

FRAUD ALERT!

Hard Times Make Easy Times for Schemers

As we ride out the current economic hard times, do not let financial schemes make your situation even harder. With the rise of unemployment, turmoil in financial institutions, and uncertainty with investments or home mortgages, people become more vulnerable to financial scams. Here are some scams on the rise:

- **Transfer Money from Financial Institutions** – Scammers claiming to be from Citibank recently sent out an email to advise people to transfer their money to a “safe” overseas location in case U.S. financial institutions collapse.
- **Work-at-home Schemes** – You can find ads like this everywhere - from the telephone pole on your corner to your newspaper and PC. While you may find these ads appealing, especially if you cannot work outside your home, proceed with caution. Not all work-at-home opportunities deliver on their promises. Recent work-at-home schemes set people up to lose money, pull them into illegal businesses, or shipping stolen merchandise overseas.

Typical Work-at-Home Schemes:

- Directories or diskettes listing work-at-home opportunities
- Envelope-stuffing
- Processing medical insurance claims or “medical billing”
- Craft assembly
- Merchandise middleman
- **Credit Repair Offers** – Avoid offers from credit repair companies claiming they can save you money while requiring a payment upfront. Good financial planners need to review your records BEFORE advising you. Do not send money to credit repair companies in order for them to send that money to your creditors. Do it yourself.

If you or know of someone who has been victimized, file a complaint with these organizations:

- The Federal Trade Commission works for the consumer to prevent fraud and deception. Call 1-877-FTC-HELP (1-877-382-4357) or log on to www.ftc.gov.
- The Attorney General's office in your state or the state where the company is located
- Bucks County Office of Consumer Protection and/or the Better Business Bureau
 - PRIOR to getting involved with a company, you can check out the business and/or complaints registered with the Consumer Protection Office, PA Attorney General's Office and the Better Business Bureau. Inquire in the state where the company is located and where you live. Be wary: the absence of complaints does not necessarily mean the company is legitimate. Fraudulent companies may settle complaints, change the business name or move to avoid detection.
- Your local postmaster, the U.S. Postal Service investigates fraudulent mail practices.
- If an ad was placed in a newspaper or magazine, contact the advertising manager of the publication. The manager may be interested to learn about the problems you have had with the company.

BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE

FIGHTING ABUSE, NEGLECT, AND EXPLOITATION OF OLDER ADULTS IN BUCKS COUNTY

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

www.crimesagainstolderadultsbucks.org

24-Hour Elder Abuse Hotline: 1-800-490-8505