



## Top Common Scams

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The following are some of the most common scams perpetrated against seniors. Read on to familiarize yourself with these schemes and protect your finances.

### **Home Improvement/Doorstep Scam**

A scam artist knocks on your door offering to repair something in or around your home. They ask you to pay upfront and you never see the alleged repairman again.

### **Charity Scam**

A caller claims to collect money for needy children, veterans, or victims of a recent disaster. Always research charities before making a donation to ensure that the charity is registered with the Attorney General's office as required by law.

### **Mortgage/Reverse Mortgage Scam**

A con artist offers you a free home, investment opportunities, or mortgage foreclosure or refinancing assistance. You may hear about such schemes through investment seminars as well as via television, radio, billboard, and mailer advertisements, and even from people you know.

### **Phishing/Spoofing Scam**

Scam artists claiming to represent government agencies, charities, banks, or law enforcement call, mail, e-mail, or make door-to-door solicitations requesting your personal information. No legitimate business or government agency will ever contact you to request your personal or financial information.

### **Wandering Contractors Scam**

A scam artist comes to your door and pretends that you have a tree that needs trimming or a roof in need of repair to distract you while another person sneaks into your home to steal cash and valuables.

### **Investment/Ponzi Scheme**

A scam artist encourages you to make investments and promises unrealistically high returns.

### **Work-At-Home Scam**

A scam artist promises you big money to work from home assembling products, establishing an online business, or mystery shopping. You may invest hundreds of dollars for start-up with little, if any, return in payment.



### **Friendship/Sweetheart Scam**

A scam artist nurtures an online relationship, building trust and confidence, then convinces you to send money.

### **Free Trial Offer Scam**

A scam artist uses television advertisements and unwanted telephone calls offering free goods and services and then asks for your credit card information. Time passes and you don't realize that you are being billed every month for that free trial offer.

### **Bereavement Scam**

Scammers often try to take advantage of senior citizens who have recently lost a loved one, such as a spouse. Scammers call, claim that the deceased spouse has outstanding debts that must be paid immediately, and ask for a blank check or credit card information for payment.

### **Grandparents Scam**

Scam artists claiming to be attorneys, paralegals, and law enforcement officers frantically call saying that a grandchild is in trouble and requesting the grandparent immediately wire a large sum of money.

### **Bed Bug Scam**

Solicitors offer high priced fake treatments to rid your home of bed bugs. Consult with the Center for Disease Control if you think your home may be contaminated with bed bugs.

### **Time Share Reselling Scam**

Time share "resellers" tell you that they have a buyer for your unwanted time share, request upfront fees, and then fail to make the sale.

### **Reader's Digest Scam**

A caller claims you have "won" a contest with Reader's Digest. The con artist directs you to pick up your winnings in the form of a fake check at your local Western Union.

### **Salvation Army E-mail Scam**

Scam artists send e-mails purportedly from the Salvation Army stating that they are requesting donations to go toward rehabilitation for children. The e-mails may come from an AOL e-mail account. Please be aware that the Salvation Army never sends e-mail solicitations.

### **Magazine Scam**

Door-to-door solicitors falsely say they are raising money for local sports teams by selling magazines that will be sent to troops in Iraq.



### **Pigeon Drop Scam**

A con artist approaches you in a parking lot and asks if you dropped two bank bags. When you answer “no,” the con artist will take the bags into the store and come back to let you know that the bags were not reported missing or stolen and offer to split the money with you in exchange for a smaller amount of money withdrawn from your bank account.

### **Text Message Bank Account Scam**

A scam artist sends you a text message purportedly from your bank alleging that your account has been compromised or temporarily blocked. The message will provide you with a 309 area code number to call. If you call the number, you will be prompted by an electronic messaging system to provide your personal and bank account information and told that “your call will be returned.”

### **Credit Card Interest Rate Scam**

The scammers say they can help you lower your credit card interest rate, but they are actually phishing for your credit account information. Always check out companies first: usually these scammers have “F” ratings with the Better Business Bureau. Remember, the best way to lower your credit card interest rate is simply to call your credit card company.

### **Jury Duty Scam**

The caller claims to be a jury coordinator and waits for you to protest that you never received a summons for jury duty. The caller then asks for your Social Security number and birth date so he or she can “verify the information and cancel the arrest warrant.”

### **Scooter Scam**

Scam artists promise Medicare beneficiaries free power wheelchairs from a scooter store. While many people have received a “free” scooter through this scheme, Medicare is billed for each as an electric wheelchair that costs approximately \$3,000 more than the scooter provided.

### **Malware Internet Scam**

The scammers send an email. You open the email and attachment which installs the malware viruses on the computer. Your personal, private information and credit card information are revealed.

### **ATM Skimming Scam**

A Skimming device is used to read debit and credit card details which can be a component of identity theft.

