

SENIOR FRAUD ALERT!

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David Young
M.C.
PRSR STD

If you suspect you've been the victim of a scam or identity theft...

Don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep these phone numbers and resources handy so that you can turn to the appropriate authority, including the local police or your bank (if money has been taken from your accounts).

Please keep these resources handy near the phone as a reference guide to PROTECT YOURSELF against scammers and thieves.

Fraud Assistance Resources & Information

The Federal Trade Commission (FTC) is a non-investigative federal agency that collects information about ongoing scams to share with law enforcement.

FTC Consumer Response Center
1-877-382-4357 • www.ftc.gov

FTC Identity Theft Hotline
1-877-438-4338 • www.consumer.ftc.gov

FBI's Internet Crime Complaint Center: www.ic3.gov

To report Internet fraud, file a complaint, or read the latest warnings.

U.S. Postal Inspection Service: 1-800-275-8777 • postalinspectors.uspis.gov

To report ID theft that involves the U.S. mail.

U.S. Dept. of Health and Human Services, Admin. on Aging: 1-800-677-1116 • www.eldercare.gov

For information on elder services and assistance in your area.

Social Security Administration Fraud Hotline: 1-800-269-0271 • www.ssa.gov

To report theft or fraudulent use of your Social Security Number.

Office of the Iowa Attorney General – Consumer Protection Division: 1-888-777-4590

CONGRESSMAN DAVID YOUNG
Working for the People of Iowa's 3rd Congressional District

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IMPORTANT INFORMATION FOR IOWA SENIORS

Iowa Congressman David Young



Dear Friend:

I hear and read stories on almost a daily basis of the scams aimed at taking the hard earned money that you worked a lifetime to save.

Scammers are a busy bunch looking for ways to steal your money and your identity. These crooks use an emotional connection, intentionally cause confusion, and make promises that are too good to be true so that they can steal from you. Unfortunately, seniors are the fastest growing segment of the population to be victimized by fraud and schemes.

This guide details some of the most common scams to help educate you about these types of crimes. I am also including important tips from the federal government on how you can protect yourself, avoid the most common scams targeted at seniors, and report them to authorities.

As your voice and vote in Congress, I am working hard to protect you and find solutions that severely punish the crooks who commit these crimes in an effort to increase your personal security.

Just recently I established the Bipartisan Congressional Task Force to Combat Identity Theft and Fraud. This task force will be a resource to identify and advance effective solutions to prevent identity theft and fraud, and protect seniors.

I hope you find this guide informative and useful. And, I hope you know that you can always contact me for assistance with this or other issues that are of importance to you and your family.

Sincerely,

David Young

IOWA SENIORS CONSTITUENT SERVICES OFFICES:

Council Bluffs (712) 325-1404
Creston (641) 782-2495
Des Moines (515) 282-1909
Washington, DC (202) 225-5476

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Don't let scammers take advantage of you—know their scams and how to protect yourself.

Seniors are the fastest growing segment of the population to be victimized by an assortment of scams, frauds and schemes—all in an effort to steal your identity and money. The best way to be protected is to become educated about possible scams. There are many scams out there, and they are ever-changing, but here are some of the most commonly used to help you identify a potential scam:



MEDICARE SCAMS

This is one of the many scams involving someone pretending to represent a government agency, a business or a loved one in your family in a convincing way to steal your money. The Medicare Scam involves a caller pretending to work for Medicare. The caller says they need to verify your bank account number to continue or to provide additional benefits, to deposit funds into your account or to send you a new Medicare or prescription card. As with ALL of the scams listed below, it might sound convincing and they will say it is an urgent matter. The truth is that it is a scam to steal your money and your identity. **Note that Medicare will never call you and ask for your bank account information.**

HOW TO PROTECT YOURSELF:

Keep your personal information safe. **Don't give your information out over the phone, the Internet, or to anyone who comes to your home (or calls you) uninvited.** Give personal information only to doctors or other Medicare-approved providers. To see if a provider is Medicare approved, call 800-MEDICARE (800-633-4227).



THE GRANDPARENT SCAM

In this scam, the caller will often begin by saying something along the lines of: "Hi Grandma/Grandpa, do you know who this is?" When the unsuspecting grandparent guesses the name of a grandchild the scammer most sounds like, the scammer has established a fake identity because the victim gave them the information. The scammer will then usually ask for money to solve some unexpected financial problem (overdue rent, car repairs, bail money, a lost wallet or purse, or an accident). **They often beg that you "please don't tell my parents, or go to the authorities"**. The scammer usually asks to be paid via Western Union, MoneyGram, or by reading the numbers off the back of gift cards you would purchase at a local store.

