



Preventing Senior Fraud

Nebraska Senior Anti-Fraud Education Program

NEBRASKA DEPARTMENT OF JUSTICE
ATTORNEY GENERAL DOUG PETERSON

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Our Mission

Nebraska Senior Anti-Fraud Education (S.A.F.E.) Program

To prevent the victimization of Nebraska seniors by arming them with tools to guard against consumer fraud.

A letter from Attorney General Doug Peterson



Dear Fellow Nebraskans,

There are scam artists across the country and around the world attempting to defraud Nebraskans every day, and this is especially true within our state's senior population.

Nationally, one out of every four fraud complaints is submitted by a senior (age 60+). But seniors are the least likely to report exploitation and abuse. Estimates suggest that less than 15% of elder abuse cases ever come to the attention of authorities. Our seniors are under attack and suffering because of it.

These attacks take their toll. According to a long-term study reported in the Journal of the American Medical Association, "elder financial abuse is associated with shorter survival in older adults."

Elder fraud and abuse is more than a frustration and nuisance, it is a real threat and one that is impacting not only quality of life but length of life as well. For the sake of families and our collective future, we must fight back.

Education is the best weapon we have in waging the fight. This guide includes information on how to identify, stop, and avoid potential loss if you or someone you know is a target of fraud.

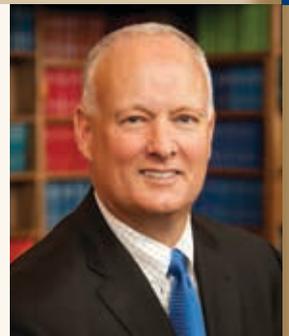
Should you experience uncertainty, have feelings of fear or concern, or just wish to pose a question, please call either our Consumer Protection Hotline or Senior Outreach Hotline and let us be of service. We are here to protect and help you.

In the meantime, trust your instincts. If something seems too good to be true, it probably is.

Sincerely,

A handwritten signature in black ink that reads "Doug Peterson". The signature is fluid and cursive, with the first name "Doug" being particularly prominent.

Doug Peterson
Attorney General



DOUG PETERSON
ATTORNEY GENERAL,
STATE OF NEBRASKA

Be careful! If you purchase a foreign lottery ticket, your name may be placed on “sucker lists”.



Foreign Lottery Scams

Scam operators are using the telephone and direct mail to entice U.S. consumers to buy chances in high-stakes foreign lotteries from as far away as Canada, Australia and Europe. In addition, lottery hustlers may use victims' bank account numbers to make unauthorized withdrawals or credit card numbers to run up additional charges.



Be careful! If you respond to a foreign lottery letter or email, your name might be placed on “sucker lists” that fraudulent telemarketers buy and sell, allowing other fraudsters to hassle you with more bogus offers for lottery or so-called investment opportunities.

Look for the warning signs that may indicate a scam:

- You are notified you have won a foreign lottery or contest you did not enter.
- You receive a large check in the mail from an unknown business or person.
- You are pressured to send money immediately via wire transfer.



If you hear these—or similar—“lines” from a telephone salesperson, just say “no thank you,” and hang up the phone.

- “You have won big money in a foreign lottery.”
- “You must send money right away.”
- “You must make up your mind right away.”
- “You don’t need to check our company with anyone” — including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.

What you can do to protect yourself:

- Ignore all mail and phone solicitations for foreign lottery promotions.
- If you receive what looks like lottery material from a foreign country, give it to your local postmaster.
- Don’t give out your credit card and bank account numbers.
- Just hang-up the phone!
- Never wire money to someone you haven't met.



*If you suspect a scam, hang up.
It's the best way to protect yourself.*



Telemarketing Fraud

Telemarketers call Nebraskans every day with offers that sound too good to be true. In your excitement, you could be setting yourself up for a number of outrageous hidden fees and charges.

Look for the warning signs that may indicate a scam:

- You receive a call or email alleging that a family member is in trouble and you need to wire them money.
- You are required to pay shipping and handling or fees for a **FREE** prize.
- You are asked to give confidential information such as a bank account number, Social Security number, date of birth or credit card number.
- You receive a telemarketing call before 8:00 a.m. or after 9:00 p.m.

