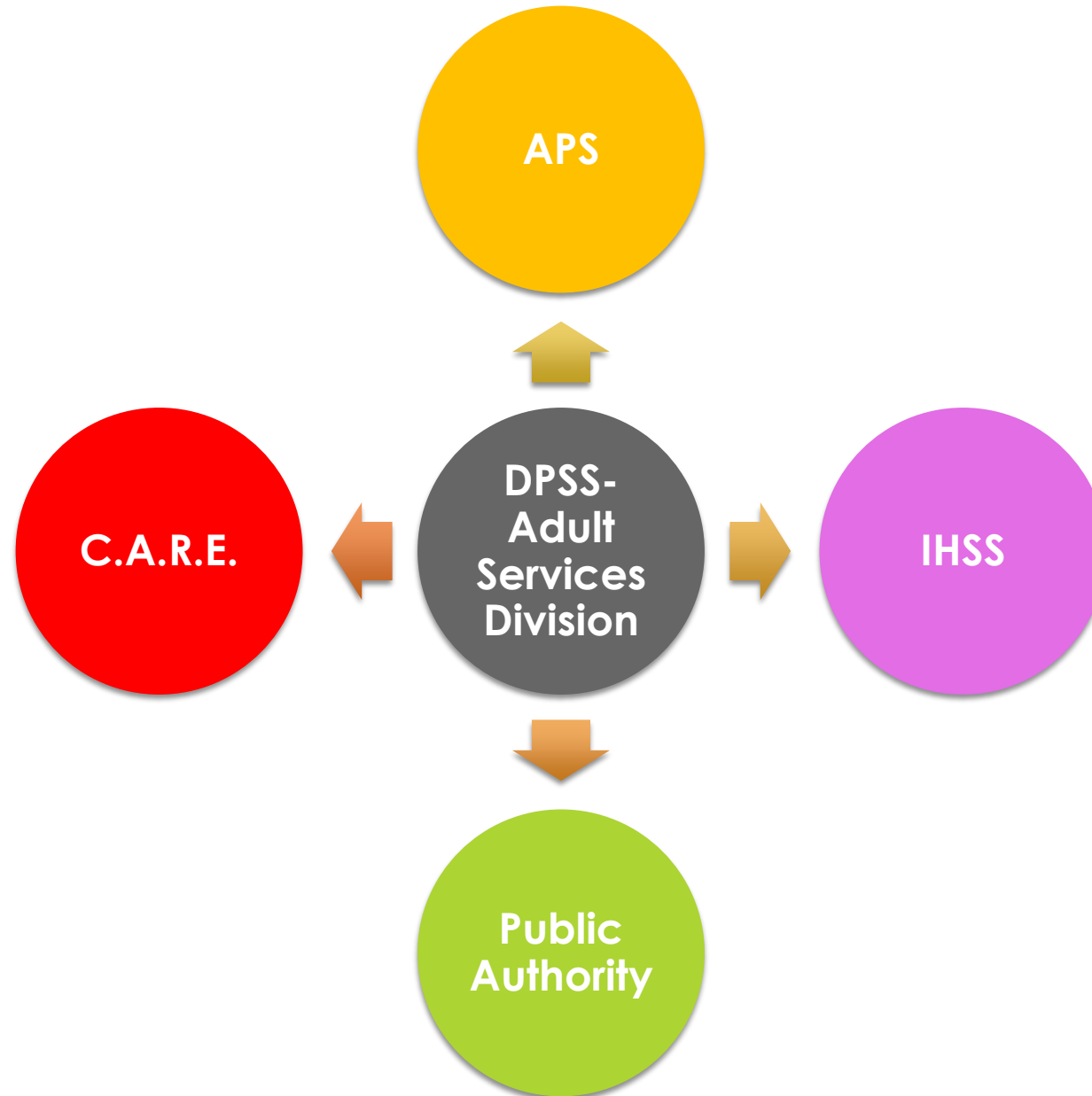




C.A.R.E. Program
Curtailling Abuse Related to the Elderly

WHAT ARE ADULT SERVICES?





Curtailing Abuse Related to the Elderly (C.A.R.E)

What is CARE?

The Curtailing Abuse Related to the Elderly (C.A.R.E.) Program is a branch of DPSS Adult Services that addresses elder and dependent adult abuse through advocacy, education, training, and coordination of interagency collaboration.

