

SENIOR NUGGETS – NOVEMBER 2017

How Seniors Can Guard Against Scams

10 TOP Scams in 2016

KEEP IN MIND: something for nothing, is always paid for by someone ...

CURRENT ROBOCALL SCAMS

Answer the phone and hear a recorded message – it’s robocall

Credit Card identifies herself as Julie or Amanda – it’s robocall

Offers to lower interest rates or mortgage relief – it’s a robocall

Calls for free medical alert devices - it’s a robocall

Calls for home security systems – it’s a robocall

The reason for spike in robocalls is technology. Fraudulent robocallers are using autodialers that send out thousands of phone calls every minute – even to cell phones. When these calls come in, your caller ID usually displays “spoofed” (Fake), or “unknown”

Robocalls are legal and allowed. But if recording is a sales message and you have not given your written permission to get calls from the company on other end, the call is illegal.

If you answer the phone, just hang up the phone. Do not press 1 to speak with an operator to remove your name, it only adds your name to other lists!

You can contact your phone provider and ask them to block the number, ask if there is a fee for this service to determine if you wish to pursue this method.

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Call-blocking option – check into Nomorobo. A free new service and works only for people who have an Internet-based VoIP phone service. Anyone with phone service from Comcast and Time Warner Cable can use it too. To sign up, or see if Nomorobo is good for you or works with your phone’s provider, visit Nomorobo.com.

It is also important you report illegal robocalls you receive to the FTC at ftccomplaintassistant.gov or call 1-888-382-1222

10 TOP SCAMS

- 1. IRS impersonation scams**
- 2. Fake sweepstakes scams (Publishers Clearing House). Never send money, or go to bank for money or meet someone to obtain ‘prize’. Publishers Clearing House knows about scam**
- 3. Robocalls/unwanted phone calls – different times of day/night**
- 4. Computer scams, detecting viruses, hackers, etc.**
- 5. Elder financial abuse**
- 6. Grandparents scams – grandchild is in jail**
- 7. Romance scams/confidence scams**
- 8. Government grant scams**
- 9. Counterfeit check scams (do NOT give out bank info)**
- 10. Identity Theft (shred addressed mail - don’t trash it)**

**SENIOR MINISTRIES wishes you a Blessed Thanksgiving
and sends Best Wishes to all having a November birthday**

Senior Nuggets is provided monthly by Atholton’s Senior Ministries. Copies may be obtained from counter rack in the church lobby or viewed on Atholton’s website.