What you should do if you suspect a scam:

- Never give out confidential information over the phone to a person or company you do not know or with whom you have not had a previous relationship.
- Hang up. The longer a scam artist is allowed to talk, the more likely you may be to buy.
- Tell them to stop calling. If you do not wish future contact from a company via telemarketer, they are required by law to honor your request.
- Never wire money to someone you don't know.
- Unless you initiate the phone call, **NEVER** give personal information over the phone.



Sweepstakes Fraud

Every year, Nebraska mailboxes are flooded with offers of supposed giveaways that include large gifts such as trips, jewelry and new cars. These solicitations state that in order to increase the odds of winning, or collect these seemingly lavish gifts, all you need to do is make a small payment.

Look for the warning signs that may indicate a scam:

- You are notified that you've won a contest you didn't enter.
- You are required to pay shipping and handling or fees for a **FREE** prize.
- You are told to keep information about contests confidential until after you receive winnings.
- A mailing is sent to you at the bulk mail postage rate, but is marked "urgent" or "priority mail."

What you should do if you suspect a scam:

- Request written information from any sweepstakes or contest.
- Never call a 1-900 number to claim a prize. You will be billed the cost of the call.
- Read the fine print. Many disputes arise out of failure to do so.

They call with promises to help the needy, but simply pocket the money instead.



Charity Fraud

Some charities may sound legitimate, or have names very close to that of a well-known charity, but are nothing more than an organization of scam artists. They ask for donations to help those in need, but simply pocket the money instead.

Look for the warning signs that may indicate a scam:

- You have to make your decision immediately, or are told that the people need the donation right away.
- The charity's name sounds legitimate, but you do not recognize it.
- The charity cannot, or will not, send you a brochure or donor form, or does not have a website that you can visit.
- A door-to-door solicitor asks for the donation to be made to him or her personally.
- The solicitor tells you, you can only donate by giving him or her money.
- During a telemarketing call, you are asked to give confidential information such as a bank account or credit card number.



What you should do if you suspect a scam:

- To find out if a charity is legitimate, log on to www.give.org.
- Get a number where you can call after you have confirmed their legality. Check the number against your local telephone directory to verify it is authentic.
- Ask for a brochure or other written materials to be sent to you in the mail.



Never give your account numbers to someone you don't know or trust.



Investment Fraud

Seniors lose millions each year in “get rich” schemes that promise high returns with low or no risk. Many of these scams are perpetrated by people posing as licensed investment professionals, estate planners, prepaid funeral consultants or salespeople with an “incredible business opportunity.” Unfortunately, many of these businesses are robbing seniors of their hard-earned retirement funds.

Look for the warning signs that may indicate a scam:

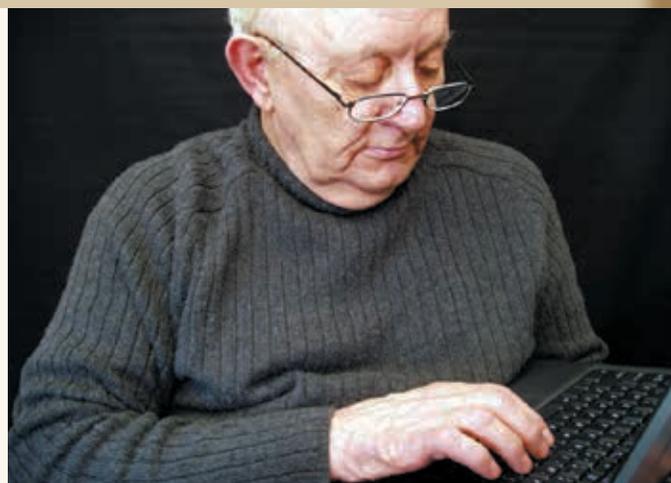
- Be wary of calls that use high-pressure sales tactics or insist you invest today.
- Some may offer a free financial analysis or overview to help ensure you are financially stable to make an investment. They will ask for your bank account, Social Security or other private account numbers—never give them to someone you don't know or trust.
- They will try to persuade you to send money right away, not giving you the chance to think things over or do some investigating on your own.





