

RED FLAGS

REQUESTS FOR MONEY

URGENCY SECRECY PERSISTENCE

- ▶ A government agency or financial institution won't:
 - call, text, or email you to ask for personal, confidential information or try to panic you into acting with urgency.
 - ask for gift cards, online cash services, or crypto-currency to pay "fees or fines" over the phone or by text.
- ▶ Scammers pretending to be a grandchild will:
 - say their voice sounds different because of an accident or illness.
 - ask for a significant amount of money for bail, legal costs, plane tickets.
- ▶ A romance scammer will:
 - pretend to have a lot in common with you to quickly establish trust and declare their love after a short time.
 - tell you to keep the relationship a secret because they are afraid others will make you realize that it is a scam.
- ▶ A tech company won't:
 - contact you by phone, email, text, or a link in a pop-up message to tell you there's a problem with your computer.
- ▶ A sweepstakes company won't:
 - ask you to pay taxes or fees up front in order to get your winnings.

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 older adults.
- **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

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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



Scammers use phone, email, and texting.

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 Scam: 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 your privacy settings on social media - be careful what you share!
- ▶ Be very cautious when accepting friend requests on social media or online games.
- ▶ Talk to others about your new romance, even if you are told to keep it a secret.

Organization/Business Scam: 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.

Computer Bugs & Fixes Scam: the imposter may call pretending to be a technician from a well-known company or a pop-up window may appear on your screen that looks like an error message from a software or anti-virus program, with a link to click or a phone number to call. The scammer might instruct you to upload software onto your computer or device so they can gain remote access to "fix the problem", but then they will use this to access your personal information.

- ▶ Never give anyone remote access to your computer unless you initiated a call to a trusted tech company.
- ▶ Do not click links on pop-up windows. Restart your computer if it won't go away.

Sweepstakes Scam: 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" or "fees" up front, before you can claim your winnings. They often claim to be the Publisher's Clearinghouse Sweepstakes, because we all know that name!

- ▶ A legitimate contest will deduct fees from your winnings, not ask you to pay them first.
- ▶ If it sounds too good to be true, it probably is!

Grandchild Scam: the imposter will pretend to be your grandchild, telling you 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 to check on your loved one. The imposter will tell you to keep it a secret, but call anyway.

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

- ✓ **DO NOT** answer unknown calls. If you do answer and suspect a scam, **hang up**.
- ✓ **DO NOT** 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** mail or transfer money to them or call them with gift card numbers.
- ✓ **Call Adult Protective Services at 855-444-3911** to report financial exploitation.
- ✓ Report scams:
 - Michigan Attorney General: 877-765-8388
 - Federal Trade Commission: reportfraud.ftc.gov or 877-FTC-HELP
 - FBI Internet Crime Complaint Center: [IC3.gov/Home/FileComplaint](https://ic3.gov/Home/FileComplaint) or 616-456-5489.
 - National Elder Fraud Hotline: 1-833-372-8311