



## Lifespan of Greater Rochester New York State Coalition on Elder Abuse

### **Frauds, Scams and Identity Theft**

Older adults are a favorite target for con artists. Typically, these criminals use personal information, persistence and intimidation to swindle money from their victims. Unfortunately, scam victims may be too embarrassed or fearful to tell family or friends. Con artists usually appear to be trustworthy and sincere.

**Warning from NYS Department of Motor Vehicles (DMV):** A fake ticket email hoax is being used to collect personal information. The fake emails pretend to be from DMV and say that the State Police has advised DMV that you have several outstanding traffic violations. The email message provides two links, but if you click on one of those links you may expose your computer to a virus. If you receive one of these emails, delete it immediately! Do not click on any links in the email, and do not forward the email to anyone.

**The Fake Accident/Arrest Ploy:** The con artist gets the older adult to withdraw money on the pretext that the older adult's child, grandchild or another relative is in the hospital or jail and needs money immediately.

A variation on this theme that has been used for a number of years is often referred to as the Grandparent Scam. An FBI warning notice explained how this scam can be so believable for a loving grandparent. A grandparent receives a call or an e-mail from someone who identifies himself as your grandson by name. "I've been arrested in another country," he says, "and need money wired quickly to pay my bail. And oh by the way, please don't tell my mom or dad because they'll only get upset!"

A criminal can sometimes uncover personal information about their targets from the internet and social networking sites, which makes the impersonations more believable. For example, the actual grandson may mention on his social networking site that he's a photographer who often travels to Mexico. When contacting the grandparents, the phony grandson will say he's calling from Mexico, where someone stole his camera equipment and passport.

**Sweepstakes/Lottery:** "Congratulations, You've won!" You receive a call saying you have won a free or cheap vacation, other prize, lottery or sweepstakes. You can redeem the winnings by merely paying some taxes and other costs. You also must provide bank account information, send a check or wire the money to receive the winnings or prize. Legitimate contests do not require taxes or fees to be paid up front. You never have to pay money to win money. Also – beware of checks sent to you by alleged lotteries. The checks are fake!

**Mail Fraud:** The con artist attempts to sell fraudulent or misrepresented investments, solicit funds for phony charities, promote participation in fraudulent work at home schemes or sell chances in phony sweepstakes or contests.

**Internet Fraud:** Victim receives an e-mail from either a familiar organization (IRS, their bank, cell phone provider, etc.) or a notification that they are the beneficiaries of a bequest. The e-mail requires immediate response and the sharing of some personal information. An e-mail address may appear to be very legitimate. Sometimes there is only one very small difference in the address that is not easy to notice.

**Home Improvement & Repairs:** Legitimate contractors, roofers, tree-trimmers, gutter cleaners, driveway sealers, and painters do not go door-to-door looking for work. Do not sign any contracts or make a down payment until you know the facts. Never pay the total amount for a job until you are satisfied with it. Have someone you trust read a contract before you sign it.

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## Additional Fraud and Scam Information:

- In the past decade a number of new banking scams have emerged. Much fraudulent activity and many scams involve theft of identity or financial information.
- Debt consolidation scams – ignore letters, TV and radio ads pitching a 50% reduction in debt. These organizations often charge large fees up front that will only add to your debt problems.
- Never give personal information to strangers and unsolicited requests.
- Many trusting, older adults often do not realize how important it is to protect their account numbers and confidential PIN numbers. They often welcome assistance with shopping and allow relatives, neighbors and new friends to use their debit and credit cards for cash and purchases. Often, a portion of the funds may indeed be used for legitimate purchases; however, the remainder is not used for the benefit of the older adult, or is used without his or her knowledge.
- Credit card numbers are stolen and sold over the internet. Perpetrators have blank cards and equipment to duplicate the original card. There are many methods that can be used to obtain a person's credit card number.
- Beware of the contractor or door-to-door salesperson who offers to drive you to the bank to get cash before starting a job. They may try to convince you that a very serious repair needs to be done immediately. Get another opinion and estimate from someone else. You will most likely find out that you don't really have a serious problem that is in need of immediate repair. There may not even be a problem at all.
- Any outgoing cash wires should be carefully considered and perhaps discussed with someone you trust, especially monies being wired out of the U.S. How well do you know the person that will be receiving the money? Is this to purchase a product, or a loan? Worse yet, were you told that it should be kept confidential because you have won money?
- Using a credit card is safer than using a debit card. It limits a person's losses.
- Bank Managers are often the first line of defense and may spot any unusual activity or behavior exhibited by a regular customer. Bank security may be consulted if there is suspicion that the customer is in danger or a possible victim of financial exploitation.

Excerpt from: New York State Elder Abuse Training Manual  
*Shining Light on the Hidden Problem of Elder Abuse*

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