What you should do if you suspect a scam:

- Never send money to anyone who you have only met over the phone – even if they have called several times and you feel like you know them.
- Don't answer an email, direct mail piece or television commercial without checking out the company first. Consider doing business locally, with people who you can meet face-to-face.
- Take your time in making a decision about investments and consult with someone you can trust to collaborate on your investment decisions.
- Legitimate organizations will not solicit investments via email. Always be cautious of email solicitations.



Never give your bank account, Social Security number or other identifying information over the Internet.



Internet Scams

Seniors are one of the fastest growing groups of online users. Internet criminals use high tech scams, product offers or fear tactics to deceive consumers into disclosing credit card numbers, bank account information or Social Security numbers.



Look for the warning signs that may indicate a scam:

- You receive an urgent email telling you your account with a financial institution is in some type of jeopardy and needs your immediate response—including critical account or other numbers.
- You are sent an email-only offer that sounds too good to be true and is only available by responding immediately.
- The website does not offer a secure connection when processing sensitive information such as your credit card number, address, etc.
- You receive a call or email from someone claiming to represent your financial institution, asking for sensitive account or personal information.
- You are promised a quick turnaround and easy money through a work-at-home opportunity.



What you should do if you suspect a scam:

- If you sense a problem, call the institution sending the email. Use a number other than one provided in the email to verify if the message sent to you is legitimate.
- If you do not recognize the sender's name, delete the email without reading it.
- Remember, legitimate institutions do not use email to deliver critical news about your account or financial status. Assume any solicitation email is a scam until you can verify it.
- Never provide bank account numbers, Social Security numbers or other identifying information in response to unsolicited emails.
- If you decide to make a purchase via the Internet, make sure you know the following before you buy:
 - The company from whom you are buying.
 - The specific product you are buying.
 - The company's shipping and handling charges.
 - The company's return policy.
 - The privacy policy regarding your purchase.



*Be extra cautious
when opening your
door to a stranger.*



Home Repair Scams

If someone who claims to be a repair expert or contractor knocks on your door and tells you they noticed your home needs a repair, be skeptical. You could end up the victim of shoddy workmanship for a job that did not need to be done at all.

Look for the warning signs that may indicate a scam:

- The “contractor” uses high-pressure sales tactics.
- A small repair suddenly becomes a big problem.
- There is pressure to make a decision immediately.
- The “contractor” is unwilling to provide an estimate or references.
- A contractor demands up-front payment for services not yet performed or incomplete.

What you should do if you suspect a scam:

- If you feel threatened or intimidated by someone who is at your door, trust your instincts. It is better to be rude than taken advantage of, or worse.
- Use a local, well-established contractor. Ask for references and check with other customers to find out if they were satisfied with the work performed.
- Get competitive bids on all work and be wary of any bid that seems too good to be true.
- Be extra cautious when opening your door to a stranger.

Shop around. Compare your trip with other travel packages being offered to seniors.



Travel Club Fraud

Travel clubs are a popular way for seniors to see the world. Many travel clubs promise alluring trips to exotic locations which include first-class accommodations, seemingly unlimited amenities and rock-bottom prices. While some deliver these things, others simply get the money and leave you stranded.

Look for the warning signs that may indicate a scam:

- The travel benefits sound too good to be true.
- The company has no permanent address and all presentations are held in rented conference rooms.
- They cannot, or will not, provide you with references.
- They do not want to give you an itemized list of what's included in your trip until you have already signed the contract.

What you should do if you suspect a scam:

- Do not sign any contract during the travel presentation. They are high-pressure events intended to stir the emotions of an exotic vacation.
- Contact a respected travel agent in town, give them the specifics of the trip and ask if that seems consistent with industry pricing.
- Shop around. Compare your trip with other travel packages being offered to seniors.



You can eliminate a vast majority of unwanted junk mail.

