**Fraud Target: Senior Citizens**

**By Attorney Bryan Reeder**

Senior citizen scams come in many shapes and forms. Typically, they take the form of offering a senior citizen something “too good to be true” or they make an offer confusing enough so that the senior thinks they’re getting a good deal, although they’re really being taken to the cleaners. Senior citizen scams are deceptive and cruel, often preying on the elderly at a time when they are ill or unsure of what their future holds. In many cases, victims of senior citizen scams don’t even realize they are victims until much later on, when it may already be too late to do anything about it.

The best way to protect yourself from falling prey to senior citizen scams is to know what types of offers to avoid and to understand when it is better to just hang up the phone or walk away from a “deal”. Knowing what some of the more common senior citizen scams are gives you a better idea of what to watch out for so hopefully you don’t fall victim to a costly fraud.

1. **Why are Senior Citizens More Likely to be the Target of Scams?**

Everyone is vulnerable to being scammed, but seniors are a bit more vulnerable than most, which is probably why they fall victim to scams more often. Scams often prey on health related concerns or can be related to a difficult subject for the elderly to handle – death and dying. Senior citizen scams also often include the promise of money or prizes, such as high yield investments or contest winnings. The problem is that very often seniors don’t realize they’ve been scammed until the damage has been done. Even if they do uncover the scam, they may not speak up or report it because they are ashamed of being taken advantage of or “suckered”, thinking that others might think it’s a sign of their own mental incompetence.

The following will provide you with information on how you can protect you and your family from fraud.

Senior Citizens especially should be aware of fraud schemes for the following reasons:

* **Assets**

Senior citizens are most likely to have a "nest egg," to own their home, and/or to have excellent credit—all of which make them attractive to con artists.

* **Polite**

People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say "no" or just hang up the telephone.

* **Unaware**

Older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don’t know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.

* **Poor Witnesses**

When an elderly victim does report the crime, they often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.

* **Susceptible to Health Products**

Senior citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and so on. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the con artists’ products can do what they claim.

* **Social Security Numbers**

Law-enforcement and identity-theft experts say senior citizens in retirement communities, nursing homes and senior-living centers are vulnerable to theft of their credit cards and also to much more complex schemes aimed at tricking them out of their Social Security numbers in order to open lines of credit.

* **Checking Credit Card and Bank Statements**

Seniors are more vulnerable than other segments of the population because they don't regularly check credit-card statements, don't review credit reports and don't monitor their bank statements, the experts say.

* **Time**

A criminal can do a lot of financial damage before the theft is discovered

1. **Common Senior Citizen Scams:**

Scams that target the elderly can take many shapes and forms, and most scam artists will target people, get as much out of them as they can quickly, and then disappear before they can get caught. That is why it is so important to be aware of the more common types of senior citizen scams so that a red flag goes up when you see the potential signs.

