



To: Tewksbury Township Seniors
From: Kathy Reddy, Senior Corner
Re: Monthly Senior Scam – June 2016

Ways to Avoid Fraud

- **Spot imposters** – Scammers often pretend to be someone you trust, like a government official, family member, a charity, or a company you do business with. Don't send money or give out personal information. Always review your monthly statements for charges you don't recognize.
- **Do online searches** – Use a search engine with words like "scam" or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
- **Don't believe your caller ID** – Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up.
- **Don't pay upfront for a promise** – Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
- **Consider how you pay** – Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies will not require you to use these payment methods.
- **Hang up on robocalls** – If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal and often the products are bogus. Don't press 1 to speak to a person. That could lead to more calls.
- **Don't deposit a check and wire money back** – By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposited turns out to be a fake, you're responsible for repaying the bank.