Community Anti-Fraud Education
& Mandated Reporter Training

M.D.T. – C.A.R.E.
Team &
Coordination

Consumer Fraud
Advocacy

APS Online Reporting
Visit:

<https://www.reporttoaps.org>

Immediately, or as soon as
practicably possible to the
APS Hotline:
1-800-491-7123

By written report (SOC 341)
within 2 working days fax to
951-358-3969.

Where to Report:



Scams Targeting Seniors

Types of Fraud and Scams

**CONSUMER
FRAUD**

**GOVERNMENT
IMPERSONATOR
SCAMS**

**AMAZON
SCAMS**

**SWEETHEART
SCAMS**

**COMPUTER
SUPPORT
SCAMS**

**“GRANDPA IT’S
ME” SCAMS**

LOTTERY SCAMS

**MONEY WIRING
SCAMS**



Never call back an unknown number. Use the information on Amazon's website and not a number listed in an unexpected email or text.




Don't pay for anything with a gift card. Gift cards are for gifts. If anyone asks you to pay with a gift card – or buy gift cards for anything other than a gift, it's a scam.




Don't give remote access to someone who contacts you unexpectedly.

Have
you seen
these?

http://scan-tips.com/techsupport/?sence=Bjcegmlojk Windows Firewall Warn

 **(1) System Virus Warning:**

 **Your Computer May Have A VIRUS!**


Your Location:
United States

Your IP Address:
199.231.208.116


Date:
Wednesday, March
2015

What to do:

Call **844-373-0540** immediately (toll-free) for assistance on how to remove malicious pop-ups and VIRUSES. This call is prioritized and 100% free

 **about the threat:**

Seeing these pop-up means that you may have MALWARE/adware on your computer which puts the security of your personal data at a serious risk. We strongly advise you call **844-373-0540** (toll-free) immediately and get your COMPUTER FIXED before you continue using the internet, especially for watching movies and shows.

24/7 

Possible network damages from threats: **UNKNOWN**

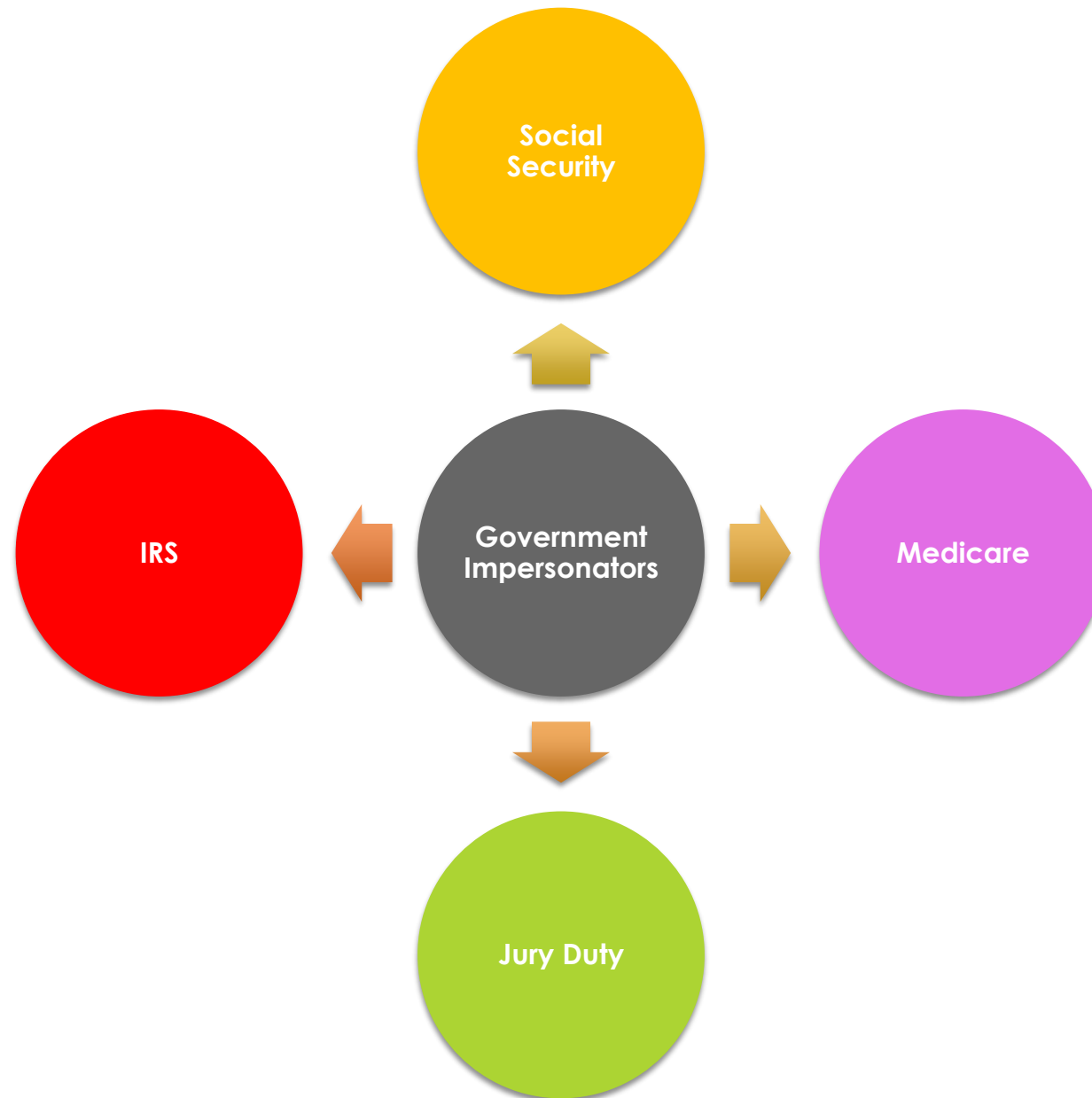
Data exposed to:

