



Community and Law Enforcement Together

Haverhill Police Department
Scam Safeguards for You

B: **Alert**
 Aware
 Safe

INTRODUCTION

This information is being provided to you by the Haverhill Police Department and Triad Council in conjunction with the Essex County Sheriff's Department. The Triad Council is a community safety initiative that focuses on empowering, educating and improving the safety, security and peace of mind of the senior population.

The goal of HPD is to:

- Reduce criminal activity which targets the senior community.
- Alleviate senior's fear of victimization, build confidence and improve their quality of life.

The following information, describing only some of the current scams, will hopefully give the senior citizens of our community the knowledge, understanding and appropriate action to take in response to these scams.

QUICK TIPS for AVOIDING FRAUD

Criminals' use-clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to pressure people to send money or give out personal information on the spot.

Here are some practical tips to help you prevent fraud:

Don't give out personal information - Be suspicious of anyone you don't know who asks for your Social Security number, birthday, credit card number, password or other personal data.

Don't be intimidated - Be suspicious of calls or e-mails that want you to provide or verify personal information immediately. Answer that you are not interested and hang up or don't reply.

Monitor your accounts - review bank and credit card statements carefully, and report unauthorized transactions to your financial institution immediately.

Use a shredder - Cut or shred credit offers, bank statements, insurance forms, and other papers with personal information.

Stop fraud before it begins!

LOTTERY AND SWEEPSTAKES **SCAMS**

You might receive a telephone call saying you have won a free cruise to Mexico, Europe or Bermuda. Sometimes an offer might come in the mail. They inform people, especially seniors that they have won a lottery, free trip or sweepstake prize. All they have to do is make a check for \$49.95 to cover mailing and processing fees and mail it into a particular company and their prize/money or trip tickets will come in the mail. When the company receives your check, they will cash it and you never receive the 'free' prize or money. Remember there is no free lunch!

GRANDPARENTS SCAM

You receive a telephone call from your 'grandchild' informing you that she has been in an accident and is in the hospital. The person sounds like one of your grandchildren, you might even say, "Is this Susan?" And she answers yes. She says she needs some money before she can be discharged from the hospital. She might even say "don't tell my parents, I don't want them to worry." She asks you to send the money via Western Union. STOP. It's best to make that telephone call to the grandchild's parents to check on the well-being of this grandchild or call the hospital emergency room for verification. Once the money is sent via Western Union the recipient can't be traced.

E-CARDS

The holidays are a prime time for scammers. E-Cards are a popular way to send a quick greeting or 'thank-you', but some are malicious and may contain spyware or viruses that download into your computer once you click on the link to view the greeting. Fake charities are one of the biggest scams of the holiday season. The bad guys hope to get in on the giving by sending spam emails advertising fake charities. Online classified sites may be a great way to look for holiday gifts, but be aware of phony offers that ask for too much personal information or asks you to wire funds. These are most likely scams. Phony e-commerce sites, that appear real, try to lure you into typing in your credit card number and other personal data, often by promoting great deals.

After getting your money and information, you never receive the merchandise. These scammers are very clever and devious and can seem to be very real and legitimate. Only deal with commerce sites that you are familiar with and that you know are 'secure'. Remember-be ALERT and AWARE when on the internet.

HAPPY TRAVELLING

If you leave your car in a long term parking lot, the possibility exists that someone could break into it and obtain your personal information. This has happened. The thieves used the information on the car's registration which was in the glove compartment. They drove the car to the owner's house and robbed it. If you are going to use long-term parking, do NOT leave the registration/insurance cards in the car while you are away. Also, remove your remote garage opener, too. These are simple things you can do to prevent a lot of problems and a ruined trip.

E-Z PASS SCAM

Consumer advocates and law enforcement officials are issuing new warnings about a scam that targets E-Z pass users. Here's how it works: you get an email that flags you for having an unpaid toll or fine. You're then baited to provide credit card numbers and other personal information, sometimes by clicking on a link in the email. Some of the scams are quite convincing. They come with the official logo of E-Z pass and a message saying that you owe money and that you had better pay it. For anyone who gets one of these messages and has a question about its validity simply contact the issuer of your E-Z pass to see whether you actually owe anything. If you get one of these scams and fall victim to it, contact the FBI's Internet Complaint Center at www.ic3.gov/default.aspx.

