

DANA NESSEL



MICHIGAN ATTORNEY GENERAL



THANK YOU!



AGENCY	CONTACT	INFORMATION
Adult Protective Services	855-444-3911 mi.gov/mdhhs	24-hour crisis intervention for vulnerable adults.
Attorney General Consumer Protection	877-765-8388 mi.gov/agcomplaints	Report consumer complaints (e.g., scams, identity theft).
Attorney General Financial Crimes	517-335-7560 mi.gov/elderabuse	Report if someone is taking money or assets from a vulnerable adult not in a licensed residential care facility.
Attorney General Health Care Fraud	800-24-ABUSE (800-242-2873) mi.gov/elderabuse	Report financial or physical abuse or neglect of residents in licensed residential care facilities.
Attorney General Public Administration	517-335-4004 mi.gov/elderabuse	Concerns about a Public Administrator's handling of estate assets of individuals who die without a will or known heirs.
Counsel and Advocacy Law Line (CALL)	888-783-8190	Attorney-staffed telephone advice, brief service, and referrals for seniors (60+) and low income people.
Department of Insurance and Financial Services	877-999-6442 mi.gov/difs	Investigate consumer complaints against insurance, banking, credit union, mortgage and other financial products.
LARA Bureau of Community and Health Systems	Nursing homes: 800-882-6006 Adult foster care/homes for the aged: 866-856-0126	Report abuse or neglect concerns in licensed facilities.
LARA Bureau of Professional Licensing	517-241-0199 mi.gov/lara	Report complaints and allegations against licensed care professionals (doctors, dentists, nurses, etc.)
Michigan Long Term Care Ombudsman	866-485-9393 mltcop@meji.org	Concerns about your rights, care, or services in a nursing home, home for aged or adult foster care.

No Excuse for Elder Abuse slogan used with permission from NLSM-Elder Law and Advocacy Center.

This project was supported by Victims of Crime Act Award Number 2018-V2-GX-0067 awarded by the Office for Victims of Crime, U.S. Department of Justice to the Division of Victim Services, Michigan Department of Health and Human Services.

REPORT ABUSE, NEGLECT

EXPLOITATION

Notify the Michigan Department of Health and Human Services Adult Protective Services (mi.gov/protectiveservices) at 855-444-3911, if you suspect abuse, neglect or exploitation occurred in:

- A private residence;
- An unlicensed setting (i.e., assisted living facility);
- An adult foster care home;
- A home for the aged; or
- A nursing home where the suspected perpetrator is not an employee of the facility or the resident is on leave from the nursing home.

REPORT ELDER ABUSE IN A NURSING HOME

To report abuse in a nursing home, contact the Attorney General's Health Care Fraud Division on its statewide hotline, 800-24-ABUSE (800-242-2873), by email (hcf@michigan.gov) or through the online complaint form (mi.gov/agcomplaints).

Michigan Attorney General
Health Care Fraud Division
P.O. Box 30218
Lansing, MI 48909



NO EXCUSE FOR ELDER ABUSE.



ELDER ABUSE TASK FORCE

800-24-ABUSE (22873)
mi.gov/elderabuse

REPORT ABUSE:
855-444-3911

ELDER ABUSE

TASK FORCE

More than 73,000 older adults in Michigan are victims of elder abuse. They experience abuse, neglect and exploitation.

The symptoms and treatment of elder abuse are complex and demand a concerted effort to tackle this often unrecognized and unreported social problem.

That's why we brought together dozens of different organizations to work collaboratively to tackle the challenge.

PHYSICAL SIGNS

of Elder Abuse/Neglect/Exploitation



Dehydration or unusual weight loss



Missing medication or medical assistive devices



Unexplained injuries or sores



Unsanitary living conditions or poor hygiene



Unattended medical needs or missed appointments

SEE IT

ABUSE

Harm or threatened harm to an adult's health or welfare caused by another person.

NEGLECT

The inability or failure to provide adequate food, shelter, clothing, medical care, etc.

EXPLOITATION

The misuse of an adult's funds, property or personal dignity (e.g., humiliation, objectification, degradation, dehumanization) by another person.

EMOTIONAL/BEHAVIORAL SIGNS

of Elder Abuse/Neglect/Exploitation



Unusual changes in behavior or sleep patterns



Withdrawal from normal activities



Isolation from friends or family



Increased anxiety or fear



Hesitance to speak in presence of "caregiver"

DOCUMENT & REPORT IT

Take photographs and written notes on: what you observed, when you observed it, who was present, and any further information that may be of assistance.

Immediately report incidents in the nursing home to the administrator, the director of nursing or the charge nurse of the health care facility.

Immediately report applicable situations to Adult Protective Services; the State Police and/or the local police; Attorney General Health Care Fraud Division; Long Term Care Ombudsman; and the Department of Insurance and Financial Services.

FINANCIAL SIGNS

of Elder Abuse/Neglect/Exploitation



Unpaid bills (elder adult receives foreclosure warnings, electricity is shut off)



Unusual changes in spending patterns (increases in ATM withdrawals, checks made out to cash or written out of order)



Missing household items (cherished heirlooms, expensive tools, or other valuable items)



Unexpected changes in wills or property deeds (property deeded/will changed to benefit "new friend")



Purchase of large items the elder adult does not use (vehicles when the adult does not drive, timeshare purchases when adult is homebound)

Available in:

Arabic Mandarin Spanish ASL

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of Elder Abuse/Neglect/Exploitation



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Unexplained injuries or sores



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EMOTIONAL/BEHAVIORAL SIGNS of Elder Abuse/Neglect/Exploitation



