

FRAUD ALERT!

October 2007

Telemarketing Scams and Frauds

According to the National Consumer League's National Fraud Information Center, nearly a third of all telemarketing fraud victims are age 60 or older. Studies by AARP show that older telemarketing fraud victims don't realize that the voice on the phone could belong to someone who is trying to steal their money. The FBI says that there are thousands of fraudulent telemarketing companies operating in the United States.

Illegal telemarketing is a serious crime—punishable by heavy fines and long prison sentence. Hang up and report the fraud to law enforcement authorities. YOU can help catch the crooks and put them in jail—where they belong.

Recognize the "red flags" of fraud:

- **A promise** that you can win money, make money, or borrow money easily;
- **A demand** that you act immediately or else miss out on this great opportunity;
- **A refusal** to send you written information before you agree to buy or donate;
- **An attempt** to scare you into buying something;
- **Insistence** that you wire money or have a courier pick up your payment; and,
- **A refusal** to stop calling after you've asked not to be called again.

The common thread that runs through all telemarketing scams is the demand for payment upfront.

Remember that:

- **It's illegal for companies that operate contests or sweepstakes** to ask you to pay to enter or claim your prize or even to suggest that your chances of winning will improve if you buy something
- **It's illegal for telemarketers to ask for a fee upfront** to help you get a loan if they guarantee or strongly imply that the loans will be made;
- **There is no reason** to give your credit card number or bank account number to a telemarketer unless you are actually making a payment with that account; and,
- **If you have to pay first** before getting detailed information about the offer, it's probably a scam.

For more information or to report a scam - contact any one of the Task Force members:

BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE-

Fighting Abuse, Neglect, and Exploitation of Older Adults in Bucks County

WWW.CRIMESAGAINSTOLDERADULTSBUCKS.ORG **1-800-490-8505**

Bucks County District Attorney's Office

215-348-6344

Bucks County Consumer Protection

215-348-6060

Bucks County Register of Wills

215-348-6265

Bucks County Area Agency on Aging

215-348-0510

Network of Victim Assistance

1-800-675-6900

Bucks County Coroner

215-348-3852