CHARITY DONATIONS

Seniors donate billions to charities each year. Most charities are honest, but some employ dubious solicitation tactics. Seniors should adhere to the following suggestions before donating money to a charity online, by mail, by telephone or in person.

- Be alert to groups using names that closely resemble those of well-known charities.
- If you do not recognize the charity, it could be a fraud. A legitimate charity welcomes background checks on its operations.
- Be wary of appeals that are long on emotions and short on descriptions.
- Don't succumb to high-pressure tactics and demands.
- Never give credit card or Social Security numbers to a telephone solicitor.
- Do Not Give Cash. Write a check in the name of the charity, not the individual solicitor, and get a receipt
- If you feel uneasy or unsure of the legitimacy of the solicitation, just hang up.
- Be very careful of door-to-door solicitors. They're usually scams.
- These simple measures will keep you from being scammed!

BILLS, CREDIT CARD, BANK STATEMENTS

Anyone who gets a bill, credit card statement, or bank statement needs to go over each and every transaction. This only takes a few minutes and it could save you hundreds of dollars. If you find an item that you did not purchase. Question it. If there is a withdrawal that you didn't make. Question it. It will only take a few minutes of your time to call your bank or credit card company to check on these so called 'purchases'. And if you did not make these purchases, the credit card company usually takes it off your bill.

TELEPHONE CALLS

If you get a telephone call from a person or business even the IRS that you don't recognize don't give them any personal information such as your Social Security number, your date of birth, or bank account numbers. This pertains to E-mail inquiries also. You can always call your bank to see if there is a problem. This also pertains to utility companies. None of these businesses call you for your personal information. Remember the IRS does not call you saying, "You owe taxes" pay up or you'll be arrested. I know this is enough to scare you but don't fall for it.

UNWANTED MAIL

Many seniors find themselves frequently receiving unsolicited and unwanted mail. If you believe that you are a victim fraud related to the U.S. Mail, including mailed sweepstakes, lotteries, on-line auctions, work-at-home scams or chain letters, report. Your concerns to the U.S. Postal Inspection Service as mail fraud. The U.S. Postal Inspectors investigate any crime in which the U.S. Mail is used to further a scheme, whether it originated in the mail, telephone or on the internet. The use of the U.S. mail is what makes it a fraud. To contact the U.S. Postal Inspection Service:

- Phone: 1-877-876-2455 then press #4
- Online: <http://ehome.uspis.gov/fcsexternal>

IRS PHONE SCAM

Citizens have reported receiving unsolicited phone calls from individuals fraudulently claiming to be employees from the Internal Revenue Service. These individuals accuse the victims of owing money to the IRS which must be paid immediately. The caller remains on the line while the victim retrieves payment and provides the card number over the phone. In some cases, scammers have falsified the information transmitted to the victim's Caller ID display to disguise their identity as the non-emergency police line. Citizens should not rely on their Caller ID to verify the credibility of the call or give out personal information in response to unsolicited calls.

If residents find that they were a victim of a scam, file a police report. Residents may also report the incident to the Treasury Inspector General for Tax Administration at 1-800-366-4484.

"Don't be fooled," "This scam might seem legitimate to an unsuspecting victim, but it is not." The IRS will NEVER request personal or financial information by phone, e-mail, text, or any social media. If you actually do owe money, the IRS will contact you by mail first.

Never give personal information to anyone over the phone unless you initiated the call and the other party is trusted.

The Office of Consumer Affairs advises consumers to hang up the phone if they are suspicious and call their local IRS number to check if they owe a legitimate debt. If it turns out to have been a scam, consumers should report it to the Federal Trade Commission and the Attorney General's Office at (617) 727-8400.

CAR PAPER

When you look in the rear view mirror of your car, to back out of a parking space, you notice a piece of paper stuck to the middle of the rear window. So, you shift into park, unlock your doors, and get out of your car to remove the paper that is obstructing your view. When you reach the back of your car, the carjackers appear out of nowhere, jump into your car and take off. They practically mow you down as they speed off with your car. And guess what, ladies? Your purse is still in the car. So now the carjacker has your car, your home address, your money and credit cards and your keys. Your home and your identity has been compromised! Be Aware Of This New Scheme. If you see a piece of paper on your back window, when you enter your car, just drive away and remove it later.

