

Senior Fraud Toolkit



Phone scams are an increasingly prevalent form of fraud. The ordinary phone is today's weapon of choice for criminals.

Commerce Consumer Services Center

p: 651-539-1600
toll free: 800-657-3602

Minnesota Adult Abuse Reporting Center

p: 844-880-1574

Senior LinkAge Line

p: 1-800-333-2433

Minnesota Elder Justice Center

p: 651-440-9300

AARP Minnesota

p: 1-866-554-5381

Internet Crime Complaint Center (IC3)

www.ic3.gov/default.aspx

Federal Trade Commission

p: 1-877-382-4357

Better Business Bureau of Minnesota

p: 651-699-1111

U.S. Securities and Exchange Commission

www.sec.gov/tcr

Common examples of phone fraud:

- “I’m calling from Microsoft and it appears you have a computer virus...”
- “You’ve won a foreign lottery and you just need to send money to claim your winnings...”
- “This investment is low risk and high return.”
- “This offer is good for today only.”
- “This is your grandson and I’m in jail and need bail money.”
- “You owe money and face serious consequences.”



- ✓ Don't answer phone numbers you don't know.
- ✓ Sign up for the “Do Not Call” list and take yourself off multiple mailing lists.
- ✓ Never give personal information over the phone.
- ✓ Don't be a courtesy victim.
- ✓ Feel free to say no!

Internet Scams

Protect your online accounts.

Create strong passwords.

Monitor accounts for suspicious activity.

Limit where you save your information.

Just delete it.

Don't click on suspicious looking messages or emails.

Use social media wisely.

Limit the personal information you share.

Adjust your privacy settings.

Make your settings private.



WHO ARE THE SCAMMERS?

90% of abusers are family members or trusted others

Fraud Prevention Strategies

- **Safely store sensitive documents.**
Use direct deposit for benefit checks.
- **Prevent checks from being stolen from the mailbox.**
- **Do not wire money.**
- **Shred all receipts with your credit card number.**
- **Check the status of an individual's ability to offer investments.**
(mn.gov/commerce) or 651-539-1638
- **Stay in control.**
Don't let strangers manipulate you!
- **Monitor your accounts and ask tough questions.**
Credit card companies, banks, credit unions
- **Ask questions about cybersecurity.**
Make sure the people you buy things from have a plan to protect your money.
- **Don't let embarrassment or fear keep you from reporting fraud.**
Your reports help future victims!
- **Beware of "asset recovery" scams.**
Look out for scams that target individuals who have already been victims of fraud.