Unusual changes in behavior or sleep patterns



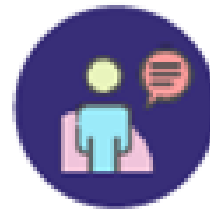
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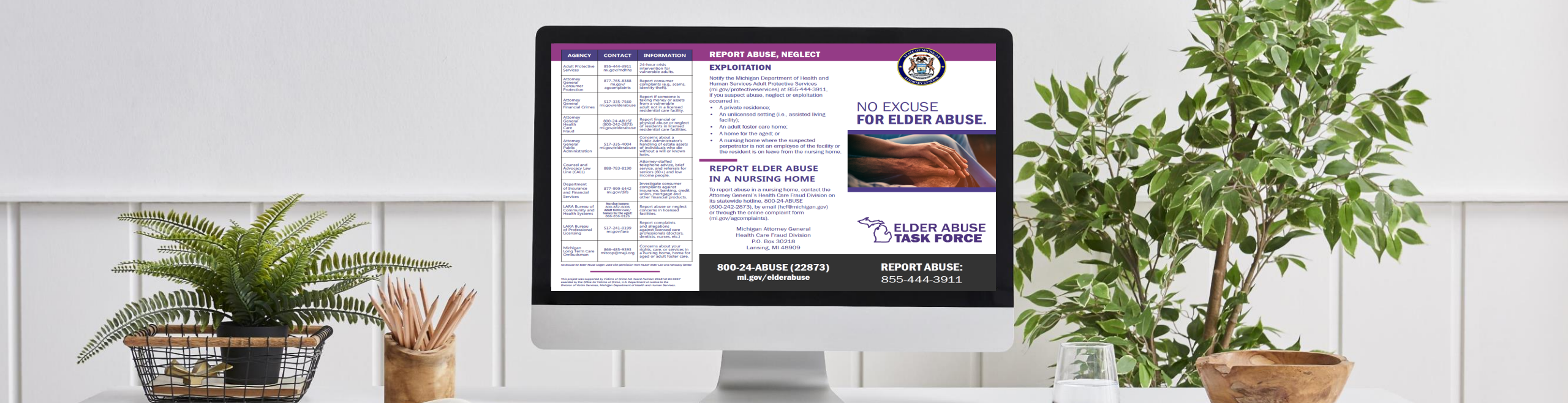


Purchase of large items the elder adult does not use (vehicles when the adult does not drive, timeshare purchases when adult is homebound)

Adult Protective Services (APS)

AGENCY	CONTACT	INFORMATION
Adult Protective Services	855-444-3911 mi.gov/mdhhs	24-hour crisis intervention for vulnerable adults.





ag-pa@mi.gov

Include:

Quantity

Mailing address(no PO boxes)

Elder Abuse Task Force - update

1. How it was formed
2. Initiatives
3. Available resources
4. How to keep current



DANA NESSEL

Dana Nessel, Michigan's 54th Attorney General, began her legal career as an Assistant Prosecutor in the Wayne County Prosecutor's Office.

For more than a decade, she was assigned to elite units within the office and handled some of Wayne County's most difficult cases in the Child & Family Abuse Bureau, Police Conduct Review Team, and Auto Theft Unit. Nessel was specially assigned to try homicide, arson, criminal sexual conduct and gang-related conspiracy cases, among many others.

ATTORNEY GENERAL INITIATIVES

The Michigan Attorney General's commitment to protecting and serving the people of Michigan is evident through a broad range of initiatives.

On any given day, you can find the Michigan Attorney General leading the fight against human trafficking; keeping Michigan's students and schools safe; battling Michigan's opioid epidemic; helping victims of crime; and leading the investigation into the Flint water crisis.

Catholic Church Clergy Abuse

Conviction Integrity Unit

Elder Abuse

Flint Water Crisis

Human Trafficking

Michigan State University

PFAS Contamination

Restorative Practices

Contract Opportunities

Crime Victim Rights

Expungement Assistance

Hate Crimes

**Michigan Identity Theft
Support**

Opioid

Payroll Fraud

Robocall Crackdown

Task Force Members & How You Can Provide Input

- Mi.Gov/ElderAbuse – select “Elder Abuse Task Force”

Elder Abuse/Neglect/Exploitation

More than 73,000 older adults in Michigan are victims of elder abuse. They experience abuse, neglect, and exploitation. The symptoms and treatment of elder abuse are complex and demand a concerted effort to tackle this often unrecognized and unreported social problem. That's why we brought together dozens of different organizations to work collaboratively to tackle the challenge.

**Elder Abuse Resources: 800-24-ABUSE
(22873)**

Report Elder Abuse: 855-444-3911

 **Vulnerable Adult Incident Report**

Elder Abuse Task Force



Elder Abuse Task Force Homepage

Elder Abuse Training Resources

[View All Elder Abuse Task Force Training](#)

[May 2022 Elder Abuse Task Force Symposium](#)



Michigan Department of Attorney General

The Elder Abuse Task Force Who We Are and What We Are Doing
The Elder Abuse Task Force is a dynamic group of difference makers who are laser focused on improving the lives of older adults.

Resources

[Elder Abuse Task Force Initiatives](#)

[Elder Abuse Task Force Set of Second Initiatives](#)

Newsletter

[Sign up for the Elder Abuse Newsletter](#)

[May 2022, Issue 7](#)



ELDER ABUSE TASK FORCE



1. Adopt a [standard Vulnerable Adult Incident Report form](#) for investigation and develop training for law enforcement, prosecutors, Adult Protective Service workers, and the Michigan Commission on Law Enforcement Standards academy.



2. Mandate reporting for banks and credit unions on suspected fraud or exploitation. [See the Financial Exploitation Prevention Act.](#)



3. Require the court to make findings of fact if a person with priority for appointment, such as a family member, is passed over in favor of a party with lower priority.



ELDER ABUSE TASK FORCE

Initiatives

- ☐ 3. Require the court to make findings of fact if a person with priority for appointment, such as a family member, is passed over in favor of a party with lower priority.
- ☐ 4. Require certification of guardians and conservators (including requirements for minimum training and professional standards) and increase guardians' visitation requirement from once every three months to monthly.
- ☐ 5. Refine the process for emergency petitions for guardianship/ conservatorship to promote individuals' due process rights and ensure that guardians are only appointed when no less restrictive alternative exists.



ELDER ABUSE TASK FORCE

Initiatives



6. Clarify and expand the guardian ad litem's responsibilities to ensure the individual appointed by the court to provide information – both to the alleged incapacitated person about the legal proceedings and to the court about the individual's circumstances and wishes – spends adequate time meeting privately with the vulnerable adult, and provides the court with a standardized, thorough, and objective report.



ELDER ABUSE TASK FORCE

Initiatives

- ☐ 7. Improve protections for wards when professional guardians seek to remove them from their homes, including requiring prior consultation with the wards when possible, and consideration of supports and services that would allow the wards to remain in their current residences. Require professional guardians in most circumstances to file petitions seeking court authority to move wards. Require courts to appoint guardians ad litem or, where appropriate, counsel for wards and to schedule hearings before authorizing moves to new residences.