1. **Medicare Discount Card Scams**
	* The Medicare discount drug card is available to people enrolled in Medicare, but not everyone on Medicare is eligible. If you are in a state Medicare program that provides drug coverage, you cannot get a Medicare discount drug card.
	* Often scam-artists will call, email, or knock at your door to sell you this card. If they do so, it is a scam. Under the program, companies are allowed to advertise their cards by mail, TV, radio and newspapers or other print media. They, however, are not allowed to call, send emails, or do home visits unless YOU ask them.
	* You can protect yourself and your loved ones from such scams by visiting the Medicare Web site, [www.medicare.gov](http://www.medicare.gov/), to access a list of approved cards and other information or call toll-free, 800-633-4227. AARP also has helpful information at [www.aarp.org/legislative/prescriptiondrugs/rxcards/](http://www.aarp.org/legislative/prescriptiondrugs/rxcards/).
2. **Charity Scams**
	* Older Americans are very generous in helping others. However, there are many people looking to exploit the senior citizens’ good nature. The elderly are often asked by professional con-artists to supply credit card information to help the victims of a recent natural disaster. In addition to credit card fraud, senior citizens also are asked to provide their sensitive personal financial information including bank account numbers and Social Security numbers.
3. **Prizes & Sweepstakes Scams**
	* Senior citizens are the “high value” targets in this scheme. Many times scam artists will ask that seniors put down an advance payment to guarantee prize “winnings.” Others will ask that the senior citizen provide personal information before receiving “winnings.” These should be signs to avoid the questionable businesses or persons. The bottom line is, if the offer sounds too good to be true, it probably is.
	* To find more information on safeguarding yourself against prizes and sweepstakes scams, visit the National Consumers League at [www.nclnet.org/](http://www.nclnet.org/).
4. **Identity Theft**
	* Identity theft occurs when someone assumes your identity in order to use your name or other personal information to perform a fraud or other criminal act.
	* Criminals can receive personal information through your wallet, trash, or from your credit cards or bank account numbers. Your Personal information is so abundant that you may not be able to prevent the theft of your identity. But you can take steps to minimize your risk.
	* You can visit [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) for more information and how to file a complaint if you believe you have been a victim of identity theft. Additional instructions are also available on the web site.
5. **Counterfeit Drug Scams**
	* Due to the nature of aging, seniors are again the main target for these types of scams. The biggest potential these types of senior drug scams offer is through online “pharmacies.” Many of these online pharmacies will advertise cheaper, yet more effective, medications than the reputable pharmacy provides you. When the drugs arrive they are often useless knockoffs. The seniors lose the money, and their health is jeopardized.

**Tips for Avoiding Counterfeit Prescription Drugs:**

* + Be mindful of appearance. Closely examine the packaging and lot numbers of prescription drugs and be alert to any changes from one prescription to the next.
	+ Consult your pharmacist or physician if your prescription drug looks suspicious.
	+ Alert your pharmacist and physician immediately if your medication causes adverse side effects or if your condition does not improve.
	+ Use caution when purchasing drugs on the Internet. Do not purchase medications from unlicensed online distributors or those who sell medications without a prescription. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States.
	+ Be aware that product promotions or cost reductions and other "special deals" may be associated with counterfeit product promotion.
1. **Funeral & Cemetery Fraud**
	* Unfortunately, death is a part of life and often on the minds of senior citizens. It is also on the minds of those who seek to target the senior citizens’ money through scams. This may come from vendors who insist that embalming or having a casket is part of the cremation process. It is often a result of vendors selling expensive and unnecessary funeral services.
	* In this difficult time it is important to be aware of the types of funeral and cemetery costs.

**Tips for Avoiding Funeral and Cemetery Fraud:**

* + Be an informed consumer. Take time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help make difficult decisions. Funeral homes are required to provide detailed general price lists over the telephone or in writing.
	+ Educate yourself fully about caskets before you buy one, and understand that caskets are not required for direct cremations.
	+ Understand the difference between funeral home basic fees for professional services and any fees for additional services.
	+ Know that embalming rules are governed by state law and that embalming is not legally required for direct cremations.
	+ Carefully read all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing.
	+ Make sure you understand all contract cancellation and refund terms, as well as your portability options for transferring your contract to other funeral homes.
	+ Before you consider prepaying, make sure you are well informed. When you do make a plan for yourself, share your specific wishes with those close to you.
	+ As a general rule governing all of your interactions as a consumer, do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. These decisions are yours and yours alone.
1. **Telemarketing Fraud**
	* If you are age 60 or older—and especially if you are an older woman living alone—you may be a special target of people who sell bogus products and services by telephone.
	* Predators will often offer senior citizens free prizes, low-cost vitamins and health care products, and inexpensive vacations as long as you “act now.” If you hear such lines as the ones above, hang up. There are numerous other examples of telemarketing fraud that target the elderly.
	* There are warning signs to these scams. If you hear these—or similar—“lines” from a telephone salesperson, just say "no thank you," and hang up the telephone:
		+ "You must act now, or the offer won't be good."
		+ "You've won a free gift, vacation, or prize." But you have to pay for "postage and handling" or other charges.
		+ "You must send money, give a credit card or bank account number, or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.
		+ "You don't need to check out the company with anyone." The callers say you do not need to speak to anyone, including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
		+ "You don't need any written information about the company or its references."
		+ "You can't afford to miss this high-profit, no-risk offer."