PROTECT MEDICARE INFORMATION

Scammers have been calling seniors impersonating public officials, asking personal medical information. They usually say, "I have just a few brief questions". They ask for your doctor's name and your Medicare number.

Then they falsely bill the government (Medicare). No one should be calling you asking for your Medicare number. JUST HANG UP. Get their telephone number, from your caller ID, if possible.

CALLED ID SPOOFING

Scammers have adopted the practice of, CALLER ID SPOOFING, to obtain personal information from consumers. In this scam someone calls you using a false name and phone number which shows on your caller ID screen. During the call, the scammer describes an urgent scenario, such as the cancellation of your account. The caller may say you can avoid the cancellation if you provide your bank account and credit card number to pay the company. If you give them the sensitive information, the scammer can use it to steal your identity or use your bank accounts. You can prevent being a victim of CALLER ID spoofing. DON'T GIVE OUT YOUR PERSONAL INFORMATION ON THE TELEPHONE!!

HOTEL SCAM

You arrive at your hotel and check in at the front desk. Typically when checking in, you give the clerk at the front desk your credit card (for any additional charges to your room). You go to your room and settle in. All is good. The hotel receives a telephone call that asks for a room number-which happens to be yours. The phone rings in your room. You answer and the person on the other end says, "This is the front desk. When checking in we came across a problem with your charge card information. Please reread me your credit card numbers and verify the three digit security numbers on the reverse side of your credit card." Not thinking anything is wrong, since the call came from the front desk, you oblige. But actually, it is a SCAM by someone calling from outside the hotel. They have asked for a random room number, then asked for your credit card and address information. They are so professional that you think you are talking to the front desk. If you ever encounter this scenario in your travels, tell the caller that you will be down to the front desk to clear up the matter. Then go to the front desk and ask if there was a problem. If there was none, inform the hotel manager that someone tried to scam you of your credit card information acting like a front desk employee.

REGISTRY OF DEEDS

ATTENTION: from John O'Brien, Southern Essex County Registrar of Deeds, "a new deed copy scam is targeting Essex County property owners. Want to make the public aware of the recent rise in the number of scam notices homeowners throughout the county have been receiving in the past few months. I have been contacted by several of my constituents notifying my office of a 'Recorded Deed Notice' they have been receiving in the mail by the company, 'Record Transfer Services of California'. They offer homeowners a copy of their deeds for a fee of \$83. This is outrageous and nothing more than another attempt to rip off the unsuspecting consumer". The Southern Registry of Deeds provides property owners with copies of their deeds at no charge! BE ALERT!

PIN PROTECTION

Protect your 'PIN' number by being aware of 'shoulder surfers'. Be suspicious of anyone lurking around an ATM or watching over your shoulder while you use your card. Some thieves are even putting a device over the card slot of an ATM to read the magnetic strip and that records your PIN. This is known as 'skimming'. If you suspect criminal activity walk away and use a different ATM. The same thing applies when using your debit card. Stay ALERT and always be AWARE of what is happening around you.

NATIONAL GRID

From National Grid - "be alert for scam artists and imposters posing as utility employees who may try to gain access to sensitive account information or attempt to gain entry into your home. There have recently been energy salespeople presenting themselves as National Grid employees. These people are not from National Grid. The company does not conduct sales door-to-door or over the phone, nor does it offer residential equipment and maintenance services. Every National Grid employee, and all contractors working for them, carry a photo ID card. If someone requesting entry into your home does not show an ID card, do not let them in!! Call their Customer Service at 1-800-322-3223. If you feel that you are in danger call 911. If you are in doubt that a caller is from National Grid, ask them to verify their identity by providing the last five digits of your account number. DO NOT give the caller your account number".

DOOR-TO-DOOR SCAMS

Are a common way to target seniors! A Bradley Home Security company representative rings your door bell. The representative says there have been a lot of break-ins in your neighborhood. His company can offer you, the homeowner, a system that will protect you and the contents of your home. He asks to come in and talk to you about his company and the protection they can offer. STOP. Say no, don't go any further. Once the representative comes into your home it's hard to get rid of them.