ELDER ABUSE TASK FORCE

Initiatives



8. Establish a clear asset and income threshold above which the appointment of a conservator is required. Require expiration dates for guardian and conservator letters of authority and only renew letters of authority if required yearly reports are filed, thus ensuring ongoing transparency and accountability.



ELDER ABUSE TASK FORCE

Initiatives



9. Improve basic standards for medical reports that are used in guardianship and conservatorship hearings to ensure that these reports are providing the Court with relevant, accurate and complete information related to the individual who is the subject of the hearing as well as the medical or mental health professional who is submitting the report.

HOUSE BILL NO. 4847

May 18, 2021, Introduced by Rep. Filler and referred to the Committee on Judiciary.

A bill to amend 1998 PA 386, entitled "Estates and protected individuals code," by amending sections 5104, 5106, 5310, 5313, and 5409 (MCL 700.5104, 700.5106, 700.5310, 700.5313, and 700.5409), section 5106 amended by 2017 PA 136, section 5310 as amended by 2000 PA 54, and section 5409 as amended by 2012 PA 545, and section 5106a.

ENACT:

O. 4848

on Judiciary.

NO. 4849

ferred to the Committee on Judiciary.

LL NO. 4850

5312, and 5416 (MCL

Special Edition

JULY 2021, ISSUE 4

ELDER ABUSE TASK FORCE ANNOUNCES NEXT INITIATIVES

[Now that a legislative package has been introduced](#) that — when passed — will accomplish the remainder of our first initiatives, we are excited to announce the next set of initiatives.

These initiatives were discussed and adopted by the initiatives committee — a new leadership committee that will continually focus on the direction of the Task Force.

A significant amount of work has already been devoted to accomplishing these initiatives and the Task Force anticipates accomplishing them within the next year. Some of that work includes the Court Watcher program which is entering its pilot phase. Additionally, Financial Exploitation Prevention Act implementation and Training.

[Click here to view the Task Force's second set of initiatives.](#)



SET OF SECOND INITIATIVES

- ☐ 1. Establish a court watcher program to monitor adult guardian and conservator hearings to highlight the court's transparency and help determine whether issues need to be addressed to strengthen the rights of elderly and vulnerable adults.
- ☐ 2. Provide comprehensive training to implement the [Financial Exploitation Prevention Act](#).
- ☐ 3. Develop local level multidisciplinary teams by publishing updated protocols, identifying successful teams, encouraging mentorships, and facilitating product collaboration.
- ☐ 4. Encourage and facilitate probate court referrals of financial exploitation to prosecutors by developing an easily accessible form.
- ☐ 5. Pass a family consent law that allows family members to consent to medical treatment thus reducing the number of necessary guardianships.
- ☐ 6. Pass a visitation law that better protects a legally incapacitated individual to communicate, visit, or interact with a person of their choosing.
- ☐ 7. Revise power of attorney statute to increase acceptance and



ELDER ABUSE TASK FORCE

Second Set of Initiatives

- ☐ 1. Establish a court watcher program to monitor adult guardian and conservator hearings to highlight the court's transparency and help determine whether issues need to be addressed to strengthen the rights of elderly and vulnerable adults.
- ☒ 2. Provide comprehensive training to implement the [Financial Exploitation Prevention Act](#).

SET OF SECOND INITIATIVES




3. Develop local level multidisciplinary teams by publishing updated protocols, identifying successful teams, encouraging mentorships, and facilitating productive collaboration.



SET OF SECOND INITIATIVES



4. Encourage and facilitate probate court referrals of financial exploitation to local prosecutors by developing an easily accessible form.

		PROBATE JUDGE FINANCIAL EXPLOITATION REFERRAL TO LOCAL PROSECUTOR	
Date:			
Court & Contact Information:			
Phone:		Email:	
Financial Loss: \$		Years of theft:	Ongoing: Yes No
Financial Institution(s):			
File # (s):		Probate file copy attached: Yes No	
Guardian and or conservator name and contact information:			
Alleged Victim			

* * *

The [Elder Abuse Task Force](#) created this form which judges should send to their local prosecutor.
The Michigan Attorney General works with local prosecutors and can be reached by email: miag@mi.gov.



ELDER ABUSE TASK FORCE

Second Set of Initiatives

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- ☐ 5. Pass a family consent law that allows family members to consent to medical treatment thus reducing the number of necessary guardianships.
- ☐ 6. Pass a visitation law that better protects a legally incapacitated individual's right to communicate, visit, or interact with a person of their choosing.
- ☐ 7. Revise power of attorney statute to increase acceptance and reduce fraud.



ELDER ABUSE TASK FORCE

Second Set of Initiatives

- ☐ 8. Revise consumer protection laws to include criminal penalties for violations involving victims over 80 years old and increase the associated civil penalty.
- ☐ 9. Provide statutory procedure for vulnerable adults to remove unwanted occupants from their home.



ELDER ABUSE TASK FORCE

Second Set of Initiatives

- ☐ 10. Refresh partnership with Social Security Administration to identify instances of embezzlement from vulnerable adults in nursing homes. Send letters to all nursing homes soliciting information on suspicious financial activity, *i.e.*, known resident income coupled with history of non-payment. Take appropriate enforcement action.

