

February 2016

# Fraud Alert!

## Keep 2016 Scam-Free

Keep 2016 scam-free with these simple steps to reduce your risk of scams:

1. Get your credit report – three times a year. To spot fraudulent accounts in your name, it's important to check your file with each of the three major bureaus – Equifax, Experian and TransUnion (and perhaps the lesser-known fourth, Innovis). Information in your name can vary among the bureaus. Everyone is entitled to three free checks per 12 months at [AnnualCreditReport.com](http://AnnualCreditReport.com), yet only about 1 in 6 Americans take advantage.
2. Think before you act. Told you won a lottery you never entered? You're about to be arrested for missing jury duty, not paying a bill, etc.? Have a grandchild who never mentioned upcoming travel calling from a foreign jail? These are scams designed to trigger an immediate, emotional response – a.k.a. you providing money and/or sensitive information. When hot buttons are pushed, cool your jets with a healthy dose of skepticism.
3. Be less social. If you're too polite to hang up the phone or say "No," use Caller ID as a screening tool; let calls with unrecognized numbers go to voice mail and then decide if a callback is necessary (again, with a healthy dose of skepticism). Don't overshare on social media; even with privacy settings – and especially without them – names of family members could be harvested for the Grandparents Scam. Your birthdate, hometown, high school or other snippets could be pieced together for identity theft.
4. Clean your wallet. Don't carry your Social Security card, "cheat sheets" with PINs or passwords for bank cards or online accounts, blank checks or spare keys for your home or car. Rather than carry your Medicare card day-to-day, make a photocopy and cut out some digits of the number but bring the original for doctor appointments. Your risk of ID theft is still greater with a lost or stolen wallet than with other scams.
5. Change your passwords every season (at least). Every three months or so, rewrite user names and passwords. Longer is stronger and mix letters, numbers and symbols. Use different passwords on different accounts; a password manager helps with issuing and storing various passwords in an encrypted database. If your data is breached, make immediate changes.

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6. Prepare and file taxes ASAP. Billions in fraudulent tax refunds continue to go to scammers who e-file fraudulent returns – typically before their victims file. Your best defense is to file early.

Reprinted from:

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## Monthly Fraud Alerts brought to you by:

### **Bucks County Crimes Against Older Adults Task Force**

**Bucks County District Attorney's Office**  
215-348-6344  
**Bucks County Area Agency on Aging**  
215-348-0510  
**Bucks County Coroner's Office**  
215-348-3852  
**Network of Victim Assistance (NOVA)**  
1-800-675-6900

**A Woman's Place (AWP)**  
1-800-220-8116  
**Bucks County Office of Consumer Protection**  
215-348-6060  
**Bucks County Register of Wills**  
215-348-6265

**[www.crimesagainstolderadultsbucks.org](http://www.crimesagainstolderadultsbucks.org)**

**24 - HOUR HOTLINE: 1-800-490-8505**