What You Can Do to Protect Yourself

Register your phone number on the Do Not Call Registry:
IN: 1.888.834.9969
National: 1.888.382.1222

♦ Don’t do business with someone who just shows up at your door.
♦ Don’t give personal or financial information to an unknown caller, through the mail, or email.
♦ NEVER pay money to win a prize.
♦ Resist high-pressure sales tactics.
♦ Never pay the entire cost of a repair job upfront.
♦ Keep records of transactions and shred important documents before throwing them away.
♦ IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS!

Warning Signs for Caregivers

The person:
♦ receives lots of junk mail, like sweepstakes offers;
♦ receives frequent calls offering monetary awards or asking for charitable contributions;
♦ has a lot of inexpensive items he or she purchased in order to “win” something;
♦ is writing checks to unknown or out-of-state companies;
♦ acts secretly about phone calls;
♦ is wire transferring money or having money sent by courier; or
♦ is having trouble paying his/her bills.

Information Tips and Resources

From Your Tri-State Better Business Bureau

Tri-State Better Business Bureau
3101 N. Green River Rd., Suite 410
Evansville, Indiana 47715
P (812) 473-0202
F (812) 473-3080
contact@evansville.bbb.org
www.bbb.org/evansville

Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it.
https://www.bbb.org/scamtracker/evansville/

BBB Scam Tracker
Scams, Schemes, Con Games and Rip Offs

Start With Trust®

Protecting Senior Citizens from Fraud

TRI-STATE BETTER BUSINESS BUREAU FOUNDATION, INC.
Older Americans are the fastest growing segment of the population to be victimized by identity fraud and Internet schemes. They are more likely to be at home to answer the phone or the door and tend to be more trusting. They may be physically incapable of doing some things on their own and are vulnerable to fraudulent offers of cheap work. Many are on fixed incomes and may be tempted by investment offers promising high returns or savings on medical care. They may own their homes and could be targeted by predatory lenders.

**SOME OF THE MOST COMMON SCAMS TARGETING SENIOR CITIZENS**

**WHY ARE SENIORS TARGETED?**

- They are more likely to be at home to answer the phone or the door and tend to be more trusting.
- They may be physically incapable of doing some things on their own and are vulnerable to fraudulent offers of cheap work.
- Many are on fixed incomes and may be tempted by investment offers promising high returns or savings on medical care.
- They may own their homes and could be targeted by predatory lenders.

**WHO CAN HELP?**

- Your BBB: 812-473-0202
- Federal Trade Commission/FTC: 1-877-FTC-HELP
- Attorney General:
  - Indiana: 800.382.5516
  - Illinois: 800.243.0607
  - Kentucky: 888.432.9257

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**PHONY GOVERNMENT AGENTS**

If you receive a call from anyone claiming to be with a government agency who states that you owe money or that you owe a fine for any reason, don’t believe it! Hang up the phone, find the actual number for the agency that was represented in the call, and notify them of the call. Most agencies will contact by mail, not by phone.

**TELEMARKETING SCHEME**

You receive a call offering a great deal on a product if you “act now.” The caller asks for personal and financial information that they can use to run up charges on your credit card. Or you receive a call, email, or letter informing you that you have won a large sum of money. All you have to do is cover “fees” or “taxes” upfront. Sometimes you’ll be sent a check as “partial payment.” These checks are forgeries.

**INVESTMENT/HEALTHCARE SCAMS**

You receive a call, letter, or e-mail offering above-market returns on investments or great savings on medical care. The solicitor is often reluctant to provide details about the company such as name, address, and phone number or provide written documentation. Other callers will claim to be with Medicare and ask for your Medicare ID number.

**GRANDPARENT SCAM**

Someone calls you and says, “Grandma, it’s me.” They go on to say they have gotten into trouble and they need you to wire money to help. They ask you not to tell their parents. This is not your grandchild, just someone preying on your emotions.

**REPAIR/IMPROVEMENT SCAMS**

Traveling contractors show up uninvited at your door and offer repairs at a very low cost, stating they have leftover materials. Or perhaps someone charges a lot of money, requiring payment in full before work will begin, and they never return to complete the job.

**PHONY CHARITIES**

Someone calls saying they are with a charity and they need your donation by phone. The name they use is similar to charities you’ve heard of. Unfortunately, that money isn’t going to any community programs and you have no way to trace who you gave money to.

**SWEETHEART SCAMS**

Seeking companionship you try out online services. You’re connected with someone who sounds great but has a desperate story and need for funds. Do not provide money or personal information to anyone you don’t really know. They may only be seeking your money or information for ID theft.