

FRAUD ALERT!

Consumer Protection Week

National Consumer Protection Week was just a few weeks ago and in recognition; this fraud alert is dedicated to highlighting some of the most common frauds and scams that are being perpetrated across the country. Knowledge is power and awareness is the first step toward preventing these types of crimes. The list includes warning signs to look for, as well as safeguards to consider:

ID Theft: Each year, more than 10 million Americans have their personal information stolen. All personal information such as credit cards, checks and IDs containing Social Security numbers should be kept in a travel pouch when out and about. Never leave your purse or billfold in the car. Shred all financial documents you wish to discard, and mail bills directly to the post office. Never give out personal or financial information over the phone or through email, unless you initiate the contact and are convinced of the contact's legitimacy.

Investment Fraud: Seniors are being targeted with complex investment scams that promise great returns in short periods of time because of the fact that people over the age of 50 control over 70% of the nation's wealth. Be wary of claims of "guaranteed," or "high" rates of return, and thoroughly check out all offers. Do not be rushed into a decision. Make certain the security you're interested in is registered, and the license of your financial advisor is up to date. Carefully review your financial statements and look for signs of unauthorized or excessive trading.

Sweepstakes/Lottery Scams: Chance winnings don't just happen-you must "pay to play" a lottery by purchasing a ticket in advance. Likewise, you must enter a sweepstakes in order to win. Beware of any email, call or letter claiming you have won, but first must wire money to cover taxes and fees. If you receive a foreign lottery notification; remember first and foremost that it is illegal for a U.S. resident to participate in a foreign lottery.

Door-to-Door Fraud: Never do business with door-to-door contractors who use high pressure, or scare tactics to close a deal. Beware of bargain-price offers on "left-over materials" and don't let strangers into your home, no matter who they claim to be or who they claim to know. City inspectors do not go door-to-door and legitimate businesses have no need to. The Pennsylvania Attorney General's Office requires that home improvement contractors register with them. The AG's Office can't endorse the contractor's honesty or work quality and therefore it's also important to do the following:

- Check with the Better Business Bureau
- Thoroughly check your contractor's reference
- Obtain more than one bid for the job

Caregiver Fraud: If you, or a loved one receives care from a caregiver, stranger or family member, or if you have a representative payee, power of attorney or other advisor who manages your finances, insist on receiving copies of all financial statements. No matter how much you know, love or trust a person, never sign documents you have not read or do not understand.

If you have any questions, are in need of further information or if you believe you have been targeted by one of these or other types of frauds, contact the Pennsylvania Attorney General's Office at 1-800-441-2555, the Bucks County Office of Consumer Protection at 215-348-6060 and your local police department.

BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE

Bucks County District Attorney's Office
215-348-6344

Bucks County Area Agency on Aging
215-348-0510

Bucks County Coroner's Office
215-348-3852

Network of Victim Assistance (NOVA)
1-800-675-6900

A Woman's Place (AWP)
1-800-220-8116

Bucks County Office of Consumer Protection
215-348-6060

Bucks County Register of Wills
215-348-6265

**US Dept. of Health and Human Services
Investigations, Office of the Inspector General**

www.crimesagainstolderadultsbucks.org

24 - HOUR HOTLINE: 1-800-490-8505