Victims 60+ by the Numbers

**\$18,246 average loss per
victim**

**Michigan victims lost
nearly \$32 M**

2021

92,371
Victims

\$1.7 Billion
Losses

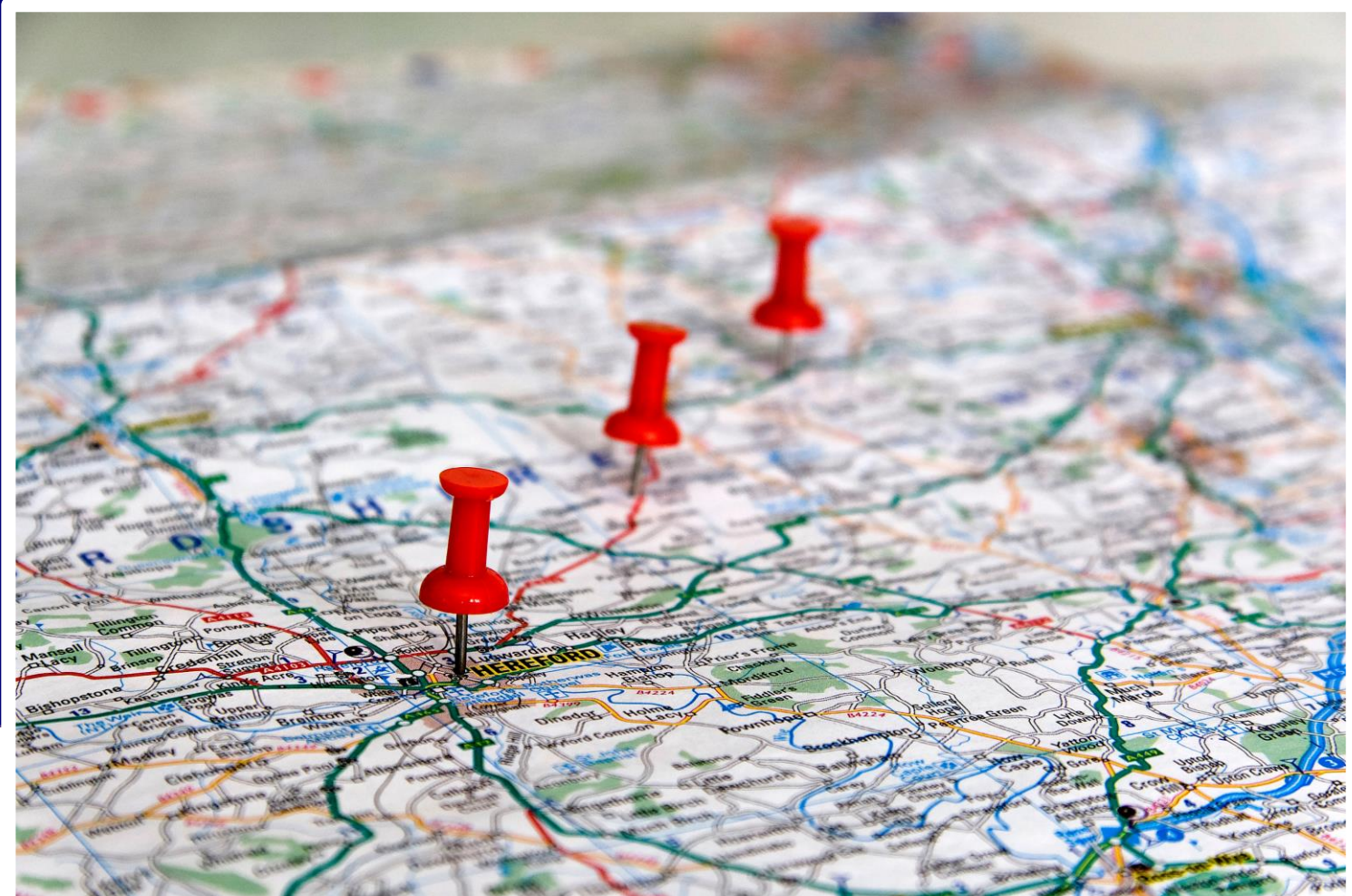
74 Percent
Increase in losses from 2020

\$18,246
Average dollar loss per victim

3,133
Victims losing more than \$100K

Scam Prevention Roadmap

- Remain Powerful
- Tricks Criminals Use
- Fraud Fighting Tools



Remain Powerful!



1. Recognize scams.
2. Plan for how to react.

**Move from
victim to survivor!**

Education & Prevention

Free podcast &
Fraud Watch
Network Helpline:

