

Senior\$afe

Protect your money
and financial accounts
from scams, exploitation
and identity theft

Who to contact
if you need help



Where do you fall on the "vulnerability scale?"

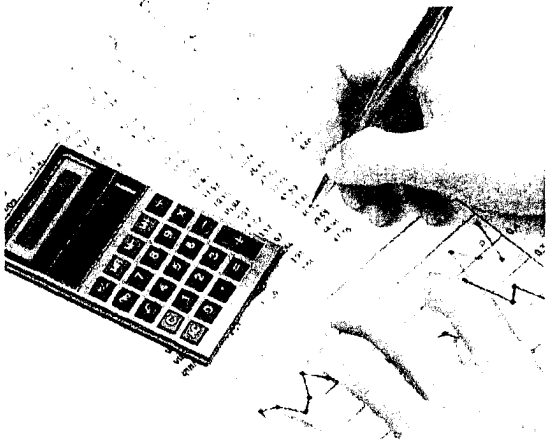
Are the conditions of your current situation ripe for potential exploitation or fraud? You may be at an increased risk if any of the situations below apply to you.

Vulnerability Factors

- Recent loss of a spouse or partner and/or social isolation
- Dependent on someone to provide everyday care, transportation or other services
- Financially responsible for an adult child, grandchild or other family member
- Recent change in health or depression
- Frequent mistakes in managing finances or feeling overwhelmed in managing household budget or investments
- Excessive anxiety about finances, running out of money regularly at the end of the month
- Willingness to listen to telemarketing or other calls from unknown parties, attend commercial "free lunch" seminars, or investigate work-at-home or other business opportunities

Take action to protect yourself.

1. As a precaution, put all your phone numbers on the DO NOT CALL List. Call 1-888-382-1222 or visit www.donotcall.gov. But don't expect all calls to stop, especially from determined scammers.
2. **DO NOT** accept calls from any person you do not know. Use caller ID, and don't answer the phone if you don't recognize the telephone number. Studies show that consumers who answer unsolicited telephone calls are much more likely to be scammed than those who do not answer.
3. If necessary, get an **unlisted telephone number**.
4. **NEVER** give out personal information to strangers in response to texts, emails, or calls regardless of who they claim to be or where they claim to be calling from.
5. **NEVER** wire money to strangers under any circumstances regardless of who they claim to be or how urgent the situation.
6. **Review your financial account statements at least monthly** and contact your financial institution, credit card issuer or other provider immediately if you see unauthorized charges or other issues.
7. **Consider enlisting a trusted family member or reputable bill-paying service.** Consult your local Area Agency on Aging for help with routine payments.
8. Monitor your credit report at least annually by visiting www.annualcreditreport.com or by calling 1-877-322-8228.
9. Use a document shredder for all discarded paperwork and credit card offers.
10. Remember, there's no such thing as a sure thing. **It is illegal to participate in foreign lotteries.** You can't win a contest you didn't enter. That windfall you've been promised is a scam. Don't be a victim!
11. **Use caution when utilizing joint accounts** as a method of planning for incapacity or getting help with paying your bills. Both parties are equal owners and have equal access. Talk to your financial institution, attorney or your local Area Agency on Aging to learn about all of your options for assistance with your finances.
12. **Execute a power of attorney only if you can appoint an agent you trust completely** and only after consultation with an attorney. Be aware of gifting clauses in power of attorney documents. You can and should limit the power you give your agent. Only grant authority that is absolutely necessary.
13. **NEVER** convey or quitclaim an interest in real estate without consulting an attorney.



Senior\$afe

It's more common than we think.

Senior financial exploitation and fraud is the illegal or improper use of a senior's resources for another's profit or advantage. **Exploitation** usually involves someone the senior knows, such as a family member or caregiver.

Fraud is usually perpetrated by a stranger, such as a telemarketer or investment promoter.

The key to protecting yourself is information and protective action. Use this guide to help spot red flags of potential exploitation and fraud early on so that you can protect yourself. If you've been victimized, remember it is never too late to seek help!

