

PROTECT SENIORS FROM FRAUD

Presented by

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Fraud Prevention Tips- Technology

1. **Create passwords and make them strong.**
2. **Secure access to accounts. by *adding two-step authentication***
-code is sent to phone/email
3. **Lock all devices** after a few minutes of inactivity (setup auto lock)
4. **Emails: Delete suspicious ones**
Don't Click on links in emails
Turn on spam filters
5. Be careful what you share on **social media** / Facebook.
Adjust **privacy settings** to limit who can see information.
Avoid sharing **location**.
6. Make sure **software and/or the security systems** on their computers and electronic devices **are up-to-date**.

-Anti-virus and malware scans
-Hire a trusted IT/computer professional -
keep systems up-to-date and well-maintained.



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Fraud Prevention Tips

1. Make sure you aren't **isolated** and **stay involved** with family, friends, religious organizations and favorite social activity groups.
2. **Shred all documents** that have credit card, Social Security and or financial account numbers on them.
3. **Don't pick up** unless you recognize the number
4. Sign up for the "Do Not Call" list at www.donotcall.gov
- **online search removal-**
www.techlicious.com/tip/remove-yourself-spokeo-intelius-peoplesmart-mylife
5. Sign up for **direct deposit** for benefit checks to prevent them from being stolen from the mailbox.
6. Never give **out credit card, banking, Social Security, Medicare, or other personal information** over the phone unless you initiated the call.
7. Be **skeptical of all unsolicited offers**
8. Join **AARP Fraud watch Network**, email list: www.aarp.com/aboutFWN

Signs for Caregivers to Look for:

- Unusual bank account activity - large /frequent withdrawals
- New "best friends"- on phone often
- Explanations don't make sense
- Gift cards



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Reporting Scams

If you or a loved one is a victim of scams, it's important to **take action** fast.

- **Close** the accounts that were tampered with immediately.
- **Contact the police.** File a report with your local police department
- Get a **copy of the police report** or the report number. You may need that documentation **to support your claims to credit bureaus**, creditors, debt collectors or other companies. .
- **Eliminate fraudulent new accounts.** If a new account has been opened without you or your aging loved one's knowledge and consent, ask the company with which the account has been opened if it has a fraud department.
- Initiate a **fraud alert.** Place a fraud alert on the credit file that has been compromised as well as review the credit report. This will prevent a thief from **opening** any more accounts in you or your loved one's name. Contact the major credit bureaus. If you place a fraud alert with one credit bureau, that **credit bureau is required by law** to contact the other bureaus.
- **Follow-up.** After a fraud alert is included in the credit history, you can receive a **free copy of his or her credit report annually** from each of the credit bureaus.



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FRAUD PREVENTION RESOURCES

- www.caregiverstress.com/senior-safety/senior-fraud
- www.fbi.gov/scams-and-safety/common-scams-and-crimes
- FBI Internet Crime Complaint Center(IC3) - <https://ic3.gov>
- www.aarp.org/money/scams-fraud
- Fraud Watch Network Email list - www.aarp.org/aboutFWN
- Prescription Drug Scams: What You Need to Know
www.womansworld.com/posts/money/prescription-drug-scam
- Credit Bureaus to place Fraud Alerts:
 - Equifax- 800-525-6285
 - Experian- 888-397-3742
 - Transunion - 800-680-7289



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