

**IF YOU BELIEVE YOU ARE BEING
TARGETED BY ATTEMPTED ELDER
FRAUD OR BELIEVE YOU ARE THE
VICTIM OF ELDER FRAUD,
CONTACT US IMMEDIATELY**

EMERGENCY: 9-1-1

NON-EMERGENCY: 732-238-1000

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ELDER FRAUD

**LEARN HOW TO PROTECT
YOURSELF AND AVOID
BECOMING A VICTIM**

COMMON ELDER FRAUD SCHEMES

ROMANCE SCAM: Criminals pose as interested romantic partners on social media or dating websites.

TECH SUPPORT SCAM: Criminals pose as technology / customer support offering to help with non-existent issues, such as computer viruses or hacked accounts.

GRANDPARENT SCAM: Criminals pose as a relative, usually a child or grandchild, claiming to be in immediate financial need.

GOVERNMENT IMPERSONATION SCAM: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to pay.

IRS PHONE SCAM: A caller, claiming to be with the IRS or the Treasury Department, tells you that you are behind on your tax bill, and threatens you with arrest unless you pay money immediately. The IRS does not contact you by phone.

PUBLIC UTILITY SCAM: Criminals call claiming that you are behind on your utility bill. They threaten you with shutting off your utility if you do not immediately pay the bill utilizing prepaid gift cards or wire transfers.

SWEEPSTAKES / LOTTERY / INHERITANCE SCAM: Criminals claim the victim has won a lottery / sweepstakes or is receiving an inheritance from a distant or unknown relative, but must pay fees and taxes to claim money.

NON-DELIVERY OF PRODUCT: Victim does not receive an item purchased online, or the item is not as described. These items are often advertisement on social media or online marketplaces.

INVESTMENT SCAM: Criminals offer unsuitable investments, fraudulent offerings, or unrecognized products which can result in the theft or misappropriation of funds

CHARITY SCAM: Criminals claim to work for a charitable organization in order to gain a victim's trust and obtain donations.

TV / RADIO SCAM: Criminals target potential victims using advertisements about services, such as reverse mortgages or credit repair.

FAMILY / CAREGIVER SCAM: Perpetrators are relatives or acquaintances of elderly victims. They take advantage by convincing the victim to give them money or by using other means to obtain money from the victim.

FRAUD PREVENTION

FOLLOW THESE TIPS TO PROTECT YOURSELF

**UNLESS YOU KNOW THE RECIPIENT PERSONALLY,
DO NOT SEND / GIVE CASH, GIFT CARDS,
CRYPTOCURRENCY, OR WIRE TRANSFERS**

- Never give a stranger personal information (date of birth, social security number, bank account information, passwords, etc.).
- Keep an eye out for neighbors, especially if they are elderly. Call the police if you are skeptical. (If you see something, say something.)
- Do not allow strangers into your home unless you solicited their services.
- Ask contractors for a written estimate, location of office, insurance information, and referrals in the immediate area.
- Never do business without a contract.
- Get all guarantees, warranties, and promises in writing.
- Never make a full up front payment prior to completion of work.
- Do not do business over the phone - ask for information by mail.
- When making a donation, do not give cash or credit card - only write a check payable to charity.
- Ask as many questions as possible to verify the person contacting you is who they claim to be.
- Try calling or texting the family member or friend the person is inquiring about. Do not take their word for it.
- Be skeptical if someone calls you claiming to be a government entity and claims you owe money. Government agencies do not ask people to wire money, pay with prepaid debit cards, or purchase gift cards.
- Be skeptical if someone is requesting payment immediately.