

And More Examples

- **Romance Scams** - using a fake identity, a scammer may gain a victim's affection and trust. Once that is gained, they may ask for money, or a trip etc. This kind of scam usually occurs on dating and social media sites.
- **Crime Scam** - a victim gets a scary phone call saying their name or social security number was used in a crime such as a stolen car or illegal drug purchase.
- **Fake Charity** - money is solicited for a fake charity. This is typical after a natural disaster or major event. Before making a donation, research the charity on a site like CharityNavigator or CharityWatch. Or go directly to the the site of the organization.



And the list goes on...

- **Social Security Scam** -Scammers pretend to represent the SSA and need money to adjust a seniors cost of living adjustment (COLA).
- **IRS Scam** -this is a scary one. A victim receives a phone call stating that back taxes are owed and if you don't send in the amount that is past due, you will go to jail.
- **Medicare Imposter** - Request for personal information/identity in order to receive a new Medicare card or offer you discounted additional coverage.



Is there no end to this list?

- **Deals on Prescriptions** -these scammers prey on the high cost of medical care and treatment by offering discounted medications. A sample may even be sent which could and probably is a fake.
- **Refund Scam** - you may be told that you have been given too much money due to an accounting mistake and the scammer demands that you send the money back.
- **Fake Insurance** - Again, deals on different kinds of insurance but first your personal information is needed.



Tips to Prevent a Scam

- **Don't act quickly** -scams are based on **fear** and **urgency**. Take the time to think it through and do your own research. Call a friend or relative to help.
- **Avoid odd payment types** - wire transfers, gift cards, money order, or even cryptocurrency.
- **Notice threatening behavior** - scam situation presented as urgent & require immediate action. Rest assured that receiving threats or hostility for asking questions is a sign of a scam.

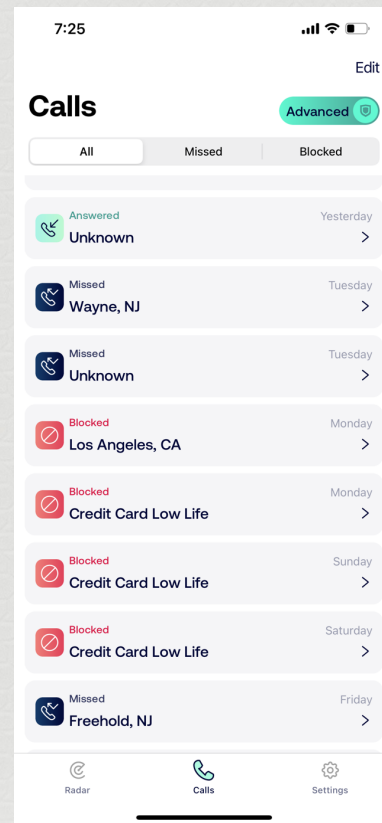


More Tips

- **Be suspicious of fake caller ID's** -computer software is used to “pretend” the call or email or text is from a legitimate business or organization. Don't know the number - don't pick up.
- **Be cautious of impersonation** - Con artists can sometimes pretend to be the government. Investigate first. For businesses - contact the Better Business Bureau
- **Do Not reveal personal information** -



Example of Blocked Calls





And More Tips

- **Avoid suspicious links** -don't click on unsolicited emails, texts or social media messages
- **Ask a friend or family member** - don't be embarrassed- BE SAFE and protect yourself.
- **Add extra security to your accounts** - multi factor authentication. This is highly recommended.



Other Tips from AZ AG Office

- **Be Informed**
- **Talk to your doctor before ordering anything online**
- **Read the fine print**
- **Check your monthly statements**
- **Never deposit a check from someone you don't know**



Resources

- Local Police
- AZ Attorney General office- azag.gov - Get a copy of the Senior Toolkit
- The AZ AG office - 602-542-5763
- Better Business Bureau
- The Banks you do business with
- AARP
- AARP Fraud Watch Network



More Resources

- **Local utilities- APS, Southwest Gas, city of Surprise...**
- **1-800- Medicare**
- **[FBI.gov](https://www.fbi.gov) website**
- **ReportFraudftc.gov**



Wrapping it Up

- **You have the power to protect yourself;**
 - **Hang up the phone (or better yet - don't answer an unknown caller)**
 - **Don't click on the link**
 - **Shut the door**
 - **Multi-factor authentication**
 - **Setting up alerts for bank accounts & credit cards**



You Have the Power

- **Never give out sensitive information like your SSN, bank account info, medicare number, credit card or checking account number.**
- **Never play a foreign lottery**
- **Avoid debt elimination schemes**
- **Invest only in registered securities only through registered professionals**
- **There is no such thing as a sure thing- like Act Now, Big profits, little or no financial risk or send cash immediately schemes**



Q & A

Thank you for attending today

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