

## **Scams Targeting the Elderly**

### **Bail/Car Accident/Medical Emergency Scam**

This scam begins with a phone call from either a person purporting to be your family member (usually grandson/granddaughter) or an attorney representing your family member who has been arrested, involved in a car accident, or experienced a medical emergency. The person purporting to be your family member will address you generally as “Gramps” or “Gramma” and will rarely, if ever, identify themselves by name unless you provide the name of one of your grandchildren during the course of conversation. The family member will most often be crying, which not only makes it difficult to refute who they purport to be, but also plays on your emotional strings as to the urgency of the situation. The family member or representative will explain that they need you to wire funds so they are able to make bail or pay for emergency medical care. Furthermore, the caller will ask that you not contact other family members because the caller is very embarrassed about the situation they find themselves in.

Unfortunately, during the past couple years, local victims have wired thousands of dollars in response to this scam. Often times, when a victim responds to the initial call by wiring monies, a second phone call will follow, requesting additional money. These monies are most often retrieved by the fraudster in very short order, thus making it difficult to cancel the money wire.

#### **Tips:**

- 1) Do not “fill in the blanks” for the caller. If the caller purports to be one of your grandchildren, ask, “Which one?” The caller will likely hang up when challenged in this way. Although rare, be aware of the possibility that the

caller may have obtained names of your family members through the Internet, in an effort to make this scam more convincing.

- 2) Contact a family member, who can confirm that your grandchild is even in the location they purported to be when contacting you. Although the caller requests you don't contact family members, it is crucial that you do so to avoid being victimized.

### **Bank Investigator/Fraud Division Representative**

This scam begins with a phone call or a person approaching you who claims to be a member of your financial institution's security division. The person will explain that they are currently investigating a bank employee for embezzlement and need your assistance. The "investigator" will request that you withdraw monies from your account and meet them at a certain location. The investigator will request you turn over the monies, which they will then re-deposit, in an effort to catch the dishonest employee "red handed." The "investigator" may provide you with a receipt, in an attempt to make this process seem legitimate.

#### **Tips:**

- 1) If you are contacted or approached by a person in this manner, contact your financial institution immediately and report this suspicious activity. Keep in mind that financial institutions will **NEVER** involve customers in internal investigations.
- 2) As a general rule, never provide your personal information (social security number, account numbers, etc.) to anyone over the phone, not even individual's purporting to be representatives of a financial institution or credit card company with whom you do business. The exception to this tip would be if you contact your financial institution and this information is

requested during the course of business or as a means of verifying that you are the account holder.

- 3) Be suspicious of any requests made for money wires.
- 4) If you receive such a phone call, contact your financial institution immediately to report this suspicious activity.

### **Property Improvement Scams**

This scam is usually perpetuated by groups of individuals, who are commonly referred to as “Travelers” or “Gypsies.” Individuals from the group will go door-to-door, offering low-cost tree trimming, driveway resurfacing, or roofing services that must be done “on the spot.” These individuals are very savvy at convincing the prospective customer that their property is in dire need of the recommended services. This scam will play out in a number of different ways, as follows:

- 1) The charge for the work performed ends up being far greater than the initial price quoted. In addition, the quality of work is shoddy at best and substandard materials are used.
- 2) While one individual of this group is “working”, other individuals within the group will attempt to enter your home under a ruse (glass of water to drink or to retrieve a bucket of water to pour on roof or driveway in an effort to determine necessary repairs). Once inside the residence, the individual(s) will steal property, which often is discovered long after the fraudsters have left the area.

#### **Tips:**

- 1) Individuals soliciting services door-to-door in the City of New Berlin must first obtain a permit through City Hall. If you become interested in services offered by a solicitor, request to see their solicitors permit.

- 2) Should you become interested in services offered by the solicitor, slow down the process by asking for their business card/flyer. This will enable you to verify that the company exists, as well as check into their track record through resources such as the Better Business Bureau. If the company is legitimate, they will most likely also accept your business on another day.
- 3) Do not allow these individuals into your home for any reason or be lured away from your residence by these people. While they are pointing out low spots in your driveway or overgrown branches on a tree in your yard, other individuals in their group will enter your home to steal property.

### **Lottery Scams**

Lottery scams have been around for decades upon decades. If you think the chances of winning the lottery after actually purchasing a ticket are slim, imagine the odds if you never purchased a ticket at all! These scams may come in the form of phone calls or a letter you receive in the mail. The letter will sometimes be accompanied by a counterfeit check, issued in the amount of the taxes associated with your winnings. The letter will instruct you to deposit the check and then wire monies to cover the associated taxes, prior to receiving your lottery winnings. The bank may only be able to determine weeks after depositing such a check and monies being wired that the check is a counterfeit. The bank will not reimburse your money under these circumstances.

If there is no “tax” check enclosed, the letter will include a phone number for a lottery representative you will need to contact for further instructions. The instructions will most often involve you wiring monies to cover the “taxes” associated with your winnings, prior to receiving your payday.