

# The News Register

We are AT&T Ameritech/SBC Retirees - AASBCR®

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## **Common Scams Targeting Seniors**

Unfortunately with the proliferation of the internet and social networks, the number of scams targeting seniors has skyrocketed. These thieves are looking for ways to steal your money, your banking and account information and your identity. Don't be fooled. Here are some of the more common scams:

### **Counterfeit Prescription Drugs**

Counterfeit drug scams are conducted primarily on the Internet. Popular drugs are offered at considerably reduced prices. However, not only do the selected drugs not work as described but they may also be unsafe and could cause added harm to those using them. They often claim to be drugs from Canada but actually come from India or Indonesia.

### **Bank Scams**

The scammer sends an email message that appears to be from a legitimate bank or institution, asking the recipients to *update* or *verify* their personal information. If you click on the link, you may receive a virus on your computer or be providing personal information to someone who wants to steal your ID.

### **Sweepstakes & Lottery Scams**

Someone calls claiming you have won a prize in a sweepstakes or lottery of some kind but you need to make a payment to cover the taxes or arrange for the transfer of the prize funds. Victims may even be sent a check to deposit in their bank account only to find that the bank rejects it. Meantime, the scammers pocket the supposed fees or taxes on the prize.

### **The Grandparent Scam**

Someone calls claiming to be a grandchild in trouble, having been in a car accident, or arrested, or detained in a foreign country and in need of money right now. The voice is often difficult to recognize because of background noise and static on the call. The caller often begs the grandparent not to tell his parents. Sometimes a person claiming to be a police officer or a friend adds additional

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information to make the situation seem more legitimate. The scammer often suggests that money be transmitted via a local retailer, such as Walmart or CVS, where a pre-paid debit card can be purchased. Then the card's code is provided to the grandchild (scammer) to allow transfer of its value.

### **IRS tax scam**

In this rip-off someone calls claiming to be from the IRS, insisting that you owe taxes and must pay immediately or lose your driver's license, your business license, social security or Medicare benefits, face deportation or go to jail. The IRS will never contact you by phone without first notifying you by U.S. mail and the IRS never demands immediate payment or requires that payment be made via a pre- paid debit or cash card. The IRS has simple advice on how to handle these thieves. Just hang up.

### **Tech Support Scam**

Someone calls claiming to be with tech support from a software company such as Microsoft. The callers often have strong accents but common names such as *Adam* or *Bill*. They may know your name and other personal information. The caller tells you that your computer is sending error messages, and they've detected a virus on it, which can only be removed by providing access to your computer. They then will run a "scan" of your files and point out the virus that has infected your computer. The scammers then offer to remove the virus for a fee and they request your credit card details. Those who allowed the caller remote access to their computers, whether they paid for the virus to be removed or not, encountered difficulties with their computer afterwards, according to the FBI's Internet Crime Complaint Center. Some said that certain programs or files were inaccessible or their computers would not turn on. Other victims reported taking their computers for repair and being told that unauthorized software had been installed.

These are just a few of the many scams targeting seniors and others. Don't be fooled. If it sounds too good to be true, it is.

AASBCR<sup>®</sup> is always working for our retiree members.



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