TELEMARKETING

That includes the internet. The phone rings and you answer it. The telemarketer says there is a problem on your bank account or your credit card and they need to verify some information. He/she asks for your correct name, they will ask for your bank account number or your credit card number and other personal information. You have no idea who these telemarketers are. Once they have your personal information it's all downhill from there. Don't give out your personal information, bank account or credit card numbers to anyone who calls you on the telephone. Tell the telemarketer you will personally call your bank or Credit Card Company and see if there is a problem with your account and be sure to do this immediately.

DEPARTMENT STORE SCAM

Recently a senior received an email claiming to be from Kohl's' Department Store. The email asked me to complete a survey to receive a \$100.00 gift card just for completing the survey. Luckily the senior was alert enough to realize that the name Kohl's' was spelled wrong. The correct spelling is Kohl's. The senior called the store and they confirmed that they had not sent the gift card. It was a scam and fortunately it was discovered before any damage was done. Be very careful about any unsolicited offers you receive by email!

Generally, when you receive this kind of an email promising a gift card at a retail store or restaurant, they are scams. Sometimes when you click on the survey, you end up downloading keystroke logging malware that can steal all of your personal information from your computer, smartphone or tablet that is used to make you a victim of identity theft.

Other times, in the fine print of the survey, you may find that you have agreed to receive advertising and text messages from companies that may or may not be legitimate. Rarely do you receive the promised card.

TIP

Because you just can't be sure who is sending you the email, the best course of action is to ignore it and avoid a potential identity theft threat. If you are enticed by the email, you might also consider contacting the company directly and learning about how to participate in any gift card promotion without having to risk identity theft.

TIP-OFFS TO RIP-OFFS

Remember you never get something for nothing. The old saying "there's no free lunch". If someone calls you or you receive a letter in the mail saying you've won a free trip, free prize, or the lottery, don't believe it. Don't send any money to redeem your 'free' whatever. Hang up the phone or tear up the letter. If you respond you'll never see that 'free' prize or trip. They will cash your check and that will be the end of it.

DON'T PLAY A FOREIGN LOTTERY

Just remember that foreign lotteries are illegal. No matter how enticing they sound, don't play. There are plenty of state lotteries around-if you are so inclined to gamble. Go to your local grocery or convenient store and place your bet and hope for the best.

NATIONAL GRID PAYMENT SCAM

"National Grid Warns New England Customers Of Ongoing Payment Scam." National Grid customers, in New England, are being targeted by utility bill scammers demanding immediate payment for electric bill balances which customers might not even owe. The fraudulent callers are claiming to be from National Grid and threatening customers with immediate shut-off unless they provide their credit card or debit card information. DO NOT GIVE OUT ANY ACCOUNT NUMBERS! If you have any questions about your balance, hang-up immediately and call National Grid's Customer Contact at 1-800-322-3223. This same scenario applies to all calls received, whether it be from a utilities, department stores, newspapers, etc., asking for immediate payments. Verify the reasons for the calls by contacting the establishment and speaking with their billing office; by doing this you will save yourself a lot of problems and prevent your hard earned money from being stolen.

DON'T WIRE MONEY

Keep in mind that wiring money is like sending cash to someone you don't know. Once it's gone you can't get it back. Con artists often insist that people wire money overseas because it is nearly impossible to reverse the transaction or trace the money. The people on the other end do not have to show identification in order to receive the money. Don't wire money to strangers, or sellers who insist on a wire transfer for payment of goods or even a relative in distress. Know the person who you are sending money to.

GUARD YOUR PERSONAL INFORMATION

If you get a telephone call from someone requesting your personal information, always ask what business they are representing and why they need this information. Tell this person that you will get back to them as soon as you make a telephone call to the company they say they are representing. Then make that call. Ask this company if they are making calls requesting your personal information, be it address, date of birth, account numbers etc. The company will likely say they are not doing this.

SHOPPING ALERT

A lady went grocery shopping at a local popular food store. She put her purse in the child's seat of the shopping cart, for just a second, while she reached for an item on the top shelf. Within seconds her purse was taken. She reported it to the store personnel. After returning home all upset, she received a phone call from the store Security saying that they had found her wallet, and although there was no money, it did contain her personal papers. She immediately went back to the store to get her purse only to be told by the store Security that they had not called her. By the time she returned home again, her house had been broken into and ransacked. The thieves knew that by calling and saying that they were store Security, they could lure her out of her house long enough to burglarize it. NEVER leave your purse unattended, even for a few seconds! That is all the time it takes to steal it

EXAMPLE of an E-MAIL SCAM

This e-mail was received from a friend of a Massachusetts senior Citizen.