1. Your CREDIT CARD details and banking information
2. Your e-mail passwords and ACCOUNT passwords
3. Your Facebook, Skype, AOL and other chat logs
4. Your private photos, family information and other sensitive files

This Photo by Unknown Author is licensed under CC BY

How to avoid a tech support scam





Tactics used by Government Impersonators scammers

Be

- Scammers will be threatening to the victim, say the that the victim owes taxes, is no linked to some type of criminal activity. Or the scammers will be “helpful” and offer the victim a benefit they are “entitled” to.

Contact

- Scammers will contact victim by phone (call or texts), social media platforms, APPS, mail and/or email.

Request

- Scammers will request victims provide personal information (social security number, DOB, banking information, etc.) and usual methods of payment (Bitcoin, gift cards).

Where to report Government Imposter scams

IRS

- IRS 800-829-1040
- The Department of Treasury's TIGTA (Treasury Inspector General for Tax Administration) Unit:
http://www.treasury.gov/tigta/contact_report_scam.shtml

Social Security

- oig.ssa.gov

Medicare

- 1-800-MEDICARE

The background of the slide is a dark blue collage of various gift cards. Visible brands include Barnes & Noble, Amazon, AMC, and others. A solid lime green rectangle is positioned in the top right corner.

IRS

Does not want gift cards

- ▶ If anyone tells you to buy gift cards to pay the IRS, qualify for grants get loan or bail out a family member:
- ▶ Say NO! They are trying to scam you!

FBI FRAUD ALERT

**IF YOU ANSWER "YES" TO ANY OF THE
FOLLOWING QUESTIONS, YOU MAY BE GETTING
SCAMMED!**

**Are you about to cash a check from an item you sold on
the Internet, such as a car, boat, jewelry, etc?**

- ❖ Is it the result of communicating with someone by email?
- ❖ Did it arrive via an overnight delivery service?
- ❖ Is it from a business or individual account that is different
from the person buying your item or product?
- ❖ Is the amount for more than the item's selling price?

Are you sending money overseas?

- ❖ Did you win an international lottery you didn't enter?
- ❖ Have you been asked to pay money to receive an
inheritance from another country?
- ❖ Are you receiving a commission for accepting money
transfers through your bank and/or PayPal account?

To report an online crime, go to:

www.IC3.gov

DON'T BE A VICTIM OF IDENTITY THEFT!

