

ELDER LAW REVIEW

FEBRUARY 2016 Edition

FRAUD

If someone tricks or deceives you into giving them money or personal information, it's called fraud. Scammers are criminals who commit fraud. Scammers will trick you into giving them information so that they can later use that information to gain access to your bank accounts, open credit cards in your name or sell your information to other criminals.

We've probably all experienced fraud at some point in time in one way or another. Some may have experienced it directly or through a close friend or family member while others have seen, read or heard a story on television, in the newspaper or on the radio. But no matter how we've experienced fraud we've all seen how devastating the impacts of fraud can be. Although we're all at risk to become a victim of fraud it seems one class of citizens is particularly vulnerable, Senior Citizens.

Just imagine, Grandpa recently passed away and Grandma is still in the early stages of mourning. One day she picks up the phone to find a nice young gentleman on the other end. This gentleman knows all the right buttons to push and all the right things to say. He's aware of Grandpa's passing and gives his condolences; he tells Grandma he can help her with handling her affairs now that her husband is gone. Pretty soon Grandma is handing over her Social Security Number, Date of Birth, Account passwords, Credit Card Numbers, banking information and anything else this wonderful young man could ask for! Maybe Grandma just doesn't know any better, maybe she just can't say no or is just too kind, perhaps she's not thinking clearly due to her husband's recent passing or maybe she suffers from the beginning or advanced stages of dementia or Alzheimer's. No matter what the situation may be, the "nice" young man on the other end of the line will do anything he can to exploit the situation and take advantage of Grandma.

The best way to prevent a situation like this from becoming reality is to be aware and make sure that your loved ones are alert to the very real danger of fraud. Something to keep in mind is that if it seems too good to be true, it probably is. Tell your loved ones not to act

hastily; get a second opinion from a trusted friend, child, attorney or other professional before acting. Tell your loved ones to NEVER give out sensitive information unless they are the ones who initiated the phone call, email or meeting. Make sure that loved ones are aware of the current trends in scamming.

Some popular trends presently are Utility Scams, IRS Scams, and Prize Scams. Victims will receive phone calls from someone pretending to be from the Utility Company, Medicare, IRS or a bank. These individuals will claim that money is owed and demand immediate payment or ask for sensitive personal information. Some victims have received a door to door visit. Many have received a mailing saying that they've won a prize and all they need to do to claim it is provide personal information or send in a specific dollar amount. Some victims have received emails or texts from someone purporting to be a family member or friend in trouble.

If you or a loved one is ever contacted by someone you suspect of fraud, report it to the police right away! Senior LinkAge line also has some great resources about identifying and avoiding fraud. Stay vigilant and stay safe!

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