"Good morning, how are you doing? My regrets for this sudden request. On our trip to Istanbul my family and I got mugged and all of our belongings, cash, cell phones, and credit cards were stolen by gun point. It was such a traumatic experience for us. We need your help flying back home as I am trying to raise money. The embassy has issued me a temporary passport but I have to pay for a ticket and settle my hotel bills.

I have made contact with my bank but it would take 3-5 working days to access funds in my account. The bad news is my flight will be leaving very soon and I am having problems settling the hotel bills. The hotel manager won't let me leave until I settle the bill. I only have access to the internet. I need your help financially and I promise to pay you back once I get back home. You are my last resort. "Please let me know if I can count on you."

The Haverhill senior called this friend at home and found out that it was all a hoax. Somehow the scammers were able to get their e-mail.

Never rush into a financial decision and trust your instincts. Don't be fooled- if something doesn't feel right, it may not be right. Feel free to say no and get more information before you send money to someone. Don't be afraid to ask questions. Fraudsters want to execute their crimes quickly. In this type of scam, they count on fear and your concern for your friend to make you act before you think. The more questions you ask the more inclined they will be to ditch the scam if they suspect you're on to them.

AUTOMATIC AUTO LOCKS

This is one of the newest scams to arise! A woman locked her car using her key-chain locking device. As she began to walk away she heard her car unlock. She returned to her car to lock it again. The same thing happened. As she did, she noticed two men sitting in a car near hers. She realized that they were watching her. She skipped her errand and drove immediately to the police station to report these men. The police told her that there is a new device that thieves now have to clone your security code when you lock your car door using your key-chain locking device. The police said to manually lock your car door by hitting the lock button inside the car. That way if one of these thieves is sitting and waiting for their next victim, it won't be you. By using the lock button inside your car your security code is not sent through the airwaves.

HIGH SCHOOL ALUMNI SCAM

Recently there was an article in the local newspaper saying that there was a group of people posing as Saugus High School Alumni. They tell people that they will receive a lifetime membership for obtaining class reunion information as well as Saugus High Alumni current event information if they send them money. This is not part of the real Saugus High Alumni Association. There is no lifetime membership with the Association. This group is a fraud and what they are doing is a SCAM.

Be Aware!! Never give your credit card, checking account, or social security number to unknown callers.

Some telephone salespeople have an answer for everything. You may find it hard to get them off the phone, even if they're selling something you're not interested in. Don't be afraid to say "no thanks" and hang up the phone.

PERSONAL INFORMATION

Always guard your personal information. If someone requests your personal information, always verify their identity before providing it to them. Ask for their name, address, phone number and what organization they are representing. An example of this would be magazine or newspaper sales over the telephone. Confirm their information through an outside source, such as the company's website or telephone listing. You may be contacted by credit card companies or banks if they notice unusual transactions or suspect someone else of using your account, but in these cases financial institutions will never request account numbers or other identifying information. They already have them! Rather they will only inquire about specific usage.

MEDICARE DISCOUNT CARDS

Many scammers take advantage of seniors by selling fraudulent Medicare discount cards. Before purchasing this type of card, Medicare recipients should contact Medicare directly to obtain a list of official companies that are eligible to sell these cards. Seniors should also note that these cards are not sold door-to-door or over the phone.

HOLIDAY SCAM

The festive season should be a time of celebration so you obviously don't want to spoil it by falling victim to holiday scams. Busy, high-spending times are precisely the opportunity crooks look for to try to trick you out of your money or steal your identity. Many holiday scams are variations of tricks you may encounter at any time of the year.

With the holiday's right around the corner, many of us are thinking about those who are less fortunate and wanting to give what we can to help them out. While the act of donating is a noble one, the sad truth about this time of year is that there are those who want to prey on your kindness. Holiday donation scams are everywhere, and even typically suspicious people might not realize they're being taken advantage of. The good news is, there are ways you can tell the scams apart from the real deal and protect yourself.

Don't cave to pressure. A holiday donation scammer might make it seem like if you don't donate right that minute, you won't be able to donate at all. If the charity is legitimate, that just isn't the case!