**Tips for Avoiding Telemarketing Fraud:**

It's very difficult to get your money back if you've been cheated over the telephone. Before you buy anything by telephone, remember:

* + Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
	+ Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware—not everything written down is true.
	+ Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.
	+ Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.
	+ A telephone solicitor must:
		- Identify himself or herself by name;
		- Identify the business on whose behalf he or she is calling;
		- Identify the purpose of the call; and
		- Identify the telephone number at which the person, company, or organization making the call may be reached.
		- A telephone solicitor may not call a residence before 9 a.m. or after 9 p.m. on a weekday or Saturday, or before noon or after 9 p.m. on Sunday.
	+ Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
	+ Before you send money, ask yourself a simple question. "What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?"
	+ Don’t pay in advance for services. Pay services only after they are delivered.
	+ Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
	+ Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
	+ Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
	+ Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won't give out on the telephone.
	+ Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It's never rude to wait and think about an offer.
	+ Never respond to an offer you don't understand thoroughly.
	+ Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
	+ Be aware that your personal information is often brokered to telemarketers through third parties.
	+ If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.
	+ If you have information about a fraud, report it to state, local, or federal law enforcement agencies.
1. **Magazine Subscription Scams**
	* Seniors are often the targets of magazine subscription scams. Beware of telephone calls from people who offer “free” or “special” deals on particular magazines. These magazine scam artists may offer seniors a subscription for “dollars a day” that last for multiple years without telling them the important details.
2. **Nigerian Letter or “419” Fraud**
	* Nigerian letter frauds target seniors due to the trusting nature of the aging population. These letters offer the “opportunity” to share some percentage of millions of dollars which the author, usually some sort of government official, is trying to transfer to America and to you and your bank account specifically. Never give such personal information away.
3. **Jury Duty Scam**
	* This has been verified by the FBI ([see FBI article](http://www.fbi.gov/page2/june06/jury_scams060206.htm)). Please pass this on to everyone in your email address book. It is spreading fast so be prepared should you get this call. Most of us take those summonses for jury duty seriously, but enough people skip out on their civic duty, that a new and ominous kind of fraud has surfaced.
	* The caller claims to be a jury coordinator. If you protest that you never received a summons for jury duty, the scammer asks you for your Social Security number and date of birth so he or she can verify the information and cancel the arrest warrant. Give out any of this information and bingo; your identity was just stolen.
	* The fraud has been reported so far in 11 states, including Oklahoma, Illinois, and Colorado. This (swindle) is particularly insidious because they use intimidation over the phone to try to bully people into giving information by pretending they are with the court system. The FBI and the federal court system have issued nationwide alerts on their web sites, warning consumers about the fraud.
4. **Fraudulent “Anti-Aging” Products**

