



Safeguarding OUR SENIORS

Thank you to our sponsor: **Allianz** 

SCAM TRACKER

Better Business Bureau has created **SCAM TRACKER** to look up scams or scam activity in your area.

Go to **BBB.ORG/SCAMTRACKER**.
This site will allow you to search
by entering a keyword or date.

Search for Scams

Search using any or all of the
fields below.

Keyword

Scam Type

All Scam Types

Country

Canada + U.S.

Date Reported

Feb 13, 2015 to Jun 30, 2020

Search

If you spot a business or offer you think
is suspicious or illegal, tell us about it by
reporting it to BBB Scam Tracker.

Report a Scam

Better Business Bureau
BBB.org | 800-646-6222

HELP US investigate and warn others
by reporting what you know.



BE AWARE OF SCAMMER TACTICS

Scammers use several tactics to convince you to engage with them. Here are examples:

Appealing to Your Emotions

Whether it be fear, excitement, romance or pity, scammers want to tap into your feelings rather than your logic. Scammers can threaten arrest, beg for money or say they are helping an ill family member in an effort to manipulate you.

REMEMBER: *Pause if it's someone you don't know or it doesn't feel right.*

Promising Phantom Riches

Scam calls often begin with a promise of how to get rich quick, lottery winnings or some other money-making opportunity in exchange for your money up front.

REMEMBER: *If it sounds too good to be true, it probably is.*

Rushing and Pressuring You

Scammers will encourage victims to rush decisions by applying time pressure. Sometimes they will offer “once in a lifetime opportunities” or “now or never” deals and in order for you to take advantage of it, you need to make an immediate decision.

REMEMBER: *Resist the urge to make a quick decision.*

Pretending to be Credible

Scammers can claim to be anyone they want on the internet or over the phone. They may pretend to have authority, experience, or education to build credibility and trust with you.

REMEMBER: *Do your homework to make sure a person actually is who they are claiming.*

Offering Free Gifts

Scammers may attempt to make you feel obligated to them by offering free gifts or perks.

REMEMBER: *Don't be lured in by someone offering you something for free.*

Asking for Gift Cards or Wired Money

Scammers will often ask you for gift cards or to wire money as payment. These payment methods don't provide buyer protection if you find out you've been scammed.

REMEMBER: *Government agencies do not ask for or accept gift cards as payment.*

BE Aware • **BE** Informed • **BE** Empowered

TOP SCAMS

TARGETING SENIORS

Travel and Timeshare Schemes

Scammers are known to post listings for vacation rentals that are not actually for rent, or are significantly different than what is pictured or do not exist at all. In a timeshare scheme, a scammer might claim to specialize in reselling timeshares, promising you they have interested buyers. Then they start asking you to pay fees up front for various reasons. Be wary of anyone who approaches you first and look them up to verify their legitimacy.

Home Improvement Scams

A scammer might pose as a solicitor, coming to your door to offer a quick, low-cost repair on your home. These tactics are especially popular after large storms that cause damage. Often, the scammer will request advance payment and then never return to do the job, do poor quality work, or claim to find issues that dramatically raise the cost.

Romance Scams

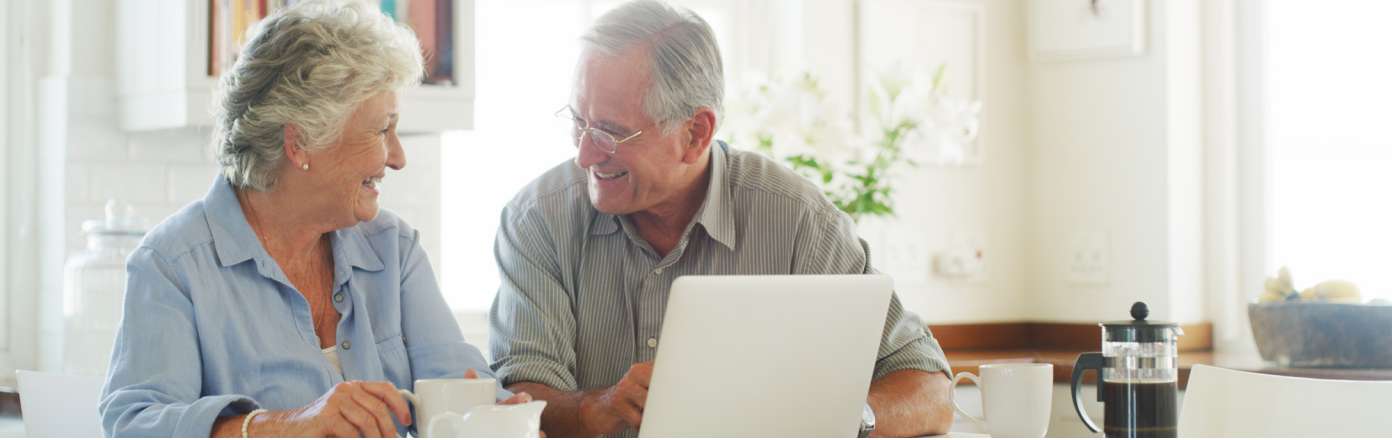
On the internet, scammers can pretend to be anyone, including a potential love interest. In romance scams, you could be targeted through legitimate online dating sites. The scammer tries to trick you into sending money, items of value, or personal and financial information. Walk away if someone you're talking to has endless excuses for why they can't meet in person or asks you for money.