HOW TO PROTECT YOURSELF:

Never offer information to the caller. If they prompt you with a question like, "Do you know who this is?" simply say no and have them tell you their name. **Ask the caller personal questions that your real grandchild could answer but an impostor could not.** After you hang up, verify the story by calling the parents or other relatives of the "grandchild". **Never wire money, buy gift cards, or share personal/bank account information or credit card numbers with someone under uncertain conditions.**



THE FAKE ACCIDENT SCAM

Similar to the Grandparent Scam, a con artist calls and claims that your grandchild, child, or another relative is in the hospital and needs money immediately.

HOW TO PROTECT YOURSELF:

Treat this scam the same as you would the Grandparent Scam—**never offer information to the caller.** After you hang up, **verify the story by calling other relatives.** Never wire money, buy gift cards, or share personal or financial information or credit card numbers with someone under uncertain conditions.



CHARITY SCAMS

In this scheme, donations are solicited for fake charities—often after major natural disasters. Scammers succeed by tugging at your heart strings and taking advantage of your desire to help those in need.

HOW TO PROTECT YOURSELF:

Never make donations over the phone, no matter how nicely the caller may ask or how tempting the reward. No charity will run a phone-only fundraiser, so ask the caller to send you more information. If it's a legitimate organization, this won't be a problem.



IRS PHONE SCAM

Phone calls from criminals impersonating IRS agents remain an ongoing threat to all taxpayers. Scam artists call and threaten taxpayers with arrest, deportation and license revocation, among other things if they don't provide them payment over the phone.

HOW TO PROTECT YOURSELF:

The IRS, or any other federal agency, will never call to demand payment over the phone. If they do, hang up and call the IRS Treasury Inspector General for Tax Administration Hotline Number: 1-800-589-3718. The IRS will also never call you to discuss a tax situation or ask for personal information without first having mailed you a notice/bill. Question if the caller is really with the IRS and record the employee's name and badge number. Then, hang up and **call the IRS at 1-800-366-4484 to verify if the caller is an IRS employee** with a legitimate need to contact you.

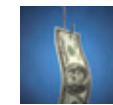


FINDER'S FEE/INVESTMENT SCAMS

Here, the con artist calls and tells you they have found a large sum of money and they are willing to split with you if you make a "good faith" payment by withdrawing funds from your bank account. Similar scams peddle too-good-to-be-true investment schemes, even foreign nationals looking for a partner to claim an inheritance or foreign prize winnings. Often, a second con artist is involved, posing as a lawyer, banker or similar official to request your bank account number or a Western Union or MoneyGram wire transfer.

HOW TO PROTECT YOURSELF:

Remember if an "opportunity" appears too good to be true, it probably is. Never give unknown individuals your bank account number, credit card number, money or numbers from prepaid debit or gift cards. If you are thinking about investing and have any questions, do not hesitate to call the U.S. Security and Exchange Commission's Office of Investor Education and Advocacy at 1-800-732-0330.



PHISHING/VISHING SCAMS

In this scam, victims receive a call or email telling them to call a customer service telephone number, or visit a webpage, to "fix a problem" with their bank or credit card account. The phone number and webpage are both fake. When victims call the number, or visit the webpage, they are prompted to enter their account numbers, personal identification numbers (PINs), or passwords to update or verify their accounts. Scammers then use this information to gain access to the victims' accounts and steal funds.

HOW TO PROTECT YOURSELF:

Do not respond to any emails, phone calls or voicemails that request personal or financial information, especially ones that use pressure tactics or prey on fear. If you have reason to believe that a financial institution actually does need personal information from you, call the company yourself—using a number in your files or in the phone book—not one the email or phone message provides. Also, do not click on a link in an email or social media message supposedly sent by a financial institution. Fraudsters have been known to create fake webpages to trick their victims. Even though the linked webpage looks real, never click the link.



OBITUARY SCAM

Scammers will read obituaries and call, or attend the funeral service of complete strangers, to take advantage of the grieving widow or widower. **They will claim the deceased had an outstanding debt with them and pressure relatives to settle the fake debts.**

HOW TO PROTECT YOURSELF:

Carefully scrutinize bills received after a loved one's passing. Check the dates on the bill for the date of the service and question any bills for services rendered after their passing. **Call local law enforcement if someone is threatening or harassing you.**