammers prefer those payment methods because they're difficult to trace. Actual authorities **WILL NEVER** ask for payment via gift card.
- Panic, no matter how dire the predicament sounds. Scam artists want to upset you and distract you from spotting the ruse.
- Allow anyone into your home without independently verifying their credentials.