

The same caution about unsolicited telephone calls applies to unsolicited emails. Email scams often involve a phony but legitimate-looking email from your bank, Amazon, eBay or other online business telling you your account has been hacked or you've been the victim of fraud. They ask you to verify your account number, password or Social Security number to "help" the company straighten out your account. Be extremely cautious with emails. Ignore the email link that you're advised to click on and contact the company directly.

Do Not Call list: One way to avoid some but not all sales calls is to have your phone number placed on the U.S. Commerce Department's Do Not Call registry. To add your number to the registry, call 1-888-382-1222. If someone calls and asks for money to keep your phone number listed, it's a scam: the listing is free.

Be cautious about any unsolicited offer, whether it is on the phone, at the door or over the internet. Discuss these requests with a trusted relative, friend or law enforcement agency.

Would you like a prosecutor to speak to your community, church, or social group about crime prevention tips?

Call Cathy Rochel at 651-430-6115



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Washington
County Attorney**

**CRIME
PREVENTION
TIPS:
SENIOR
SAFETY TIPS**



**Pete Orput
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SENIOR SAFETY TIPS

Telemarketing fraud: Any phone call you receive with an offer that's too good to be true is too good to be true! "Unbelievable deals," "amazing prize offers" and other hyped pitches requiring you to act now are very likely to be a sham. Consider hanging up the phone immediately. Make sure your phone has caller ID and don't take any calls from numbers you do not recognize or unidentified callers. Always ask for written materials about any prize or vacation you've won.

Charities: Many of us support charities. However, be very wary when you receive a call from a "charity" you're unfamiliar with. ALWAYS ask for written information about the charitable organization before agreeing to give money. If the "charity" is selling products to raise money for their group, check the organization out before agreeing to purchase products over the phone. You can learn more about these charities by contacting the Minnesota Attorney General's Charities division, which tracks legitimate and dubious charities (651-296-3353, www.ag.state.mn.us).

The Grandma/Grandpa scam: This call is always from a caller telling you that your grandchild is far away and in jail. The caller says it is urgent that you bail your grandchild out. Another variation involves an injury for which your grandchild needs immediate, expensive treatment. Often, the con artist asks you not to contact your grandchild's parents. When you get one of these calls, be calm and DO NOT give your credit card information to anyone. Ask for a number so you can call back, then immediately verify the emergency by calling your grandchild's parents.

Advance fee scams: These calls will ask you to send money in anticipation of receiving something of greater value: a loan, opportunity to invest or to get in on some trust fund or treasure. All that's needed is a cash deposit to secure your share. NEVER give out your credit card number or agree to wire money without discussing this opportunity with someone whom you trust such as your adult children, business advisor or police officer.

Avoiding Medicare scams: Another popular way for crooks to steal your money is when someone calls you to say that your Medicare (or Social Security) number has expired and they will assist you in opening a new account. For a "small fee" the caller will re-open your account and send your new Medicare card. NEVER give your Medicare number to a caller. If it is a hospital or clinic calling, call the clinic back at the phone number you look up. If you are in doubt about the call, you may call the Center for Medicare Services at 1-800-633-4227 or the Social Security Administration, 1-800-772-1213.

Other scams: Beware of callers telling you about "living trusts" or reverse mortgages. There is no such thing as a legal "living trust." A reverse mortgage may be right for you but be very careful of entering into any arrangement when you are solicited over the phone. Legitimate reverse mortgages are insured by the Federal Housing Administration, risky mortgages aren't. You may lose your home if you are not extremely careful.