



Arizona Attorney General Mark Brnovich

Educating • Protecting • Empowering

Arizona Consumers



**PROTECTING
ARIZONA**

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As your Attorney General, one of my highest priorities is to protect Arizona consumers from financial predators. Every year, fraudsters create new scams, costing consumers billions of dollars. As part of our ongoing efforts to fight financial fraud we created this “Senior Tool Kit.”

Older adults are heavily targeted by financial scammers and are therefore at greater risk to become victims of theft and fraud. The Office of the Arizona Attorney General wants you to be as prepared as possible. You can encounter scams on the phone, through the mail, via email, online, or even being approached in public by a complete stranger.

This kit will help you by providing you with the tools you need to identify a scam and protect yourself. You can also go to the Arizona Attorney General’s website at www.AZAG.gov for more information or to sign up to receive the latest scams.

You can always contact someone at my office for additional help at (602) 542-2123 or (520) 628-6504 if you are in Tucson. To file a consumer complaint, please call (602) 542-5763 in Phoenix, or (520) 628-6504 in Tucson. You can also file a consumer complaint by visiting: <https://www.azag.gov/consumer>.

Serving you,



Mark Brnovich
Arizona Attorney General



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The information contained in this Guide is for educational use only and does not substitute for the advice of an attorney licensed to practice law in Arizona. Additionally, the Attorney General’s Office cannot represent individual consumers. However, our consumer experts look into every complaint and work with businesses to resolve disputes. Complaints that are not resolved by businesses voluntarily are reviewed by our Office for further action.

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THE SCHEME:

Someone calls you with a great offer for a product, business opportunity, or service; a bank or credit company needs to “verify” your information; or a charity is asking for a donation.

THE SCAM:

Scam artists pose as telemarketers, banks or credit company employees, charity volunteers, or election officials to get your money, your identity or personal information as a means to get to your money.

SPOT IT:

The telemarketer does not have or will not give you written material about the product or service.

- You have to act now to get the discount or the supposed “great” deal.
- The telemarketer puts a lot of pressure on you or tries to scare you into buying the product or service.
- The telemarketer asks for an up-front fee for helping repair your credit, settle your debt, or finding you a guaranteed loan.

- The caller asks you to confirm personal information that the company they claim to represent has on file.
- You can only pay by cash, check, money order, debit card, or by wiring money, not a credit card. It is harder to dispute these charges and your money is gone before you realize the telemarketer was a scam artist.

STOP IT:

- Ask lots of questions.
- Ask for written information and review it thoroughly before you provide payment.
- Check out a company or charity with the Better Business Bureau.
- Tell the caller to put you on their Do Not Call list.
- Put your number on the Do Not Call Registry (www.donotcall.gov).
- Do not send a check, cash or money order, wire money, or give out your account information to anyone insisting on immediate payment that you did not contact.
- Do not give out your personal information to a telemarketer or door-to-door salesperson, especially if you have not researched the company or been given written materials about them.
- Hang Up. You do not have to talk to telemarketers.



THE SCHEME:

You have won the Grand Prize! You have won the lottery! Or, someone from another country has won the lottery, but sadly cannot collect so he or she will give you half of the winnings to help him or her.

THE SCAM:

Scam artists ask you for your money to collect your winnings (for legal fees, currency conversion, taxes, etc). Or, they might tell you your chances of winning are increased if you buy something. These scam artists may contact you by phone, email, mail, or in person by approaching you in public places asking for your help. They may even show you a “winning” lottery ticket they cannot turn in.

SPOT IT:

- You have won a lottery or a sweepstakes you did NOT enter.
- You are sent “advances” on your winnings in the form of a phony check and then you are asked to send back money for taxes, shipping, or other fees.
- You are told that buying a product will improve your chances of winning a contest.
- Someone from another country wants you to help them collect lottery winnings by providing access to your bank account.
- You are told that you have won a lottery in or are being offered lottery tickets from another state or country. It is against U.S. law to sell or purchase lottery tickets across a border by phone or mail.
- You are asked to provide personal information or to verify your identity in order to receive your money or prize.



STOP IT:

- Remember: in a legitimate lottery, the winner makes the contact to collect their winnings. Lotteries do not contact you. You cannot win a lottery you never entered!
- Do not respond to phone calls, emails, or letters saying that you have won a lottery or sweepstakes.
- Never wire money to anyone for “taxes” or “legal fees” to collect your supposed winnings.
- Never give a stranger access to your bank account.
- Do not give your bank account number, social security number, or any other personal information to someone claiming that you have won a prize.



