

## FACTS ABOUT FRAUD

Seniors are often targeted by criminals because they may live alone, isolated, may have disposable income and are trusting.

Fraudsters attack people using the internet, emails, telephone, mail or in person. Fraudsters are always in a rush for you to "Act Now", "One Time Only" offers or they have a desperate situation and only you can help, and ...they want your money!

### Tips and Red Flags...

- Never sign anything on the spot.
- Take your time, tell them you will contact them if you are interested further.
- Always obtain 3 separate quotes for work to be done, home repairs, etc.
- Research and verify the company or salesperson - call the Better Business Bureau, check on the internet.
- If they claim to be from your bank or card company, later call your bank or credit card company to see if they actually contacted you.
- You never have to pay a fee to collect a prize in Canada.
- You can't be a winner of a prize or lottery that you did not actually enter!
- Be very suspicious and wary of ANY unsolicited contact - through email, internet, telephone or regular mail.
- Never give out personal information, credit card numbers, banking information, P.I.N., etc. to unsolicited parties.
- Never share your P.I.N. with anyone.
- If the caller or internet fraudster asks for money, they *usually* want you to wire the money - Western Union, Money Gram, etc.
- Financial Institutions and credit card companies do not ask you for personal information over the internet, or by sending emails.
- If you are unsure or suspicious - say "no", hang up, delete it, shred it.

### SUGGESTIONS AND SAFETY TIPS

- maintain social contacts
- develop a buddy system with a friend outside the home
- don't live with somebody who has a history of violent behaviour or alcohol or drug abuse
- don't expect family problems to disappear when going to live with a relative
- seek counselling to empower yourself
- link yourself to community agencies for support services
- have regular medical and dental care
- periodically review your will
- designate power of attorney for health care and finances