877-908-3360

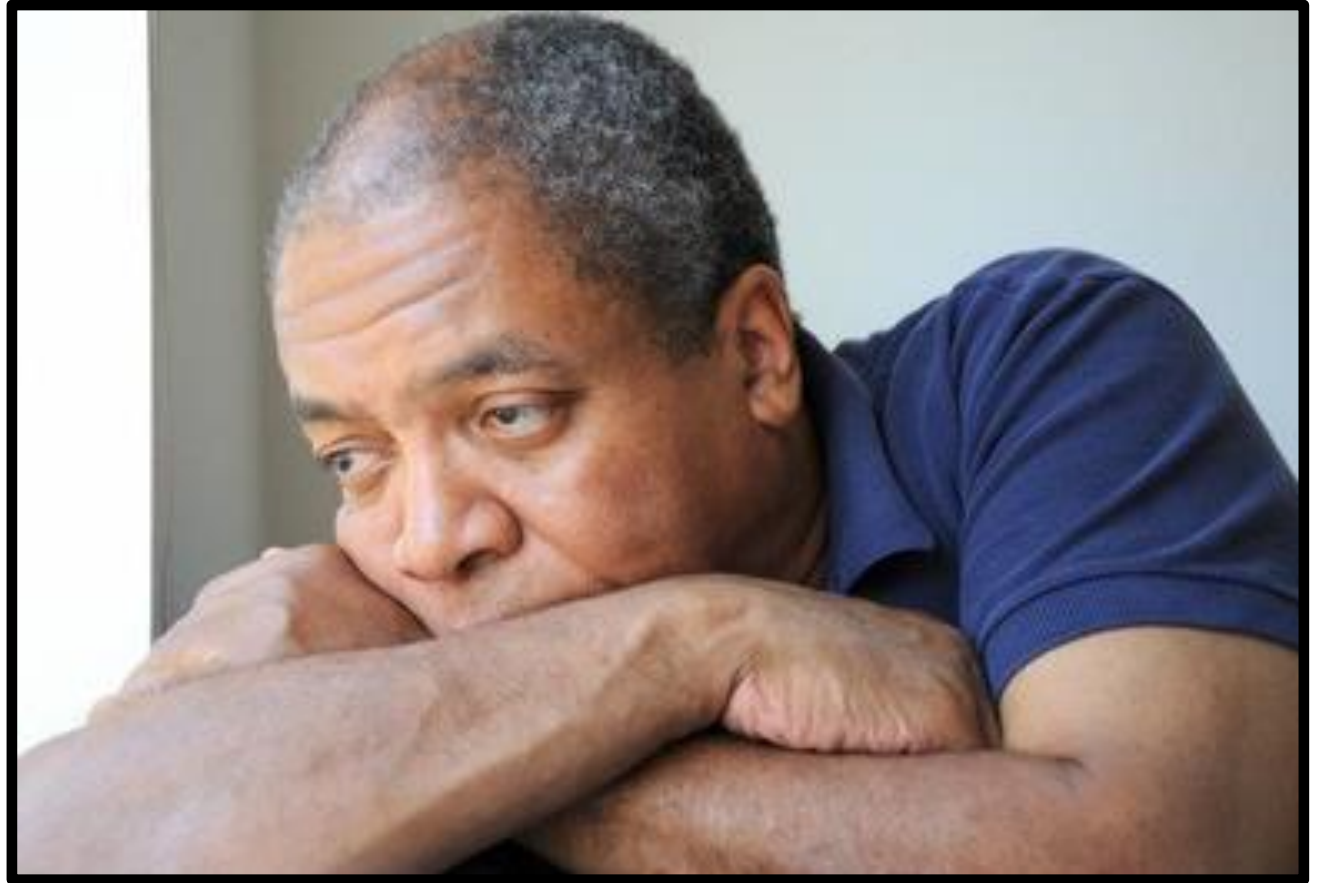


Remember . . .

1. Criminals manipulate victims into becoming emotional/vulnerable.
2. Caller ID, email addresses, links, profiles, attachments, etc. are frequently faked.
3. Attorney General Nessel's team is here for you—877-765-8388; [Mi.Gov/AG](https://www.migov.com/ag)

Spot & Stop Manipulation

Criminals *create* victims using emotional and psychological manipulation.



Psychology of a Scam

Victims are **created** using emotional and psychological manipulation.

- **Persuasion**
 - **Distraction**
 - **Deception**
 - **Aggression**

Persuasion

A deliberate attempt to control another's mind/behavior

Reciprocity



Free _____

**Source
Credibility**



Imposter Scams

Motivation



Shared values

**Social
Consensus**



Follow others

Distraction

**To cause mental
or emotional distress
and disrupt clear
thought and behavior**

- **Unsolicited contact**
- **Emergency /
urgency**
- **High pressure /
stakes**

Deception

Making others believe something that is not true.



Criminals tell you:

- **Specifically selected**
- **Financial windfall**
- **Information to confirm identity**

Aggression

**Use of threats -
provoking fear
and anxiety!**

Threats of:

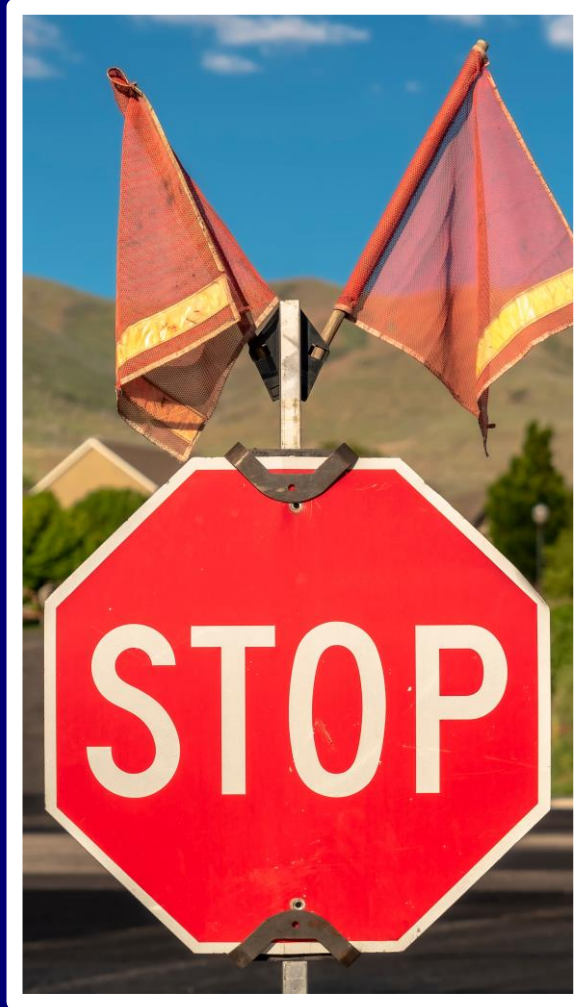
- **Harm to loved one**
- **Arrest or lawsuit**
- **Imprisonment**
- **Shutting off utility**



CRIMINAL'S GOAL?

- 1. Personally
Identifiable
Information**
- 2. Money**

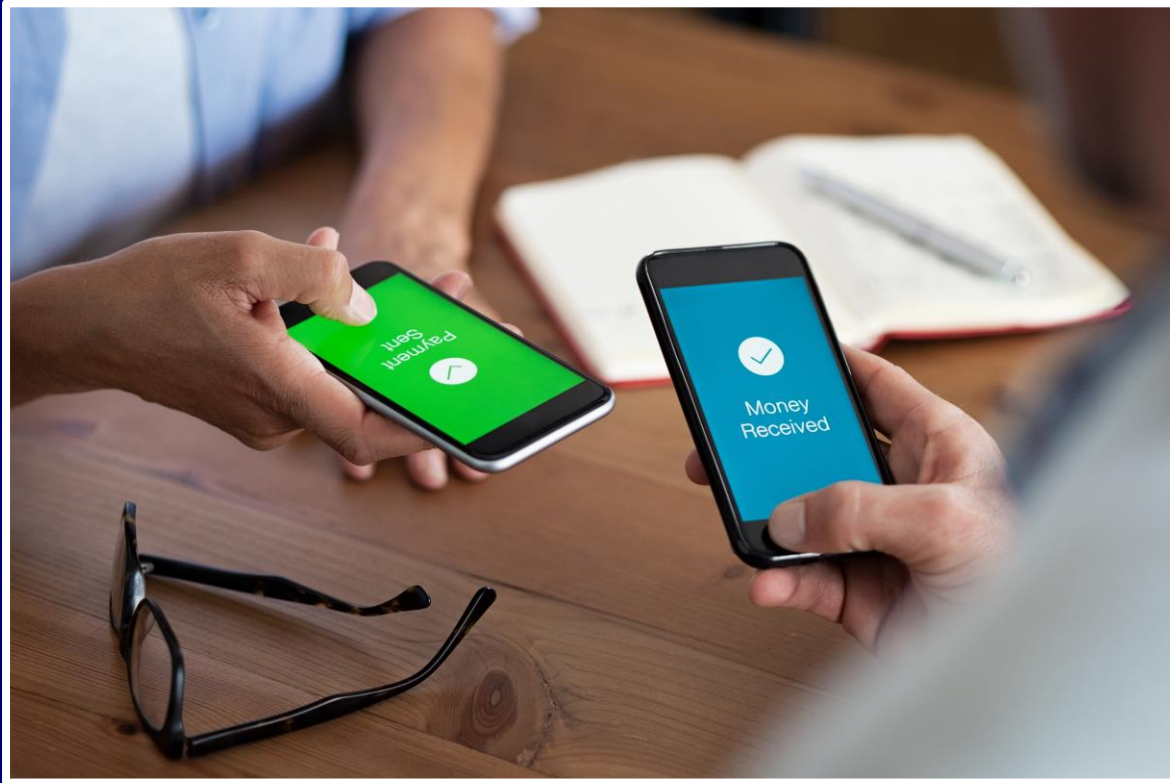
Listen to how you are told to pay!



