



## How Do I Know If It's A Scam?

### **If It Sounds Too Good To Be True, It Probably Is!**

#### **Beware of strangers attempting to get personal information or money, including:**

- Requests for money in advance disguised as deposits, taxes or handling fees.
- Any request for credit card, social security or bank account numbers.
- Beware of phone calls or mailings offering risk-free investments, sweepstakes, charities, lotteries, credit card applications requiring money, get-rich chain letters, Medicare discount cards, "miracle" health products, "free" medical alert services and inheritance taxes due.
- Solicitations disguised as invoices requesting additional money due for various services or charities you supposedly pledged to donate to.
- Anyone who shows up at your door with "low-cost" or "no-risk" offers or items for sale that require immediate payment or deposit.

This information is brought to you by the SUN Advocacy Committee of Senior Umbrella Network, an organization of professionals who service the senior communities of Long Island and New York City with chapters in Suffolk, Nassau, Queens and Brooklyn.

## Never feel pressured to make an immediate decision. Guard your personal information.

- Be cautious with anyone who shows a new interest in your finances.
- Always destroy bills, receipts and private records that contain your name, address or account numbers on them before discarding.
- Direct deposit to your bank account all your monthly checks.
- Carefully read your statements and bills for unusual changes.
- Speak with someone you trust before giving out personal information or money.
- Never rush to send any cash or wire money, even if someone says it is for a relative. Investigate first.
- If you are told to act immediately or "miss an opportunity," it is most likely not legitimate.
- Only purchase items by phone or computer if you have initiated the transaction.



## If you think you may be a victim of fraud or have suspicion of a scam:

- Do not blame yourself, you are not the first person this has happened to.
- You may want to contact the police or file a complaint with the Federal Trade Commission 877-FTC-HELP (877-382-4357).
- For credit card or insurance fraud call 888-567-8688.
- Check charities online at [charitywatch.org](http://charitywatch.org) or [charitynavigator.org](http://charitynavigator.org)
- Check sweepstakes at [fakechecks.org](http://fakechecks.org)



SeniorUmbrella.org

Please visit our websites  
for additional resources  
**SunAdvocacy.org**



SunB.org