

Help avoid fraud and scams

Recognizing common scams

Financial fraud is on the rise and while it can happen to anyone, **older adults are especially at risk**. Keep this information handy to help avoid fraud and scams.

Components of scams: While there are a growing variety of scams, **four general tricks** are in many scammers' toolboxes. Fill in examples as we discuss.

PRETEND

Try to convince you of an existing relationship

Example

PRIZE OR PROBLEM

Offer you great rewards or scare you with grave consequences

Example

PAYMENT

Instruct victims to send money in a very specific way

Example

PRESSURE

Often insist that it's an urgent matter

Example

Common scams: Scammers can be quite convincing, so it's important to stay vigilant. As we discuss, match each of the **six common types of schemes** to its description.

SOMEONE-YOU-"KNOW"

ROMANCE

MESSAGE-FROM-FAMILY

COMPUTER VIRUS

YOU'VE WON

CHECK FRAUD

Draw lines to connect the schemes to their descriptions.

Claim victims have "won" or "inherited" money and request payment for fees or taxes required to claim it.

Impersonate officials like the police, IRS, immigration, the Social Security Administration, Medicare or your bank.

Steal checks and use them to create counterfeits or to sell your information.

Use fake online identities to build relationships only to exploit them by asking for money.

Impersonate a distressed loved one who needs money immediately to get out of an urgent situation.

Impersonate technical support at well-known companies to gain access to the target's computer.

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Writing safer checks

With many common schemes, the scammers reach out to you, but with check fraud, the fraudsters never make contact. They steal checks and do things such as use chemicals to erase them and rewrite them to themselves, sell your personal information or use them to create counterfeit checks. In this exercise, we'll review a few things you can do to help protect yourself by writing safer checks.

FILL IN THIS CHECK

ANDRE MILLER
123 SUNNY DRIVE
ANYTOWN USA 09876

101

1

DATE

2

PAY TO THE
ORDER OF

3

\$

4

MAIN STREET BANK
ANYTOWN USA, 09875

DOLLARS

5

FOR

6

12340089 0987654321 0101

FILL IN THE KEY ELEMENTS

1	Element	Notes
2		
3		
4		
5		
6		

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Tips to help keep safe and what to do if impacted

Simple tips: Follow these **seven tips** to help enhance your safety. Take notes as we discuss.



Do not share or verify personal or financial information in response to unsolicited contact.



Resist the pressure to act immediately.



Talk with a trusted person.



Use caution when sending money and making payments.



Use strong passwords.



Do not answer and/or block unwanted calls and text messages.



Place yourself on the Do Not Call registry.

Visit:
donotcall.gov

Notes:

Taking action: Here's what to do if you or someone you know is impacted.

IF IMPACTED BY FRAUD

- End communication with the fraudster.
- If you are a Chase customer, visit a branch or contact Chase Customer Service at:
1-800-935-9935
- Call the National Elder Fraud Hotline at:
1-833-FRAUD-11 (1-833-372-8311)
- Call your local police department.

IF IMPACTED BY IDENTITY THEFT

REVIEW YOUR CREDIT REPORT. Look for fraudulent accounts and unauthorized transactions and check the accuracy of your personal information. **Notify Experian™, Transunion® and Equifax® directly** if anything is incorrect.

REQUEST AN ALERT ON YOUR ACCOUNT. Ask the three credit reporting agencies (above) to **place a fraud alert and security freeze on your file**. A fraud alert notifies anyone pulling your credit file that you may be a victim of fraud. A security freeze prevents credit loans and services from being opened in your name without your approval.

REACH OUT TO LOCAL LAW ENFORCEMENT. Supply all the information you can, including exact dates, times and account numbers. You can give a copy of the police report to creditors as evidence of fraud.

REPORT IT TO THE FEDERAL TRADE COMMISSION. [identitytheft.gov](https://www.identitytheft.gov).

For more tools and resources, visit: chase.com/SecurityCenter

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