



SENIOR SERVICES
Helping Our Elderly Live With Dignity

ELIZABETH AND TAB
WILLIAMS ADULT
DAY CENTER

MEALS-ON-WHEELS

HELP LINE

HOME CARE

LIVING-AT-HOME

SENIOR LUNCH

ELDER CARE CHOICES

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IDENTITY THEFT

Every year, thousands of people over the age of 60 are victims of fraud. More recently, the elderly are becoming victims of identity theft – stealing an individual's personal information and using that information to gain access to the person's bank account, credit cards and personal assets. Identity theft ruins the victim's credit rating, name and can drain them of all of their assets.

Law enforcement personnel and agencies that work in the field of identify theft suggest the following as a means of protecting oneself from loss of finances and credit.

- Only carry a credit card when you need to use it. All other times, leave credit cards in a safe place in your home. Also, only carry a minimum number of checks that you plan to use at one time. Leave the remainder of the checks at home in a safe place.
- Never give your credit card number to anyone over the phone *unless* it is a reputable business you have contacted for service. This also includes the numbers on the back of your credit card above your signature.
- Only carry one form of identification, such as your driver's license. Identification that is linked to your social security number should only be carried when needed. *Never carry your social security card...memorize the number!*
- Immediately review all bills and statements for any unauthorized charges or changes.
- Documents such as outdated tax returns, paid bills, cancelled checks and bank statements and any unwanted mail that contains information about you should be **shredded** – not just thrown away.
- After the death of a loved one, notify all creditors, banks, and lending institutions to close out accounts. In three to six months, run a credit report on your loved one to see if all accounts are closed and there is no current activity.
- Shred any mail that offers you credit at low interest; credit cards, mortgages, etc. Call 1-888-5OPTOUT (1-888-567-8688) to remove your name from their mailing list.
- Reduce telemarketing calls by registering with the National Do Not Call Registry by calling 1-888-382-1222 or visit www.donotcall.gov.
- Check your credit report. At your request, each of the three credit bureaus (Equifax, Experian, and TransUnion) will provide you with one free copy of your credit report every twelve months. To request your free annual credit report, call the Central Source at 1-877-322-8228 or visit www.annualcreditreport.com.
- Take mail directly to the post office for mailing or hand the mail to the mail carrier. Stop mail delivery if you will be away from home for more than a day.
- Be careful what information you share on the Internet. Check to be sure the website is a secure site before giving out personal information; i.e. on-line shopping, airline reservations, etc.

If you feel you have been a victim of identity theft or know of someone who has, please contact your local law enforcement office and the Federal Trade Commission's Hot Line number at 1-877-438-4338.

SCAMS AGAINST THE ELDERLY

Scams against the elderly are on the rise. These scams are becoming more and more sophisticated and range from offers for inexpensive “home repairs” to get rich quick schemes that include sweepstakes and “investment “ opportunities. Following the suggestions below can prevent involvement in such situations.

- Do not agree to home repairs from anyone who contacts you to provide that service. You make the choice to contact a reputable business in your area. Ask friends or family for advice. Check your choice with the Better Business Bureau. Ask the company for references on their work.
- Beware of get rich quick schemes or quick ways to earn money. These scams include investing money in new ventures, sweepstake entries, investments to double money, investing for retirement, and “earn money at home” schemes.
- Use extreme caution when dealing with door-to-door salespeople or telemarketers.
- Avoid debt consolidation loans offered through special newspaper ads. Any bank, credit union or a consumer credit counseling agency can offer appropriate means to pay off debts.
- Never give your social security number to a stranger over the phone, *unless* it is required by a reputable service you have chosen.
- Beware of people who may be impersonating an attorney. Ask for a letter from the “attorney” explaining the situation he/she claims you are involved in. Always verify his/her membership in the North Carolina Bar Association by calling 919-828-4620.
- Beware of people who may be impersonating a bank official. Never give your bank account number(s) to anyone you do not know – either in person or over the phone. Your personal bank official already has information on your account.

Additional Suggestions For Safety:

- Never be pressured to sign a document you do not understand or that you do not want to sign. Ask someone you trust to explain the document to you and whether you should sign it.
- Always take time to make a decision. Investigate the situation before making a decision. Ask questions and get advice from friends, family, and others you trust. No decision needs to be made immediately.
- Never open your door to a stranger and never let a stranger in your home or car. If the person needs help, tell him/her that you will call 911 for them.

If you feel you have been a victim of a scam or know of someone who has, please contact your local law enforcement office or the local Better Business Bureau at (336) 725-8348.