The FBI wants your reports

Social Security Imposter Scam



ID Theft

- Someone gets your personal information, uses it to obtain credit cards, insurance claims, employment, citizenship, Social Security, etc.
- By stealing your wallets or purses containing ID and credit cards
- Stealing your mail (bank statements, credit offers, new checks and tax info) and completing change of address from to divert your mail
- Dumpster diving
- On-line scams to obtain all your information



Decrease Your Risk:

- ▶ Shred sensitive papers before discarding...catalogs, prescription bottles, etc.
- ▶ Guard your Social Security number! Don't carry it with you
- ▶ Carry only the credit cards you need today
- ▶ Change passwords frequently



If you are a Victim

- ▶ Contact your bank and any other companies where you know the fraud occurred and removed bogus charges from your accounts
- ▶ Place a fraud alert and get your credit reports and consider freezing your credit
- ▶ Report ID Theft to local law enforcement and FTC
- ▶ Close the fraudulent accounts



- ▶ Check your credit reports at least once a year.
- ▶ One free report per year
- ▶ Call: 1-877-322-8228
- ▶ Or log onto www.annualcreditreport.com



Family Member in Distress Scam

- ▶ “Grandpa/Grandma it's me”
- ▶ Caller pretends to be family member in distress
- ▶ Begs for money to be wired/Green Dot cards/iTunes cards immediately and insists that you not contact his/her parents so he/won't get into trouble
- ▶ HANG UP and report it!



Sweepstakes Scams

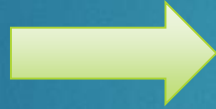
- ▶ You receive notice either by mail, e-mail, phone call or text letting you know you won!
- ▶ You are to send money to pay the taxes, attorney fees, storage fees, etc.
- ▶ Sometimes you even get a check and are told to deposit the check and send back these fees immediately.
- ▶ But the check turns out to be fraudulent
- ▶ Then bank will hold you responsible.



Romance Scams



Lucy receives a message from "Jerry"