Oftentimes, scammers will purchase websites with similar names to the charity they want to emulate in hopes of catching people who mistype a URL. The sites will often look very similar to the legitimate website.

Never give your information out, especially over the phone. Most organizations will accept checks or cash. Be suspicious of any charity that insists on only accepting donation by credit card, and never give anyone your credit card information over the phone or in an email.

IRS NOTICE

If you get a written notice from the IRS that suggests that someone misused your Social Security number, respond immediately to the address included with the notice. The notice might say that you didn't pay taxes on a job you know that you never held, or that your Social Security number was used on another return. Scammers are using stolen Social Security numbers to file fake tax returns and receiving returns that have been costing the government hundreds of thousands of dollars. This is one example of why it is so important to protect your Social Security number at all times. Remember that the IRS never makes first contact with taxpayers by phone, and doesn't ask for personal information through email. If you get email that claims to be from the IRS, call the IRS before you respond. Call 1-800-829-1040 for more information. If you find out that an identity thief has used your Social Security number on a tax return, call the IRS's Specialized Identity Theft Protection Unit at: 1-800-908-4490.

HOME IMPROVEMENT SCAMS

Many seniors find themselves the victims of home improvement scams. It is important to know the signs so that you can easily avoid falling prey to these con artists. Be on your guard if someone comes to your door offering any kind of home repair improvement or home repair services. They are typically unlicensed and unregistered. They are trying to scam you out of your money. They will often approach seniors claiming to have left-over materials from another job and offer services at a lower cost. Many times they will start the job and then ring your doorbell and say that they need to go and get more materials, so could you give them a little more money to pay for the extra materials. They take the extra money and you will never see them again. The repairs aren't done and your money is gone. If someone comes to your door selling home repairs, first ask to see their license and permit to be soliciting in Haverhill. All door-to-door solicitors in Haverhill must be wearing identification and must have registered at the police-station. If they cannot provide this information it is most likely a scam. Call the Haverhill police, at 978-373-1212, and tell them that these people have approached you. Your home is your most valuable asset. Always err on the side of caution when hiring repair people.

IRS CALLING

Have you received this phone call lately? "This is your final notice. The IRS is filing a lawsuit against you if you do not pay them immediately".

Many Haverhill residents have been receiving this telephone call. It is a **SCAM!** Do not fall prey to these people. The IRS will never phone or e- mail you!! If you should receive such a call-- just hang up!!!

CELL PHONE NUMBERS

A senior has changed how she lists names on her cell phone after this incident happened to her. Her cell phone was stolen. Minutes later when she called her husband, from a pay phone, to tell him what had happened he said, "I received your text asking about our pin number and I replied a little while ago". Realizing what had happened, they rushed down to their bank. The bank teller told them all of their money had been withdrawn. The thief had used text "hubby" on her contact list and got hold of their pin number.

Within minutes he had withdrawn all the money in their bank account. On your cell phone contact list, try using a person's initials instead of names like, 'hubby', to throw off any devious person trying to steal personal information.

THINGS TO DO IN AN EMERGENCY SITUATION

(This information was provided by a law enforcement official.)

1. If a robber asks for your wallet or purse, DO NOT HAND IT TO HIM. Toss it away from you. Chances are that he is more interested in the wallet than you and he will go after it. RUN LIKE MAD IN THE OPPOSITE DIRECTION
2. If you are ever thrown into the trunk of a car, kick out the back tail lights and stick your arms out the holes and start waving like crazy. The driver won't see you, but everyone else will! This has saved lives.
3. Women have a tendency to get into their cars after shopping and just sit (doing their checkbooks, checking their lists, etc. Don't do this. The predator may be watching you, and this is the perfect opportunity for him to get in on the passenger side. AS SOON AS YOU GET INTO YOUR CAR, LOCK THE DOORS AND LEAVE.
4. ALWAYS TAKE THE ELEVATOR INSTEAD OF THE STAIRS. Stairwells are horrible places to be alone and the perfect crime spot, especially at night.
5. If the predator has a gun and you are not under his control ALWAYS RUN! The predator will only hit you (a running target) 4 in a 100 times, and even then, it most likely WILL NOT hit a vital organ. RUN, preferably in a 'zig-zag' pattern.

