

GET WISE TO SCAMS

When your phone rings, keep in mind that scammers target older adults for all kinds of reasons. The more you know about their tactics, the better you can protect yourself. Visit www.agefriendlymaplegrove.org for more information and resources about scams.



Scam Spotter



Stay scam-free with these three golden rules:

- ✓ Slow it down
- ✓ Spot check
- ✓ Stop! Don't send

1. Are they telling you it's urgent?
Take your time and ask questions to avoid being rushed into a bad situation.

2. Do your research to double check the details you're getting. **If you get an unexpected phone call, hang up.** Then look up the bank, agency, or organization that's supposedly calling and get in touch directly.

3. No reputable person or agency will ever demand payment on the spot. Often, scammers tell you to go buy gift cards. **If you think the payment feels fishy, it probably is.**

Visit www.agefriendlymaplegrove.org for more information.

MORE HOT TIPS

GET WISE TO SCAMS: November 2020

Phone Calls

1. **DO NOT RESPOND** to calls or texts from unknown or suspicious numbers. (Remember, scammers can manipulate caller ID to make it look like a local or other trusted number. Use caution even when caller ID information appears safe.)
2. **WHEN IN DOUBT, HANG UP.** Then look up the bank, agency, or organization that's supposedly calling and get in touch directly if need be. If concerned, call the police.
3. Legitimate callers do not ask for Social Security numbers, bank account information, or credit card numbers. Unless you initiated the call, **NEVER** provide this information.
4. Law enforcement and other government agencies (such as the IRS) will **NEVER** call to demand an immediate payment or personal information over the phone.
5. If you receive a phone call or email from someone stating you could be arrested if you do not pay them money or give them your personal information, **IT IS FAKE.**

Mail & Email

1. **NEVER** open, respond to, or click on links in a suspicious email (even if it appears to be from an official source). If an email looks suspicious, it probably is. Delete it. If it claims to come from your bank or another company, contact that company directly.
2. **ALWAYS** shred credit card applications, bank statements, and other financial paperwork before putting them in the recycling or trash.

COVID-19 Scams

Scammers are preying on coronavirus-related fears. The Federal Communications Commission has an excellent website for information on COVID scams: www.fcc.gov/covid-scams.

- Text scams may falsely advertise a cure or offer bogus tests.
- Robocall scams have focused on health and financial concerns related to COVID-19.
- Scammers are trying to steal insurance information, money, or both.
- Calls or letters attempting to link the coronavirus to Social Security benefits payments, tax-related topics, stimulus payments, or overdue payments are *false*.

To report a scam, or if you fell victim to a scam:

- Contact the Maple Grove Police Department: 763-494-6100
- Contact the Federal Trade Commission at 877-382-4357 or www.ftccomplaintassistant.gov.
- Visit the Federal Bureau of Investigation's Internet Crime Complaint Center at www.ic3.gov.

Visit www.agefriendlymaplegrove.org for more information.