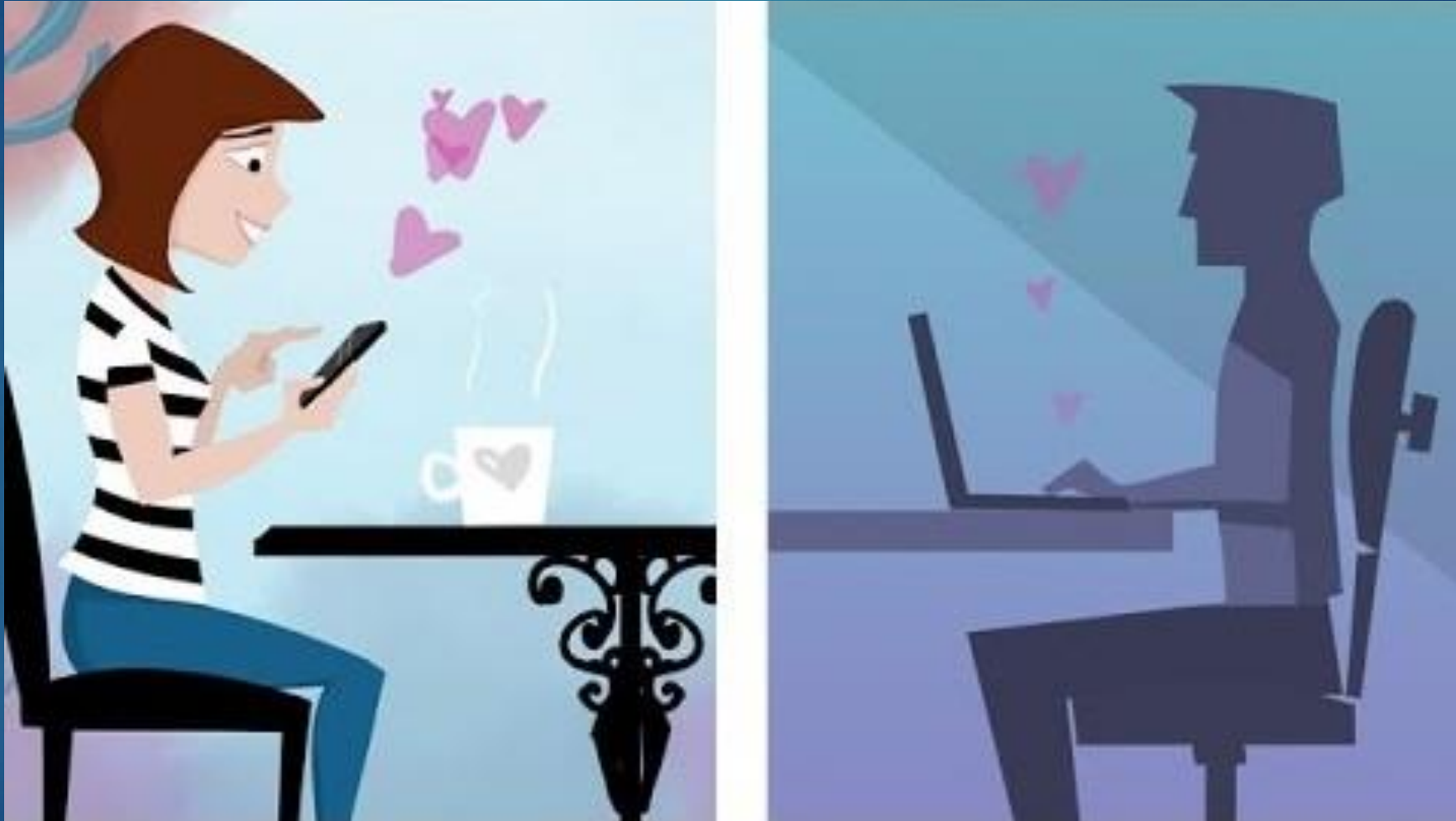


"Jerry" quickly begins a romantic relationship with Lucy.



"Jerry" lies and requests money for hospital bills, airline ticket, etc.

Online Romance Imposter Scam



How a Fake Check Overpayment Scam Works



You're selling an item for **\$200**



A buyer sends you a check for **\$500**



You deposit the check, return the difference of **\$300**, and ship your item



A few weeks later...

The bank tells you the check was fake and takes **\$500** out of your account.

You've lost \$300 in cash — plus the item you were selling.

Do not Share



- ❑ Your debit or credit card number
- ❑ Any security or verification code you receive via text or email
- ❑ Your account or routing number
- ❑ Your complete Social Security Number
- ❑ Your account password



- ❑ Your PIN
- ❑ Never share your screen
- ❑ Never share your OTP (One Time Password) code
- ❑ Do not share codewords
- ❑ Do not answer any security questions
- ❑ Do not click links in emails or texts

FTC:

10 Things You Can Do To AVOID FRAUD

1. Spot Imposters: Scammers pretend to be someone you trust.

2. Do online searches: Type a company or product name into your search engine with words like “review” “complaint” or “scam”.

3. Don't believe your caller ID: Technology makes it easy for scammers to fake caller ID information.

4. Don't pay upfront for a promise: Someone might ask you to pay in advance for things like debt relief, credit and loan offers, or even prizes. Learn where to get real help with these issues at consumer.ftc.gov

5. Consider how you pay: Credit cards have significant fraud protection built in, but some payment methods do not. Wiring money is risky and nearly impossible to get your money back.

FTC:

10 Things You Can Do To AVOID FRAUD

6. Talk to someone: Before you give up your money or personal information, talk to someone you trust. Don't be rushed into making a decision.


7. Hang up on robocalls: If you answer the phone and hear a recorded sales pitch, hang up and report it the FTC. These calls are illegal.

8. Be skeptical about free trial offers: Some companies use free trials to sign you up for products and bill you every month until you cancel.


9. Don't deposit a check and wire money back: By law, the bank must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you are responsible for repaying the bank.

10. Sign up for alerts from the FTC at ftc.gov/scams.

Mortgage relief scams: scammers will ask you to pay upfront, will only accept wire transfers as payment, and sometimes they ask the victim to transfer the deed into his/her name.



Counseling scams: the scammer claims to be a counselor, government agency, or a lawyer. The scammer will offer to work with the lender and/or ask that the victim make payments through them. Scammers will take the victims money without contacting or paying the lender.



Loan scams: Scammers will offer the victim a loan that they don't qualify for using tactics, such as promising the victim a loan and having the victim sign documentation they don't understand.

Mortgage scams

REMEMBER....

Anyone can be a criminal
(family, friend, stranger,
young or old, etc.)and the
only way we can stop them is to:

REPORT!





QUESTIONS?

Thank you!

► RIVERSIDE COUNTY DEPARTMENT OF PUBLIC SERVICES DIVISION – C.A.R.E. PROGRAM

► SHIRLEY DE SANTIAGO: 951-476-4291, SHDESANT@RIVCO.ORG