

RED FLAGS

What those scammers
don't want you to be aware of!

- ▶ A government agency or financial institution won't call, text, or email you out of the blue to ask for personal, confidential information.
- ▶ A government agency or financial institution won't try to panic you into acting with urgency, or have you use gift cards to pay "fees or fines" over the phone or by text.
- ▶ Law enforcement will not call you to tell you they are going to arrest you.
- ▶ If pretending to be a grandchild or friend, the caller will say their voice sounds different because of an accident or illness. They might call you by a name you don't use (like grandma instead of nana).
- ▶ You know that your grandchild, family member or friend is not traveling.
- ▶ They ask for a significant amount of money for bail, legal costs, plane tickets.
- ▶ They declare their love after a short time.
- ▶ They have very few photos and details on their profile.

Scammers use phone, email, and texting.

1 in 10 older adults experience
abuse, neglect, & exploitation.

SafeSeniors is here to help.



SafeSeniors partners work together to identify, advocate, and seek justice for older adult victims of abuse, neglect, and financial exploitation.

- **Education** and **awareness** to help prevent and expose abuse, neglect, and financial exploitation.
- **Advocacy** for policies and programs that ensure the safety of our older adult population.
- **Investigation** and **prosecution** of perpetrators of these crimes to **seek justice** and **restitution**.

If you are experiencing or suspect abuse,
neglect, or financial exploitation,
you are not alone. We can help.

Report Abuse, Neglect, Exploitation:
855-444-3911

For emergency situations, call 911

www.SafeSeniors.info ♦ 231-726-7104
SafeSeniors@agewellservices.org

SafeSeniors is hosted by AgeWell Services, supported by grants from the Muskegon County Senior Millage and from Senior Resources of West Michigan through the Aging and Adult Services Agency and the Older Americans Act. Donations are welcome.

SafeSeniors
Educate. Advocate. Seek Justice.

IMPOSTER SCAMS:

Who are they, really?

Imposter scammers lie about who they are in order to trick you into sending money or providing them with personal information.

They play on your emotions, trying to make you panic, fall in love, empathize, trust.

Empathy Shame
Caring Love
Urgency Greed
Friendship Guilt Fear
Understanding
Panic



Learn what to watch for & how to stay safe!

COMMON SCAMS

TRUST YOUR INSTINCTS!

If something doesn't feel right, it's most likely a scam.

Romance Scams: the imposter will pretend to be romantically interested. They usually connect through social media or dating sites. They will learn as much as they can about you from your profile so they know just what to say to gain your trust and play on your emotions.

- ▶ Check the privacy settings on social media - be careful what you share!
- ▶ Be very cautious when accepting friend requests!



Organization/Business Scams: the imposter will pretend to be a government agency, financial institution, or company. They will tell you that there is a problem with your account, a fee or fine that you owe, an order placed in your name, or that you are in legal trouble. They will try to make you panic and act impulsively, often warning you not to tell anyone.

If you are concerned about your accounts or information after the call:

- ▶ Call your local bank, credit union, or financial organization.
- ▶ Call the government agency or company directly by looking up their phone number.



Grandchild Scams: the imposter will pretend to be your grandchild, other family member, or a friend and tell you a story about how they were in an accident, are in jail, or are stuck in a foreign country and that they desperately and quickly need your help. The call will be filled with urgency and secrecy, trying to get you to react emotionally instead of logically.

- ▶ If a caller says, "It's me, Grandma!" don't respond with a name, let the caller explain who they are.
- ▶ Ask a simple question that a scammer wouldn't be able to learn online.
- ▶ Establish a family password to use in emergencies.
- ▶ Call a family member or mutual friend. The scammer will try to convince you to keep it a secret, but if you call someone, chances are you will find that your loved one is safe.

Sweepstakes Scams: the imposter will claim you've won a large amount of money, a new car, or another large prize. They will tell you that you must pay the "taxes" upfront, before you can claim your winnings. They often claim that it is the Publisher's Clearinghouse Sweepstakes, because we all know that name!

- ▶ You won't have to pay taxes upfront for a legitimate contest.
- ▶ If it sounds too good to be true, it probably is!



WHAT TO DO FOR ANY SCAM/SUSPICIOUS CALL, EMAIL, OR TEXT:

- ✓ If you suspect a phone scam, hang up.
- ✓ **Don't** click on any links or call any number in suspicious emails or texts.
- ✓ **DO NOT** give them your personal information or account numbers.
- ✓ **DO NOT** send/give them money or call them with gift card numbers.
- ✓ **Call 855-444-3911** anytime to report financial exploitation.
- ✓ Report scams to the Michigan Attorney General at 877-765-8388; you can also report them to the Federal Trade Commission (www.reportfraud.ftc.gov or 877-FTC-HELP) and the FBI Internet Crime Complaint Center (www.IC3.gov/Home/FileComplaint or 616-456-5489).