



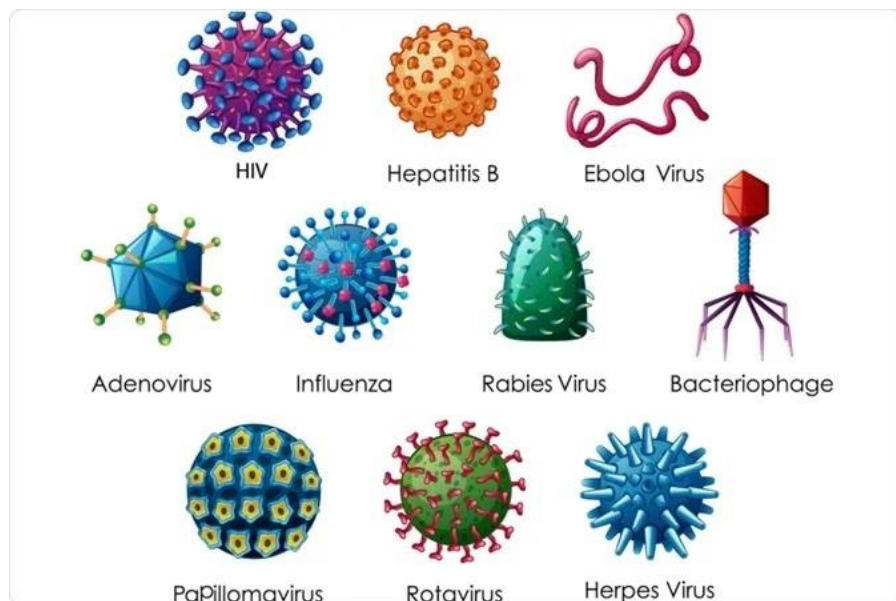
Summary of Most Scams

Scam Overview

As we celebrate our first year as a nonprofit dedicated to ending fraud amongst seniors in our community, we looked back on all of the scam bulletins we have posted and performed an analysis of common traits across all scams. Our hope is to provide a few, simple traits to look out for regardless of the form the scam presents itself.

Common Characteristics of Scams

In thinking about the challenge in summarizing scam characteristics, we are reminded of the common virus. If you look at this picture, one would not be faulted to assume they are different things:



Those who study viruses however have described common characteristics of viruses as:

“Viruses have several common characteristics: they are small, have DNA or RNA genomes, and are obligate intracellular parasites”

Let me restate this for scams:

Scams have several common characteristics: they are unsolicited, focus on FEAR or GREED, and are criminal parasites upon society.

Just as virus parasites endeavor to rob the human body of health, scams endeavor to rob our seniors of their life savings.

Red Flag Assessment

For most seniors, scams will be presented in one of 3 methods: Email, Text and Phone calls. Regardless of the method of contact, all scams reflect many of the following Red Flags:

- **Phone/email/text:** Unsolicited. You did not request contact, they contacted you
- **Phone/email/text:** Urgent action required
- **email/text:** You have an opportunity to gain: Money, Gift, Refund
- **email/text:** Your service has been interrupted or is at risk of interruption
- **email/text:** Your credit card has been charged or is about to be charged
- **Phone/email:** You are asked to click on a link to download software
- **Text:** You are asked to click on a link which ask you for personal information
- **Text:** An unknown person sends you a picture of themselves
- **Text/email:** Misspellings in the text message
- **Phone:** Gift Card required for payment **** THIS IS ALWAYS A SCAM ****

What To Do If You Are Contacted

Our Free Awareness Training provides live examples of how to spot suspect emails and texts. For phone calls, our general advice is to let calls you do not recognize go to voicemail. You can then check the voicemail and call back if warranted.

- Try to confirm the source of the contact:
 - Request a call back number
 - If it is known company, tell the person you will look up the number online and call them back
- DO NOT GIVE OUT PERSONAL INFORMATION (Address, Medicare Card #, Social Security Number)
- Do not accept to be called back, this is the bad actor trying to get past the DO NOT CALL LIST

End Elder Fraud is a 501c3 non-profit organization. We rely on our donors to help us deliver our Fraud Awareness Presentations FREE of charge to seniors. These fun, interactive, live sessions are designed to help seniors feel empowered and confident versus victimized by scammers. All donations are tax-deductible and can be made through our [website](#).

End Elder Fraud: www.endelderfraud.org
Email: support@endelderfraud.org