Scam Payment Methods

- **Cash**
- **Wire transfer**
- **Gift card**
- **Cash our check and send us \$**
- **Cryptocurrency (e.g., Bitcoin)**

Pay Apps



Not Regulated
Save for People/Business you
Know and Trust

- **Venmo**
- **PayPal**
- **Zelle**
- **CashApp**
- **Apple Pay**
- **Google Pay**
- **Others**

FBI Recent Pay App Crime

Free Msg- (Insert financial institution name here)
Bank Fraud Alert- Did You Attempt an Instant Payment
in the amount of \$5,000.00? REPLY YES or NO or 1 To
STOP ALERTS

NO!

Our fraud specialist will be contacting you shortly

Caller Id: [Your Bank's Legitimate 1-800 Support #]

Criminal confirms your past addresses, social security number, and the last four digits of your bank account.

Imposter Scams



Pretending to be someone else to steal money or personal information.

- **Lottery Official**
- **Government Employee**
- **Utility Company**
- **Debt Collection**
- **Tech Support**
- **Grandchild or Friend**
- **Romantic Admirer**

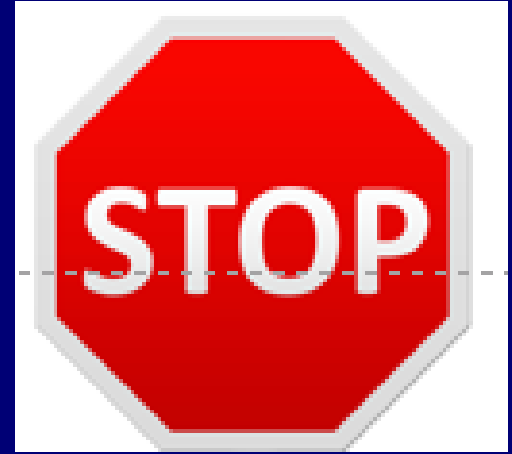
Lottery or Sweepstakes Scams



Your Plan:

- 1. Don't answer or respond.**
- 2. Hang up; delete communication.**
- 3. "I'll give you your money a month after I get mine!"**

Why so important to NOT answer or respond?



Once you answer the phone or respond to the email or text, you are a valued target!

The criminals know who answers/responds, and your information is repeatedly sold. You are now on the “sucker list” and you are going to get flooded with scams.



**Govt.; Utility; Credit
Card; Debt; Bank; Tech**



Your Plan:

- 1. Don't answer or respond.**
- 2. Hang up; delete communication.**
- 3. “If I need you, I will contact you!”**

Grandparent Scam Kidnapping Scam



Your Plan:

- 1. Code word.**
- 2. Grandkids phone #s
programed into
phone.**
- 3. Buy yourself time,
hang up & confirm.**

Romance Scams

- Highest financial losses.
- Criminal spends a long time getting to know the victim.
- Builds a sense of trust, likely profess love very quickly.
- Criminal creates a fake online profile or otherwise masks their identity.