**Tips for Avoiding Fraudulent "Anti-Aging" Products:**

* + If it sounds too good to be true, it probably is. Watch out for "Secret Formulas" or "Breakthroughs."
	+ Don't be afraid to ask questions about the product. Find out exactly what it should and should not do for you.
	+ Research a product thoroughly before buying it. Call the Better Business Bureau to find out if other people have complained about the product.
	+ Be wary of products that claim to cure a wide variety of illnesses—particularly serious ones—that don't appear to be related.
	+ Be aware that testimonials and/or celebrity endorsements are often misleading.
	+ Be very careful of products that are marketed as having no side effects.
	+ Question products that are advertised as making visits to a physician unnecessary.
	+ Always consult your doctor before taking any dietary or nutritional supplement.
1. **Internet Fraud**
	* As web use among senior citizens increases, so does their chances to fall victim to Internet fraud. Internet Fraud includes non-delivery of items ordered online and credit and debit card scams.
	* Please visit the [FBI's Internet Fraud webpage](http://www.fbi.gov/scams-safety/fraud/internet_fraud) for details about these crimes and tips for protecting yourself from them.
2. **Investment Schemes**
	* As they plan for retirement, senior citizens may fall victim to investment schemes. These may include advance fee schemes, prime bank note schemes, pyramid schemes, and Nigerian letter fraud schemes.
	* Please visit the [Common Fraud Schemes webpage](http://www.fbi.gov/majcases/fraud/fraudschemes.htm) for more information about these crimes and tips for protecting yourself from them.
3. **Reverse Mortgage Scams**
	* The FBI and the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG) urge consumers, especially senior citizens, to be vigilant when seeking reverse mortgage products. Reverse mortgages, also known as home equity conversion mortgages (HECM), have increased more than 1,300 percent between 1999 and 2008, creating significant opportunities for fraud perpetrators.
	* Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related companies to steal the equity from the property of unsuspecting senior citizens or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.
	* In many of the reported scams, victim seniors are offered free homes, investment opportunities, and foreclosure or refinance assistance. They are also used as straw buyers in property flipping scams. Seniors are frequently targeted through local churches and investment seminars, as well as television, radio, billboard, and mailer advertisements.
	* A legitimate HECM loan product is insured by the Federal Housing Authority. It enables eligible homeowners to access the equity in their homes by providing funds without incurring a monthly payment. Eligible borrowers must be 62 years or older who occupy their property as their primary residence and who own their property or have a small mortgage balance. See the FBI/HUD Intelligence Bulletin for specific details on HECMs as well as other foreclosure rescue and investment schemes.

**Tips for Avoiding Reverse Mortgage Scams:**

* + Do not respond to unsolicited advertisements.
	+ Be suspicious of anyone claiming that you can own a home with no down payment.
	+ Do not sign anything that you do not fully understand.
	+ Do not accept payment from individuals for a home you did not purchase.
	+ Seek out your own reverse mortgage counselor.

If you are a victim of this type of fraud and want to file a complaint, please submit information through our [electronic tip line](https://tips.fbi.gov/) or through [your local FBI office](http://www.fbi.gov/contact-us/field). You may also file a complaint with HUD-OIG at [www.hud.gov/complaints/fraud\_waste.cfm](http://www.hud.gov/complaints/fraud_waste.cfm) or by calling HUD’s hotline at 1-800-347-3735.

1. **What Should I Look For and How do I Protect Myself and My Family**: **Health Care Fraud or Health Insurance Fraud**
* **Medical Equipment Fraud**
	+ Equipment manufacturers offer "free" products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.
* **"Rolling Lab" Schemes**
	+ Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.
* **Services Not Performed**
	+ Customers or providers bill insurers for services never rendered by changing bills or submitting fake ones.
* **Medicare Fraud**
	+ Medicare fraud can take the form of any of the health insurance frauds described above. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

**Tips for Avoiding Health Care Fraud or Health Insurance Fraud:**

* Never sign blank insurance claim forms.
* Never give blanket authorization to a medical provider to bill for services rendered.
* Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
* Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
* Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
* Give your insurance/Medicare identification only to those who have provided you with medical services.
* Keep accurate records of all health care appointments.
* Know if your physician ordered equipment for you.
1. **General Tips to Avoid Scams or Fraud:**
* **Guard your financial information.** Only provide your credit card or bank account number when you are actually paying for something with it.