Investment Schemes

A scammer peddling an investment scheme may say they have a risk-free investment opportunity for you with guaranteed returns. They may pressure you by providing information about others who have allegedly invested. No matter the opportunity, always confirm a broker's legitimacy and that an investment opportunity is real by checking with the SEC and FINRA (*see resources page*).



HAVE THE **CONVERSATION.**



WHAT SHOULD YOU DO?

- Stay informed of consumer scams by subscribing to BBB's monthly digital newsletter, The Capable Consumer. Sign up at [BBB.org/Minnesota](https://www.bbb.org/minnesota).
 - Ask the caller for their name and phone number to call back. Be aware, they will automatically resist. If you are persistent, oftentimes they will hang up. It's OK to be firm.
 - Do an internet search to verify a person or company's background or credibility.
 - Pause, take your time and ask questions even if you're being rushed.
 - Talk it over with someone you trust.
 - Protect your personal information: Be very careful with whom you share your account numbers, passwords, social security number and other sensitive information. Remember no government agency will ever ask you for payment or personal information over the phone.
 - Register your phone number with the national Do Not Call Registry at [FTC.gov](https://www.ftc.gov).
 - Report scams to BBB, the FBI, and AARP (*see resources*).
 - Check BBB Scam Tracker to stay up-to-date on current scams.
 - Trust your instincts.
 - Talk to others – share what you've learned.
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BBB really helps me to be an **informed consumer**. Seems like there's always someone out there willing to scam you. Thanks for helping us be informed.

- BBB newsletter subscriber

RESOURCES

Better Business Bureau

BBB.org | 800-646-6222

Check out company reviews before you buy, file a complaint about a business and learn about current scams in the marketplace.

AARP

aarp.com | 888-687-2277

Americans age 50 and over can apply for membership and receive consumer information and volunteer opportunities.

Do Not Call Registry

donotcall.gov | 888-382-1222

Register your number in this database to let telemarketers know you do not wish to receive their calls.

FINRA Broker Check

brokercheck.finra.org

Review employment history, certifications, licenses and any violations for brokers and investment advisers.

FTC (Federal Trade Commission)

ftc.gov | 877-438-4338

U.S. government agency that aims to protect you from fraud, including ID theft and robocalls.

MN Attorney General

ag.state.mn.us | 800-657-3787

Minnesota's chief legal office that enforces state consumer protection laws, regulates charitable institutions and provides consumer guidance on a variety of topics.

MN Elder Justice Center

elderjusticemn.org | 651-440-9300

Organization that supports and provides information to seniors and vulnerable adults around issues of abuse, neglect or financial crimes.

ND Attorney General

attorneygeneral.nd.gov | 800-472-2600

North Dakota state government office that enforces the state's consumer fraud and Do Not Call laws.

SEC Investments Check

investor.gov

Search for individuals named in Securities Exchange Commission (SEC) court actions and get tips on researching investment adviser firms.

Senior Linkage Line

seniorlinkageline.com | 800-333-2433

Older Minnesotans and caregivers can connect with local services and receive support regarding housing and Medicare.

To get your free credit report:

annualcreditreport.com | 877-322-8228

A source for your free credit report authorized by federal law.