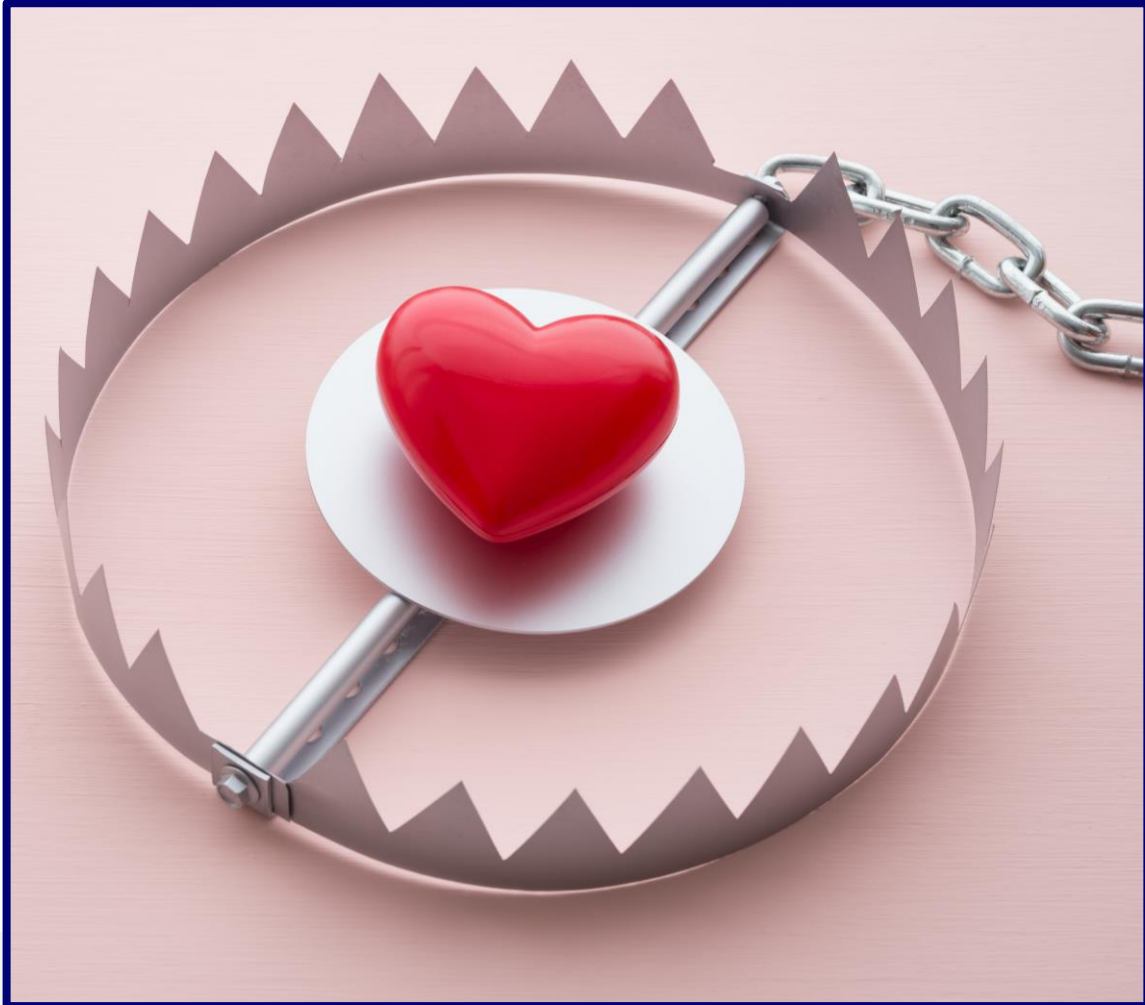


Romance Scams



- Say they are from the U.S. but currently overseas for business or military service.
- Need the victim to send them money for:
 - An emergency
 - Hospital bills
 - Travel to meet the victim
- Plan to visit but can't because of some emergency.

Romance Scam



Your Plan:

1. Internet reverse image search.
2. Consult someone you trust.
3. Love local.

Michigan Attorney General
Complaint Specialist

877-765-8388



Fight Fraud Review

1. Educate yourself

- A. Avoid being manipulate emotional/vulnerable**
- B. Remember fake caller ID, “from” email/texts, attachments, etc.**
- C. Spot scam payment methods**

Cash; wire transfer; gift card; cash our check & send us \$; and cryptocurrency.



Fight Fraud Extras

2. Two-factor authentication

3. Freeze credit report

Two-Factor Authentication



Google Voice Scam

- 1. Criminal calls interested in your offer/plea.**
- 2. Criminal needs verification code.**
- 3. You provide code.**
- 4. Criminal obtains Google Voice account in your name and scams others.**



Freeze Your Credit Report



Credit Freeze Pros.

- 1. It's free.**
- 2. It's a great weapon against identity thieves.**
- 3. It's a simple process.**
- 4. It stops credit bureaus from selling your data.**

Credit Freeze Cons.

- 1. Need to freeze with three separate bureaus and one requires a PIN every time you want a creditor to access your credit report.**
- 2. Lifting the freeze is extra work for you.**
- 3. It's not a 100% guarantee against credit fraud or identity theft.**

Identity Theft Victims



877-765-8388

mi.gov/ag

Fight Fraud Review

- 1. Educate Yourself (e.g., The Perfect Scam podcast).**
- 2. Refuse to be manipulated into becoming emotional/vulnerable.**
- 3. Remember caller ID, email addresses, links, profiles, attachments, etc. can be faked.**



Fight Fraud Review cont.

4. Scam payment methods.
5. Two-factor authentication.
6. Freeze credit report.
7. Attorney General Nessel's team is here for you!



RESOURCES

- **Michigan Attorney General**
Consumer Alerts; mi.gov/agConsumerAlerts
Complaint form: mi.gov/agComplaints
Elder Abuse Prevention: mi.gov/ElderAbuse
[Mi.gov/ag](https://mi.gov/ag) or 877-765-8388
- **Internet Crime Complaint Center**
ic3.gov (iC3)
- **Federal Trade Commission (FTC)**
877-738-4338
ftc.gov
- **FTC Identity Theft**
ftc.gov/IdentityTheft
- **Area Agency on Aging**
4AMi.org
- **Annual Credit Report**
877-322-8228
AnnualCreditReport.com
- **Consumer Financial Protection Bureau**
855-411-2372
ConsumerFinance.gov
- **Better Business Bureau (BBB)**
Western: 616-774-8236
Eastern: 248-223-9400
BBB.org/us/mi

mi.gov/ag



MI.Gov/AG

Department of Attorney General



Printed Materials

Brochures

- Avoid Phone Scams
- [PDF](#) Consumer Complaints 101
- Crime Victims Compensation
- [PDF](#) Crime Victim Rights
- [PDF](#) Dealing with Debt
- Fighting Consumer Fraud
- Giving Wisely - Helping Michigan Citizens Be Savvy Donors (Joint Publication)
- Giving Wisely to Charity
- [PDF](#) Scanner Error Bill of Rights (rack card)
- Scanner Error Bill of Rights wallet card
- [PDF](#) Top 10 Consumer Tips

Handouts

- [PDF](#) Ask First!
- [PDF](#) Human Trafficking Red Flags for First Responders
- [PDF](#) Human Trafficking Red Flags for Health Care Professionals
- [PDF](#) Human Trafficking Red Flags for Hospitality Industry
- [PDF](#) Human Trafficking Red Flags for the General Public
- Michigan Legislature's Practical Guide for Tenants and Landlords
- [PDF](#) Safe Harbor for Trafficking Victims
- [PDF](#) Scam Prevention Resources

Publications

- [PDF](#) Attorney General Org Chart
- [PDF](#) FOIA Handbook
- [PDF](#) MI Military & Veterans Legal Services Guide
- [PDF](#) Michigan Public Health Bench Book
- [PDF](#) NAAG Servicemember Flyer
- [PDF](#) Open Meetings Act Handbook
- Student Loan Guide



Scam Prevention Resources




- **MICHIGAN ATTORNEY GENERAL | 877-765-8388**
 - Complaint forms
 - Consumer Alerts
 - Elder Abuse Prevention
- **AARP'S THE PERFECT SCAM PODCAST**





Reverse Image Search

1. On your computer, open a web browser, like Chrome or Safari.
2. Go to Google Images
3. Click Search by image icon 
4. Click Upload an image Choose file or browse.
5. Select a picture from your computer.

REVERSE IMAGE SEARCH
VIDEO INSTRUCTIONS

Credit Freeze

Individually contact each of the three major credit bureaus -- Equifax, Experian, and TransUnion.

Equifax | 800-349-9960

NerdWallet has a step-by-step Equifax credit freeze guide.