Experts in elder fraud prevention believe that **simple preventive steps** can significantly increase your financial safety and decrease the chances you will become a target for financial exploitation or fraud.

Quick Tips

1. Use caution utilizing joint accounts as a method of planning for incapacity, avoiding probate or getting help with bill paying
2. Don't talk to strangers
3. Speak to a trusted professional advisor
4. Protect your financial information

More details inside!

Senior\$afe Resources

**Office of Aging and Disability Services
Adult Protective Services
1-800-624-8404**

Provides services to protect incapacitated and/or dependent adults.

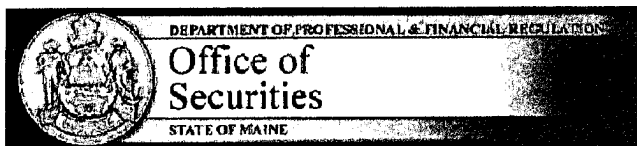
**Legal Services for the Elderly
1-800-750-5353**

Provides free, high-quality legal services to Maine's socially and economically needy elderly age 60 and over

**Local Area Agency on Aging
1-877-353-3771**

Provides answers on aging and access to resources that help older and disabled adults live well in their homes and communities

If you have other questions or concerns, contact a representative at your financial institution.



Senior\$afe is a project of
Maine financial institutions in partnership
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Professional and Financial Regulation,
Office of Aging and Disability Services-
Adult Protective Services

SCAM TIPS FOR CONSUMERS

- ◆ **Scams can happen to anyone** — Falling prey to a scam does not make a person weak, foolish, or greedy. It just makes you one of the more than 25 million adults who get scammed in the U.S. each year.
- ◆ **Don't be a repeat victim** — If you have been scammed once, you are likely to be a target for future scams. Be cautious!
- ◆ **Sign up for the Do Not Call List or change your phone number** — National Do Not Call Registry: www.donotcall.gov || 888-382-1222
- ◆ **Place a free fraud alert or a credit freeze on your credit report** — For information, contact the Maine Bureau of Consumer Credit Protection 800-332-8529 (toll free in Maine) or 207-624-8527. www.credit.maine.gov
- ◆ **Tell your financial institution** — If you have given out any of your checking or savings account information, tell your bank or credit union. They can help you take steps to safeguard your account.
- ◆ **Stop pre-approved credit offers** — Call 888-5-OPT-OUT (888-567-8688)
- ◆ **Google it** — Even if an offer sounds legitimate, look up the people, businesses, and phone numbers on the internet to see if anyone has labeled it a scam.
- ◆ **Share your story** — Tell a trusted friend or family member what happened. Your story might help someone else.

MAINE COUNCIL FOR
**ELDER ABUSE
PREVENTION**

WHO TO CALL FOR HELP

When you have been scammed, it can be hard to know where to report what happened. The first step is calling local law enforcement, but you can also report to various agencies depending upon the nature of the scam. Maine's local resources are available to help you.

Local Resources

Door to door paving and home repairs:	Maine Attorney General's Office 207-626-8800 www.maine.gov/ag/
Investment Scams:	Maine Office of Securities 877-624-8551 www.investors.maine.gov
Healthcare Fraud:	Maine's Area Agencies on Aging 877-353-3771 www.maine4a.org
To receive alerts and information about scams:	AARP Fraud Watch Network 877-908-3360 www.aarp.org/fraudwatchnetwork

Federal Reporting Resources

You should also report your experience to the appropriate federal agency.

Scams involving checks or wires:	Federal Bureau of Investigation (202) 324-3000 or www.fbi.gov
Mail scams (including foreign lotteries):	U.S. Postal Inspection Service 877- 876-2455 or www.postalinspectors.uspis.gov
Telephone scams:	Federal Trade Commission 877-FTC-HELP or www.ftc.gov
Internet scams (including foreign lotteries):	Internet Crime Complaint Center www.ic3.gov