

TIPS TO AVOID BEING SCAMMED

- ⊗ Never send money or prepaid gift cards to someone you do not know.
- ⊗ If someone you know is asking for money, confirm their identity before sending.
- ⊗ Never click a link or download an email attachment without verifying its authenticity.
- ⊗ Keep your credit card, checking account and social security number to yourself.
- ⊗ Don't offer unknown visitors access to your home.
- ⊗ Do your homework when it comes to contractors and charities asking for money.
- ⊗ When receiving mail or phone calls from the government, always verify their identity by calling the government entity directly using their listed phone number.
- ⊗ Beware of people you meet through the internet.
- ⊗ When dealing with contractors, ask to see proof of insurance, get estimates in writing and request to see their registration. It helps to get multiple written estimates.

SENIOR SCAM TASK FORCE

Ocean County Office of Senior Services

732-929-2091 or 1-800-668-4899

Ocean County Board of Social Services — Adult Protective Services

732-349-1500

Ocean County Department of Consumer Affairs

732-929-2105

Ocean County Prosecutor's Office

732-929-2027

Ocean County Sheriff's Office

732-929-2044



Sponsored by the Ocean County Board of Commissioners

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OCEAN COUNTY PROSECUTOR'S OFFICE

BRADLEY D. BILLHIMER

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ELDER FRAUD: DON'T FALL VICTIM TO A SCAM!

Protecting Ocean County's senior citizens is a primary objective of the Ocean County Prosecutor's Office.

Senior citizens are often targeted because they have a tendency to be more trusting, polite and can lack awareness about their rights as consumers. The first step in protecting yourself is learning to recognize fraudulent schemes before it is too late.

119 Hooper Avenue • Toms River, NJ 08753

732-929-2027

DON'T FALL VICTIM TO A SCAM



! TOP 10 MOST POPULAR SCAMS !



1. CONGRATULATIONS! YOU'RE A WINNER!

You get a call announcing you've won a free vacation or large cash prize... all you need to do to collect is pay a prize tax, release fee or other related expense.

2. HELP ME GRANDMA OR GRANDPA!

A family member calls. Their voice may be muffled, but they tell you they are in big trouble. Either they are arrested or short on rent. They beg you to please send money, but don't tell their parents.

3. PAY UP OR ELSE!

Someone who claims to be calling from the IRS or a utility company calls saying you owe money. If you don't send cash or pay by credit card immediately, you will be hauled into court or your service will be shut off.

4. THE NIGERIAN PRINCE

Someone posing as a high ranking foreign political figure asks for your help transferring money from his country into your account. All you have to do is send your account information and you will get a cut of the cash.

5. YOUR ACCOUNT HAS BEEN COMPROMISED!

A bank, internet business, or some other seemingly legitimate source alerts you to fraudulent activity on your account, and asks you to provide your account information.

6. PROPERTY TAX RELIEF

An official looking letter arrives, purportedly from your local tax office. It looks official, but the information displayed has simply been copied from tax records. The sending "agency" offers to get your property taxes reduced for a fee. Any money you send will be pocketed, as the reassessment must be requested from your local tax office.

7. REDUCE YOUR MORTGAGE!

A promise to re-negotiate your mortgage. You're told to not contact your lender, lawyer or credit counselor, since they will handle all of the details. Sometimes they will ask you to send your mortgage payment directly to them, while they are "negotiating" with your lender.

8. CAN YOU HELP THE NEEDY?

A scammer solicits donations for a legitimate (or bogus) charity, or victims of a recent disaster, and then pockets the cash.

9. HELPFUL HANDY MAN

A home improvement contractor offers a free inspection. He tricks you into believing there's damage that needs to be fixed -- or worse, actually damages your home -- which he offers to fix on the spot for cash.

10. YOUR COMPUTER IS SICK!

A "technical support representative" claiming to be from a computer company calls to warn you of a serious problem with your computer. They urge you to download a program or give him access to your computer to fix the problem. They can then install spyware to steal personal information stored on your computer. You could receive a notification iCloud has been compromised and you are being locked out of your account.