

JULY 2009

# FRAUD ALERT!

## Telemarketing Scams and Frauds

Recently, there were articles in Bucks County newspapers about “grandparent scams” and the ongoing financial drain of foreign lottery scams. Since the Task Force has received numerous calls in recent weeks about phone scams and solicitations, we feel this information is well worth repeating.

Each scam is identified by a different name but the underlying message is the **SAME**, the scam artist wants your money or personal information (your date of birth and/or bank account, credit card, social security numbers). The most important thing you can do **is simply hang up the phone or delete the email, and then report the issue to law enforcement.**

Please see the following scam artist’s **"red flags" of fraud:**

- A **promise** that you can win money, make money, or borrow money easily;
- A **demand** that you act immediately or else miss out on this great opportunity;
- A **refusal** to send you written information before you agree to buy or donate;
- An **attempt to scare you** to buy something, to wire the caller money or to supply personal information;
- **Insistence** that you send funds only through wire transfer;
- A **refusal to stop calling** even when you asked the caller to stop and,
- An **increased** level of anger or threatening behavior when you do not succumb to the caller’s demands.

Remember the following:

- It’s illegal for companies that operate contests or sweepstakes to ask you to pay to enter or claim your prize or even to suggest that your chances of winning will improve if you buy something;
- It’s illegal for telemarketers to ask for a fee upfront to help you get a loan if they guarantee or strongly imply that the loans will be made;
- There is no reason to give your credit card number or bank account number to a telemarketer unless YOU initiate the call to a company YOU conduct business with i.e. YOUR bank or YOUR credit card company;
- You should not have to pay first to receive information about a “great offer” or to receive a job application.

**No matter how rushed you feel or how much pressure the caller puts on you, take a moment to think about what you are doing and what the caller is asking you to do.** Take a moment to ask yourself: did I participate in a sweepstakes? If so, I would not be asked to pay a fee or provide a credit card number. Is my car warranty expired? If so, I will check with the dealership or warranty company directly. Did my grandchild have an emergency? If so, I will contact his/her cell phone AND then call another family member to check on the story.

The scam artist *could* have a little bit of information about you but it is what YOU say that helps fill in the blanks. If you were the victim of fraud and need assistance, please contact one of the Task Force agencies below.

### **BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE**

**Bucks County District Attorney’s Office**  
215-348-6344

**Bucks County Area Agency on Aging**  
215-348-0510

**Bucks County Coroner’s Office**  
215-348-3852

**Network of Victim Assistance (NOVA)**  
1-800-675-6900

**A Woman’s Place (AWP)**  
1-800-220-8116

**Bucks County Office of Consumer Protection**  
215-348-6060

**Bucks County Register of Wills**  
215-348-6265

**US Dept. of Health and Human Services**  
**Investigations, Office of the Inspector General**

**[www.crimesagainstolderadultsbucks.org](http://www.crimesagainstolderadultsbucks.org)**

**24 - HOUR HOTLINE 1-800-490-8505**