Experian | 888-397-3742


NerdWallet has a step-by-step Experian credit freeze guide.

TransUnion | 888-909-8872

NerdWallet has a step-by-step TransUnion freeze guide.

Silence Unknown Callers

iPhone

1. Go to Settings
2. Go to "Phone," then scroll down
3. Tap "Silence Unknown Callers"
4. Turn on the feature by tapping the toggle to make it green. 

Calls from unknown numbers are silenced and sent to your voicemail and appear in your recent calls list

Refresh Your Facebook Security

1. Click the downward arrow button in the upper right corner of your Facebook page to access Settings & Privacy.
2. Complete the Privacy Checkup so you lock your profile so that only your friends can see it



DANA NESSEL



MICHIGAN ATTORNEY GENERAL

To request a presentation,
send an email to: ag-events@michigan.gov



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DANA NESSEL



MICHIGAN ATTORNEY GENERAL



Fighting Phone Fraud

- 1. Ignore phone calls from numbers you don't know.**
- 2. Ask your phone company about a scam screening feature.**



Fighting Phone Fraud

3. Activate the “silence unknown callers” (iPhone) or “block numbers” (Android) feature on your cell phone.
4. Put your number on the National “Do Not Call” registry. 1-888-382-1222 or [DoNotCall.gov](https://www.donotcall.gov)



Other Fraud Fighting Tips

1. Password protect your phone.
2. Turn on phone location tracking.
3. Carry minimal ID in your wallet/purse.
4. Copy contents of wallet/purse but only use private copier because copiers retain images.
5. Refresh your Facebook security settings.



Robocalls

Robocalls

**Recorded calls
selling something
are likely illegal.**

Some robocalls are allowed:

- **Purely Informational Calls**
- **Political**
- **Charities**
- **A company you have given permission to contact you; or have previously done business with**
- **Debt Collection**

Caller ID Spoofing



Automated dialing technology uses the internet to make millions of calls in minutes and can make your caller ID display a legitimate source.

The number you see on your Caller ID is NOT the caller's real number.

Can they be stopped?

Reducing Unwanted Calls

There is no way to eliminate these calls, but they can be reduced by following these tips.

Do NOT:

- **Trust Your Caller ID**
- **Press Any Number**

DO:

- **Hang Up**
- **Use Call Blocking Apps**
- **Use Device Features**
- **Speak To Your Phone Provider**
- **Report Robocalls**

Report to:

Robocall Crackdown Team
mi.gov/robocalls

and

Federal Trade Commission
ReportFraud.ftc.gov



Robocall
Crackdown Team

Check

Your Credit
Report

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

AnnualCreditReport.com allows one free copy of your credit report every year by each of the three major credit reporting bureaus.

Equifax

Experian

TransUnion

AnnualCreditReport.com or phone **877-322-8228**.

SHOULD I CHECK MY CREDIT REPORT?

1. It is **FREE!**
2. Credit reports are updated frequently to reflect new data
3. Find and correct inaccuracies
4. Detect potential Identity Theft
5. It's an important part of your financial wellness
 - *Credit reports do NOT include credit scores*
 - *Checking your credit report does NOT affect your credit score*

What is a credit score?

Your credit score predicts how likely you are to pay back a loan on time. Companies use a mathematical formula – called a scoring model – to create your credit score from the information in your credit report.

You have many different credit scores

It's normal to see slightly different numbers

EXAMPLE:



You saw your credit score online, provided by your credit card company

EXAMPLE:



You signed up for a separate, free credit monitoring service, and checked your score there

EXAMPLE:



Your auto lender showed you the credit score it used to evaluate your loan application

TIP: At a given point in time, lenders are probably looking at slightly different scores than the ones you see.

Your credit history and behavior form the basis of your credit scores



Payment history



Current unpaid debt



Length of credit history



% of available
credit used



Type of debt and
when it started



New applications
for credit

USPS Informed Delivery to protect your loved one from. . .

- 1. Bogus charity donations.**
- 2. Money mule.**
- 3. Excessive purchases hoping to increase odds of winning a sweepstakes.**

Extra set of eyes on what arrives in the mail.

USPS.com



1. Create Your Account

Use your personal *USPS.com*[®] account or sign up for one today.



2. Verify Your Identity

Protect your privacy and personal information by verifying your identity and address.

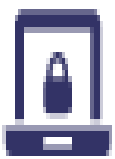


3. Receive Notifications

View notifications from any smartphone, tablet, or computer.

Sign Up for Free

USPS.com



Secure Access

Interact with your incoming mail and packages on the secure, online dashboard.



Preview Incoming Mail

View grayscale images of the exterior, address side of letter-sized mailpieces scheduled to arrive soon.*



Track Packages

Check the delivery status of packages and when they're scheduled to arrive.

QR CODE SECURITY



SIM Swap Fraud




Subscriber Identity Module – your phone's memory chip.

Avoid SIM Swap Fraud

- 1. PIN for wireless account (some carriers allow a SIM lock)**
- 2. If you stop receiving calls or text and you don't know why, contact carrier immediately.**
- 3. Keep personal details off social media;**
- 4. Don't keep passwords or personally identifiable information in email inbox.**

If I fall for a scam. . .

- 1. Harden your defense! You are a valuable target and more criminals will contact you.**
- 2. Report to Attorney General Nessel and follow her team's guidance. # & website on brochure.**
- 3. If you lost money, report to the FBI—IC3.gov**

A black magnifying glass is positioned over a light blue background. The lens of the magnifying glass is centered on the word "Scam", which is written in a bold, black, serif font. The handle of the magnifying glass extends from the bottom left towards the center. The word "Scam" is the central focus of the image.

Scam

DANA NESSEL



MICHIGAN ATTORNEY GENERAL

To request a presentation,
send an email to: ag-events@michigan.gov



Guardian

A person or an entity is assigned by a court to oversee the **welfare and safety** of an individual.

Conservator

A person or an institution assigned by a court to handle an individual's **financial matters**.

A legal duty to act in the best interest of the protected individual.

Incapacitated

Guardianship – Incapacitated individual.

Conservatorship – Individual unable to manage property and affairs effectively.

By reason of mental illness, mental deficiency, physical illness or disability, chronic use of drugs, chronic intoxication, or other cause, not including minority, to the extent of lacking sufficient understanding or capacity to make or communicate informed decisions. MCL 700.11050