

Rockland County TRIAD Program

Reducing Crimes Against Seniors

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The wonderful and joyous holiday season is upon us. Unfortunately, it's also a time that many of us could become vulnerable to becoming a crime victim, falling prey to thieves and con artists.

Therefore, it's important for you to know some of the scams that are currently making the rounds in New York. Awareness is the key to avoid falling into the thief's trap.



Bogus promises for credit or loans

Con artists take advantage of consumers who are low on cash during the holidays by offering personal loans or credit cards for a fee upfront. Instead of alleviating financial woes, these scammers will make things worse by stealing any "up front" money you provide.

The Check Cashing Scam



This scheme usually involves the sale of expensive items. The legitimate seller finds a (crooked) buyer who sends a cashier's check for several thousand dollars more than the purchase price of the item up for sale. The con artist then asks the seller to simply refund the difference by wire transfer. The original "cashiers" check is a counterfeit and so the seller loses the item and the "refund" since the bogus check often escapes detection (even by the seller's bank) until after the refund is made.

Medicare prescription drug scams

According to the Better Business Bureau of Upstate New York, scammers, posing as private companies, are using telemarketing and email to try to steal money and financial information from Medicare patients. **Legitimate Medicare providers are not allowed to market the drug plans via unsolicited emails or door-to-door.** In order to contact consumers over the telephone, they must observe federal and state "Do Not Call" laws. Consumers who encounter anyone claiming to be a private company offering a Medicare drug plan should ask them to send information about their plan via regular mail. **Do not give out any personal or financial information over the telephone.** You can also verify the legitimacy of any provider that contacts you by calling the Medicare toll-free phone number, 1-800-MEDICARE (633-4227), which is open 24 hours a day.



No legitimate sweepstakes will ever ask you for money before you collect your prize.

The Jury Duty Scam: This is a rather new scam that has hit the region. An angry caller contacts people by phone, informing them they failed to appear for jury duty as instructed. The caller might threaten the victim with arrest. The victim insists they never received a jury duty notice or summons. The caller then says the matter can be resolved if the victim provides personal information such as social security number, bank account information, or credit card information to verify their identity so that a new notice or summons can be sent or so that no penalty is imposed. **Be aware that no local, state, or federal court ever contacts potential jurors by phone, asking for confidential information.**



Bogus Credit Card offers: A bogus telemarketer may tell you that you qualify for a credit card as long as you have an existing bank account. Once they have that account number, however, your money is stolen right from your account. **You can identify these scams easily because it is against the law to charge upfront money for a credit card.**

Lottery scams: A heartless con game that often targets the elderly involves being contacted by a lottery “official” who claims that you’ve won a substantial prize from a lottery or sweepstakes – even though you never entered one. The victim is then told that to collect the prize, they must pay the taxes or some other upfront fee first.

Scamming: Through third-party marketing agreements, many trusted retailers may provide their customers’ credit card information to unscrupulous business partners. As a result, consumers may find themselves charged for products or services without knowingly agreeing to any purchase. It often happens when consumers accept a “free” coupon or “free trial” offer without being told their acceptance will result in a significant charge on their credit card. **Carefully review your credit card statements each month to insure no mysterious purchases appear.**

Skimmers: Credit card readers are found just about anywhere that money changes hands: at stores, restaurants, A.T.M.'s, or gas pumps. A simple swipe of your credit card can pass along your account number, name, address and phone number. On financial cards, the stripe on the back of the card has three tracks of data that contain information like account number, account holder's name, card expiration date and PIN code. There is also a field for discretionary data, which might include further security information or link the card to another account. If you haven't already heard, there's a more aggressive means of identity theft & credit card number snatching going on... thieves are now using battery-powered devices called “Skimmers” (also known as “Wedges”). These are basically the magnetic reader component of a credit card scanner device, married to memory, and made highly portable. (They range in size and shape, but are basically small enough to fit in your hand or your pocket). Using a “skimmer”, thieves scan one or more cards & download the full track data from that card into a PC/laptop. **When making a purchase, try to keep your credit card within your line of sight. Again, carefully review your credit card statements each month to insure no mysterious purchases or transactions appear.**

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