



TOWNSHIP OF BERNARDS

POLICE DEPARTMENT

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Common Elder Fraud Schemes

Romance scam: Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.

Tech support scam: Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.

Grandparent scam/Bail scam: Criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need. **Don't Become A Victim**

- **Verify** that it is your grandchild by contacting their parents and additional family members or asking a question only your real grandchildren would know the answer to.
- **Resist** pressure to send money quickly and secretly.
- **Refuse** to send immediate payments utilizing wire transfers, overnight delivery, PayPal, Venmo, Zelle, and gift cards.

Government impersonation scam: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.

Sweepstakes/charity/lottery scam: Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."

Home repair scam: Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.

TV/radio scam: Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.

Family/caregiver scam: Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

Utility company scam: Criminals target victims and threaten to cut off service unless an overdue bill or maintenance cost is paid immediately.

Protect Yourself

- Recognize scam attempts and end all communication with the perpetrator. The perpetrators will try to keep you on the phone for the duration of the scam or until you make the requested payments to discourage you from calling family, friends, and police.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, and door-to-door services offers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Make sure all computer anti-virus and security software and malware protections are up to date. Use reputable anti-virus software and firewalls.
- Disconnect from the internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.
- Be careful what you download. Never open an email attachment from someone you don't know and be wary of email attachments forwarded to you.
- Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to place protections on your accounts. Monitor your accounts and personal information for suspicious activity.
- A utility company will never ask you to pay your utility bill using wire transfers or ask for immediate payments utilizing PayPal, Venmo, or Zelle.
- Never pay someone requesting money with gift cards!

How to Report

If you believe you or someone you know may have been a victim of elder fraud, contact your local police department. You can also file a complaint with the FBI's Internet Crime Complaint Center(IC3).

When reporting a scam, regardless of dollar amount, include as many of the following details as possible:

- Names of the scammer and/or company
- Dates of contact
- Methods of communication
- Phone numbers, email addresses, mailing addresses, and websites used by the perpetrator
- Methods of payment
- Where you sent funds, including wire transfers and prepaid cards (provide financial institution names, account names, and account numbers)
- Descriptions of your interactions with the scammer and the instructions you were given
- You are also encouraged to keep original documentation, emails, faxes, and logs of all communications.

LINKS

FBI Internet Crime:

<https://www.ic3.gov/Home/FileComplaint>

Credit Bureaus:

Experian: <https://www.experian.com/help/identity-theft-victim-assistance.html>

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Transunion: <https://www.transunion.com/fraud-alerts>

Social Security / FTC:

(877)-IDTHEFT (877)438-4338 or visit www.ftc.gov/idtheft