

June 15th is World Elder Abuse Awareness Day

Each year, millions of elderly Americans fall victim to some type of financial fraud or confidence scheme. Criminals will gain their targets' trust and may communicate with them directly online, over the phone, and/or through the mail; or indirectly through the TV and radio. Annual losses among the older population is more than \$3 billion dollars and continues to rise. Unfortunately, the older population is targeted do due their increased assets, good credit standing and the fact that they tend to be trusting and polite.

Elder Abuse continues to increase each year. Here is a list of common scams and tips to help you in the fight against fraud.

Common Elder Fraud Schemes -

- Romance scam: Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.
- Tech support scam: Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- Grandparent scam: A type of confidence scam where criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need.
- Government impersonation scam: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- Sweepstakes/charity/lottery scam: Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a “fee.”
- Home repair scam: Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- TV/radio scam: Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- Family/caregiver scam: Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

Ways to Protect Yourself -

- Recognize scam attempts and end all communication with the perpetrator.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, and door-to-door service offers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Make sure all computer anti-virus and security software and malware protections are up to date. Use reputable anti-virus software and firewalls.
- Disconnect from the internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.
- Be careful what you download. Never open email attachments from someone you don't know- and be wary of email attachments forwarded to you.
- Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to place protections on your accounts- and monitor your accounts and personal information for suspicious activity.