VERIZON SERVICE TECHNICIAN SCAM

A senior received a telephone call from an individual identifying himself as a Verizon Service Technician, who was conducting a test on the telephone lines. He asked the senior to touch the number 9, 0, the pound (#) sign, and then hang up. The senior was suspicious and refused. Upon contacting the telephone company, she was informed that by pressing the 90 numbers you give the requesting individual full access to your telephone line, which enables them to place long distance calls billed to your home phone number. She was further informed that this scam has been originating from many local jails and prisons. DO NOT PRESS 90# FOR ANYONE!!

Tips

If you suspect a phone call is fake, don't respond directly to that call. Instead, call the company and see if the call is legit. .

MEDICAL IDENTITY THEFT

Medical identity theft can occur when someone steals your personal information to obtain medical care, buy medications or submit false claims to your insurer or Medicare in your name. To prevent medical identity theft you can:

- Guard your Social Security, Medicare and health insurance identification numbers. Only give your numbers to your physician or approved health care providers.
- Review your explanation of benefits or Medicare Summary Notice to make sure that the claims match the services you received. Report questionable charges to your health insurer and Medicare
- Request and carefully review a copy of your medical records for inaccuracies and conditions that you don't have.

If you believe that you have been a victim of medical identity theft, file a complaint with the FTC at 1-877-438-4338 or your health insurance company's fraud department. If you suspect that you have been a victim of Medicare fraud, contact the U.S. Department of Health and Human Services' Inspector General at 1-800-447-8477.

HAPPY HOLIDAYS

The holidays are quickly approaching. This time of the year is a 'holiday' for scammers, too. Be alert to phone calls and emails asking for donations. Unless you are absolutely sure they are legitimate, do not send money! Fake charities are one of the biggest scams around the holidays. Do not give out any personal information, either by email, telephone or in person. A local store clerk was observed doing this to a senior. She got all of her information, which was not needed to conclude her purchase. The senior was not alert enough to refuse to give the clerk her personal information. If this should happen to you, tell the clerk that you wish to speak to the store manager.

STOLEN WALLET

If your wallet is stolen -your wallet contains some of your most important personal items, from hard earned money to credit cards and driver's license. For an identity thief, your wallet offers a treasure trove of personal information. If your wallet is lost or stolen:

- File a report with the police immediately.
- Call and cancel your credit and debit cards immediately. Request new cards and account numbers
- Report the missing cards to the major credit report agencies.
- Report your missing license to the Dept. of Motor Vehicles (DMV).
- Never keep your Social Security card in your wallet. If you did and it is lost call Social Security immediately.

WINDOW TECH SUPPORT SCAM

The author of this scam article has been scammed! I received. A phone call from a man at "Window Tech Support". He called me by my full name and said that my computer was red flagged in their office and it was about to crash. He claimed that this was the reason why my computer was running slowly; which it was. He sounded legitimate. He asked me to go on line so he could fix it. Thinking back that was a big mistake. I began to get suspicious so I shut down the computer.

However, he had my name address and phone number. Thankfully he did not get my social security number, date of birth, or any banking information. I called and immediately changed my credit card number. The next day I contacted the Attorney General's Office. They referred me to the Federal Trade Commission (FTC). They suggested that I put a fraud alert on my credit report which was done through Equifax. The final step I took was to file an "Identify Theft Report" at the Haverhill Police Station.

Tip

If you have any doubts whether a business is legitimate, verify it with the Better Business Bureau or the Attorney General. Never give your credit card or checking account number to anyone who calls on the phone.

IMPORTANT TELEPHONE NUMBERS

If you feel that you have been scammed or that your identity has been stolen, these numbers can help you:

- Federal Trade Commission (FTC): 1-877-382-4357
- Ma. Attorney General's Office: 1-617-727-8400
- Ma. Executive Office of Elder Affairs: 1-800-243-4636
- Ma. Elder Hotline: 1-888-243-5337
- Elder Abuse Hotline: 1-800-922-2275
- Ma. Senior Legal Helpline: 1-866-778-0939
- Insurance Fraud Tip line: 1-617-573-5330
- Medicaid Fraud Tip line: 1-617-963-2360
- National 'Do Not Call' List: 1-888-382-1222
- Ma. 'Do Not Call' List: 1-866 231-2255
- U.S. Inspection Service: 1-877-876-2455 then press #4
- Haverhill Police Dept. (non-emergency): 978-373-1212