* **Keep your social security number confidential.** It’s the key that unlocks your identity. Don’t give it to anyone unless you’re sure who it is and why it’s necessary to provide it. Ask your health insurer and other companies that may use your social security number as your ID number to give you a substitute number. If your state department of motor vehicles uses it as your driver’s license number, ask if you can get an alternate number.
* **Beware of imposters.** Crooks pretending to be from companies you do business with may call or send an email, claiming they need to verify your personal information. Be especially suspicious if someone contacts you and asks you to provide information they should already have. Before responding, contact the company directly to confirm the call or email is from them.
* **Keep your mail safe.** Your mail contains account numbers and other personal information. Collect it promptly from your mailbox and ask the post office to hold it if you’re going away. Send bill payments from the post office or a public mailbox, not from home.
* **Get off credit marketing lists.** Credit bureaus compile marketing lists for preapproved offers of credit. These mailings are a gold mine for identity thieves, who may steal them and apply for credit in your name. Get off these mailing lists by calling **(888) 567-8688** (your social security number will be required to verify your identity). Removing yourself from these lists does not hurt your chances of applying for or getting credit.
* Register with the National DO NOT CALL list. For more information or to get off the calling list, please visit **www.donotcall.gov** or call **(888) 382-1222**.
* **Memorize your passwords and PIN numbers.** Don’t leave them in your wallet or on your desk where someone else could find them.
* **Lock it up.** Keep your personal information locked up at home, at work, at school, in your car, and other places where you might keep it so others won’t have easy access to it.
* **Stay safe online.** Don’t send sensitive information such as credit card numbers by email, since it’s not secure. Look for clues about security on Web sites. At the point where you are asked to provide your financial or other sensitive information, the letters at the beginning of the address bar at the top of the screen should change from “*http*” to “*https*” or “*shttp*.” Your browser may also show that the information is being encrypted, or scrambled, so no one who might intercept it can read it. But while your information may be safe in transmission, that’s no guarantee that the company will store it securely. See what Web sites say about how your information is safeguarded in storage.
* **Check your credit reports regularly.** If you find accounts that don’t belong to you or other incorrect information, follow the instructions for disputing those items.
* **You can ask for free copies of your credit reports in certain situations.** If you were denied credit because of information in a credit report, you can ask the credit bureau that the report came from for a free copy of your file. And if you are the victim of identity theft, you are on public assistance, or if you are unemployed but expect to apply for work within 60 days, you can ask all three of the major credit bureaus for free copies of your reports. Contact the credit bureaus at the numbers or Web sites above.
* **Everyone can request free copies of their credit reports once a year.** In addition to the rights described above, a new federal law entitles all consumers to ask each of the three major credit bureaus for free copies of their reports once in every 12-month period. This free annual report program started in late 2004 and is being phased in gradually across the country, from West to East. Go to *[www.ftc.gov/credit](http://www.ftc.gov/credit%22%20%5Ct%20%22_blank)* or call 877-382-4357 for more details and to see when you can make your requests. You don’t have to ask all three credit bureaus for your reports at the same time; you can stagger your requests if you prefer. ***Do not contact the credit bureaus directly for these free annual reports.*** They are only available by calling 877-322-8228 or going to *[www.annualcreditreport.com](http://www.annualcreditreport.com/%22%20%5Ct%20%22_blank)*. You can make your requests by phone or online, or download a form to mail your requests.
* **Be cautious about offers for credit monitoring services.** Why pay for them when you can get your credit reports for free or very cheap? Read the description of the services carefully. Unless you’re a victim of serious and ongoing identity theft, buying a service that alerts you to certain activities in your credit files probably isn’t worthwhile, especially if it costs hundreds of dollars a year. You can purchase copies of your credit reports anytime for about $9 through the bureaus’ Web sites or by phone: Equifax, 800-685-1111; Experian, 800-311-4769, TransUnion, 800-888-4213.
1. **What Do I do if I am the Victim of a Scam?**

