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How seniors can avoid scams

Predators prey on the vulnerable. It's the same with criminals — criminals target those they perceive as weak and less likely to fight back. Often it's the elderly.

Every day, senior citizens are targeted by dishonest telemarketers, and even people they trust — including their own relatives.

Why target seniors?

The FBI says seniors are at risk because:

- They often have a nest egg, own their home and have excellent credit, making them attractive to con artists.
- They were raised in generations that are more trusting and polite, making it difficult to be rude and just hang up.
- They are less likely to report crimes; sometimes because they fear relatives will think they can't care for themselves.
- They may take a long time to realize they'd been targeted and can have trouble providing details of what happened.
- They can be susceptible to frauds promising to restore health, protect against illnesses such as cancer, or help family members.

How to avoid fraud, Here are some good tips:

- Hang up on suspicious telemarketers. If you don't recognize the number on your caller ID - **Don't answer the phone.** If it's important they'll leave a message. Scam artists know that if they can talk to you live on the phone, they have a good chance to get what they want from you.
- Don't give personal information to people you don't know unless you initiated contact.
- Don't let yourself get pressured into a verbal agreement or signing a contract.
- Be skeptical of online charitable solicitations and other online offers.
- If interested, ask to receive the information in the mail and check to be sure the company is legitimate.
- Never agree to pay for products or services in advance.
- Get estimates and ask for references on home repair offers and other products or services.
- If you suspect fraud, call the police immediately.