Reduce Junk Mail or Unwanted Telemarketing Calls



Americans receive nearly 90 billion pieces of advertising mail every year. If you want to reduce unwanted mail or telemarketing calls, you can do something about it.



What you should do:

You can eliminate junk mail by registering for free at www.dmachoice.org or by sending a check or money order for \$1.00 to:

DMAchoice
Direct Marketing Association
P O Box 643
Carmel NY 10512

You can also eliminate a vast majority of unwanted telemarketing calls by registering at the Federal Trade Commission's "Do Not Call" website at www.donotcall.gov, or by calling 1-888-382-1222.

You may also fill-out "Do Not Call" and "Do Not Mail" cards which can be obtained from Attorney General Peterson's office, or by visiting www.ago.ne.gov.

Each time you receive a call from a different person or entity, you must request that they not call you again.

To protect your credit, opt out of pre-approved credit card offers and/or unwanted insurance information, call: 1-888-5OPT-OUT (1-888-567-8688).

Top Consumer Tips



- If it sounds too good to be true, it probably is.
- Everyone, regardless of age, sex, education level, financial situation or where they live, is a potential victim—including seniors.
- Be direct. Don't be afraid to hang up the phone or shut the door on unwanted solicitations.
- Seniors may be targeted more because they are perceived by scam artists to have more free time or may be more trusting.
- Never pay money up front to collect a prize.
- Be aware that wiring money is just like sending cash. Once you send it, it is gone for good.
- Review financial statements regularly.
- Don't carry your Social Security card, birth certificate or passport in your purse or wallet, except when necessary.
- Ask a neighbor, family member, friend, banker, or trusted advisor if you have doubts about an offer or business.
- Call law enforcement immediately if you think you have been victimized.
- Never accept the help of someone who calls you and offers to help recover the losses in a scam "for a small fee." Odds are it is the same scam artist coming back for more.
- Order a credit report once a year through www.annualcreditreport.com.
- Protect your personal information by shredding the following:
 - receipts
 - credit card statements
 - copies of credit applications
 - insurance forms
 - physicians' statements
 - bank checks and statements
 - expired charge cards
 - credit cards and other offers of credit
 - mailing labels from magazines
 - any other item that might have account numbers
 - customer numbers or membership numbers

Important Phone Numbers



Nebraska Attorney General's Office	402-471-2682
Nebraska Attorney General's Senior Hotline	888-287-0778
Nebraska Attorney General's Consumer Division	800-727-6432
State Health Insurance Information Program (SHIIP)	800-234-7119
Senior Medicare Patrol (SMP) (Medicare/Medicaid Fraud Waste)	800-942-7830
Adult Protective Services	800-652-1999
Better Business Bureau	800-649-6814
Contractor Registration Certificates	402-471-2239
National Do Not Call Registry	888-382-1222
Federal Trade Commission	877-382-4357
Federal Communications Commission	888-225-5322
U.S. Postal Inspection Service	877-876-2455
Free Credit Report	877-322-8228
Opt Out	888-567-8688

Important Website and Email Addresses



Nebraska Attorney General's Email	ago.consumer@nebraska.gov
Nebraska Attorney General's Website	www.ago.nebraska.gov
National Do Not Call Registry	www.donotcall.gov
Better Business Bureau's Charity Registry	www.give.org
Federal Trade Commission	www.ftc.gov
Free Annual Credit Report	www.annualcreditreport.com
Contractor Registration Verification	www.dol.nebraska.gov
Opt Out	www.optoutprescreen.com
Email Preference Service	www.dmachoice.org





NEBRASKA
DEPARTMENT OF JUSTICE
DOUG PETERSON, ATTORNEY GENERAL

For more information on how to avoid being a victim of fraud, contact:

Nebraska Department of Justice
Doug Peterson, Attorney General

Consumer Protection Division
2115 State Capitol Building
Lincoln, NE 68509

Phone: (402) 471-2682
Fax: (402) 471-0006



Senior Outreach Hotline: (888) 287-0778

Consumer Protection Hotline: (800) 727-6432

Website: www.ago.nebraska.gov

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