

## **At Home**

- Lock your doors and windows
- If someone is at the door, see who it is before opening the door. Ask strangers to give their name and show you I.D.
- Be very careful whom you let in your home. Never allow a stranger in your home, even if they appear to be in distress or with a young child.
- Never agree to have work done on your home without getting at least three written estimates from reputable contractors whose identity and address have been checked.
- Never leave mail in your mailbox for the mail carrier to collect.
- Make a list of expensive items (jewelry, etc.). Take a picture of these items and store the details in a safe place.
- When walking to and from a store, always be aware of who is around you. Do not leave a purse or handbag trailing from your arm or shoulder.

## **Finances**

- Don't keep large amounts of cash on hand.
- Don't take money from your bank account just because someone tells you to.
- Never give out personal details such as your bank account number, Social Security number or credit card number to any person over the telephone
- Check your bank statement carefully each month. If you have a trusted adult child, consider asking your bank to send a duplicate copy of the statement to that child so that another pair of eyes can check that there is no suspicious activity on your account.
- Buy a shredder and shred all unused credit card applications.
- Ask your bank to call you if any check over a certain amount is ever presented to that branch for payment.
- Beware of family members persuading you to sign deeds or assets over to them.
- Keep your checkbook and spare checks in a safe place.

## **Scams**

- If someone calls you, (e.g., a telemarketer), don't be afraid to hang up on them.
- Stay away from deals that sound "too good to be true".
- Beware of deals that ask for a lot of money up front and promise sure success.
- Don't be taken in by miracle cures for health problems.
- Do not agree to send money at the request of a telephone solicitor.
- Here are some examples of common scams:
  - **BOGUS CHARITIES** - The senior is approached either at the door or by telephone with a request to donate to a legitimate sounding charity. Be very wary of such calls. Many so-called charities are bogus and the money is diverted directly into the pockets of the crooks.
  - **HOME IMPROVEMENT SCAMS** - The senior is approached normally by at least two individuals posing as contractors. The unsuspecting victim

is persuaded that a roof, driveway or home needs repairs. The strangers pretend to carry out the work, which is in fact, shoddy and almost worthless.

- THEFTS FROM WITHIN THE HOME - The senior is approached at the door by at least two individuals who use a ruse to enter the senior's home. Such ruses are a request to use the telephone or to get a glass of water. Once inside, one of the individuals will keep the senior occupied while the other individual rummages through the senior's personal belongings and steals cash and jewelry.
- BANK INVESTIGATOR SCHEME - The senior is contacted outside their bank or by telephone by a stranger who identifies himself as a member of law enforcement. The stranger asks for the senior's help in catching a dishonest bank employee. The senior is persuaded to go inside the bank to a particular teller window and withdraw a large sum of cash and then meet the "official" outside. Once the senior hands over the cash, the stranger disappears with the money.
- SWEEPSTAKES SCAM - The senior receives a call either from Canada or from another part of the USA. The caller explains that the senior has won a substantial prize, but to collect that prize, the senior must first send a money order for up to \$4,000 by express mail.