**Help for Victims – A Phone Call or a Click Away**

* **If you believe that someone is using your identity illegally, report the crime to a law enforcement agency.** It isn’t always possible for agencies to investigate every case, but making an official “identity theft report” can help you solve problems resulting from the ID theft. The “identity theft report” must be a document that subjects the person filing it to criminal penalties for providing false information. This is intended to discourage people from filing phony reports to try to avoid paying legitimate debts, not to prevent legitimate ID theft victims from reporting the crimes. You can report the crime to:
	+ The police department where the theft occurred
	+ Your local police
	+ A state or federal agency, including the U.S. Postal Inspection Service (do not use a complaint to the FTC as an official identity theft report).
* **When a financial account is involved, contact the bank immediately.** If your credit card, debit card, ATM card, or checks have been lost or stolen, or if you suspect that someone has obtained your account number for fraudulent purposes, inform the financial institution promptly and ask what you need to do to protect your money.
* **Know your payment rights.** Under federal law, you are not responsible for more than $50 if someone uses your credit card without authorization, and most issuers will remove the charges completely if you report the problem as soon as you discover it. While your losses could be greater if someone uses your debit card, the card issuer may have a policy that offers you more protection than federal law provides. You can contest checks that have been used with your forged signature or unauthorized withdrawals from your bank account.
* **Respond quickly to debt collectors.** If debt collectors contact you about accounts opened in your name or unauthorized charges made to your existing accounts, respond immediately *in writing*, keeping a copy of your letter. Explain why you don’t owe the money and enclose copies of any supporting documents, such as an official identity theft report. You have the right to ask the debt collector for the name of the business that is owed the debt and the amount owed. And you have the right to ask that business for copies of the credit applications or other documents relating to any transactions that you believe were made by the ID thief.
* **Put a fraud alert in your credit files.** This will oblige creditors to take extra precautions if someone applies for credit in your name to verify that it’s really you. There are two kinds of fraud alerts. An “initial fraud alert” does not require you to provide a copy of an official “identity theft report” and stays on your credit records for at least 90 days. This is the kind of alert to use if you think you might be a victim but you’re not sure – for instance, if you lost your wallet or you find out that someone has gotten access to the customer records at a place you do business. An “extended fraud alert” should be placed when you have reason to believe that someone has illegally used your identity. You must provide a copy of an official “identity theft report” to request an extended fraud alert, which will stay on your credit records for 7 years. If you put an initial fraud alert on your files, you can always request an extended alert later if the situation warrants it. Just contact one of the three major credit bureaus to place the fraud alert; it will be shared automatically with the other two: Equifax, 800-525-6285, TDD 800-255-0056, *[www.equifax.com](http://www.equifax.com/%22%20%5Ct%20%22_blank)*; Experian, 888-397-3742, TDD 800-972-0322, *[www.experian.com](http://www.experian.com/%22%20%5Ct%20%22_blank)*; TransUnion, 800-680-7289, TDD 877-553-7803, *[www.transunion.com](http://www.transunion.com" \t "_blank)*.
* **Follow the instructions to dispute any accounts you didn’t open, charges you didn’t make, or other information that isn’t accurate.** Be specific about any information that you believe is the result of the ID theft. You can permanently block that information from your credit files; you will be asked for a copy of your official identity theft report to do so. As with fraud alerts, you only need to report problems with your credit reports to one of the bureaus, and it will share that information with the other two (see contact information above).
1. **Local Senior Advocate Organizations**
	* **Caregiver Resource Network:** [**http://www.caregiverresource.net**](http://www.caregiverresource.net)
	* **Gerontology Network:** [**http://gerontologynetwork.org/**](http://gerontologynetwork.org/)
	* **Area Agency on Aging of Western Michigan:** [**http://www.aaawm.org/**](http://www.aaawm.org/)
	* **Kent County Senior Services:** [**http://www.accesskent.com/Health/SeniorServices/**](http://www.accesskent.com/Health/SeniorServices/)
2. **Additional Resources/References**
* **AARP Fraud Channel**: <http://www.aarp.org/money/scams-fraud/>
* **The MetLife Study of Elder Financial Abuse:** Crimes of Occasion, Desperation, and Predation Against America's Elders. June 2011
* **FBI: Common Fraud Schemes/Fraud Targets:** Senior Citizens <http://www.fbi.gov/scams-safety/fraud/seniors>
* National Crime Prevention Council: <http://www.ncpc.org/newsroom/current-campaigns/senior-fraud>
* 10 Senior Scam Ploys: <http://www.scambusters.org/senior_scam.html>
1. For further information or to schedule an initial **free** office conference, please contact:

Bryan D. Reeder

124 E. Fulton, Suite 100

Grand Rapids, MI 49507

(616) 458-3994

breeder@pmalawpc.com