THE SCHEME:

An advance fee scheme occurs when the victim pays money to someone in anticipation of receiving something of greater value—such as a loan, contract, investment, or gift—and then receives little or nothing in return.

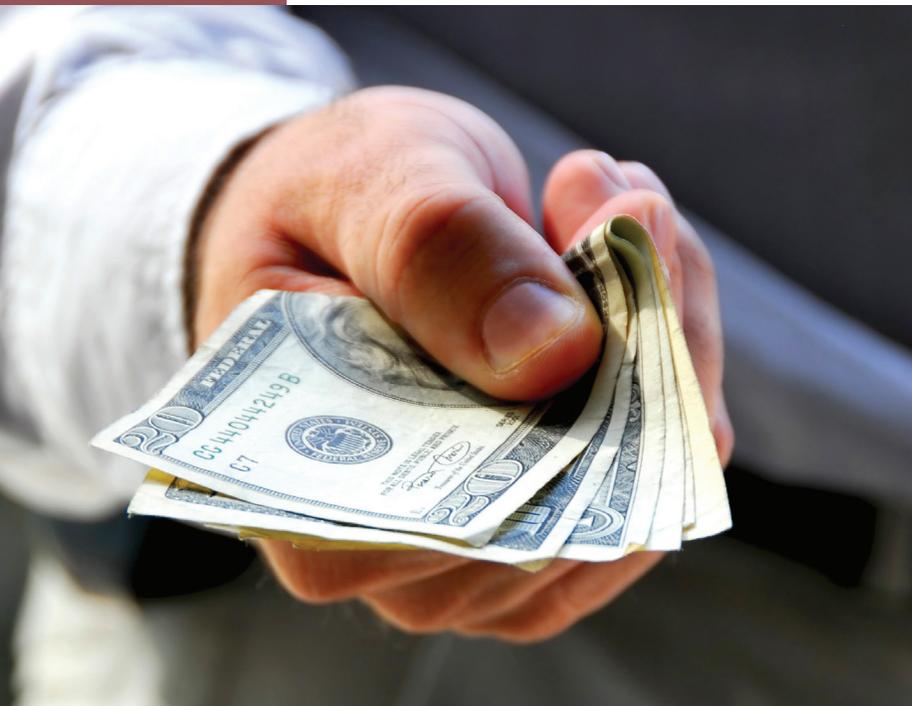
THE SCAM:

The variety of advance fee schemes is limited only by the imagination of the con artists who offer them. They may involve the sale of products or services, the offering of investments, lottery winnings, “found money,” or many other “opportunities.” Clever con artists will offer to find financing arrangements for their clients who pay a “finder’s fee” in advance. They require their clients to sign contracts in which they agree to pay the fee when they are introduced to the financing source. Victims often learn that they are ineligible for financing only after they have paid the “finder’s fee” according to the contract. Such agreements may be legal unless it can be shown that the “finder” never had the intention or the ability to provide financing for the victims.

STOP IT:

If the offer of an “opportunity” appears too good to be true, it probably is. Follow common business practices. For example, legitimate business is rarely conducted in cash on a street corner.

- Know who you are dealing with. If you have not heard of that person or company that you intend to do business with, learn more about them. Depending on the amount of money that you plan on spending, you may want to visit the business location, check with the Better Business Bureau, or consult with your bank, an attorney, your accountant or the police.
- Make sure you fully understand any business agreement that you enter into. If the terms are complex, have them reviewed by an attorney.
- Be wary of businesses that operate out of post office boxes or mail drops and do not have a physical office. Also, be suspicious when dealing with persons who do not have a direct telephone line and who are never in when you call, but always return your call later.
- Be wary of business deals that require you to sign nondisclosure or non-circumvention agreements that are designed to prevent you from independently verifying the bona fides of the people with whom you intend to do business. Con artists often use non-circumvention agreements to threaten their victims with civil suit if they report their losses to law enforcement.



THE SCHEME:

You receive an email or fax from someone in another country (commonly Nigeria) who needs your help transferring or depositing a large sum of money. In return for your assistance, you are promised a portion of the money for doing nothing more than allowing the money to be transferred to your bank account or setting up a new account.

THE SCAM:

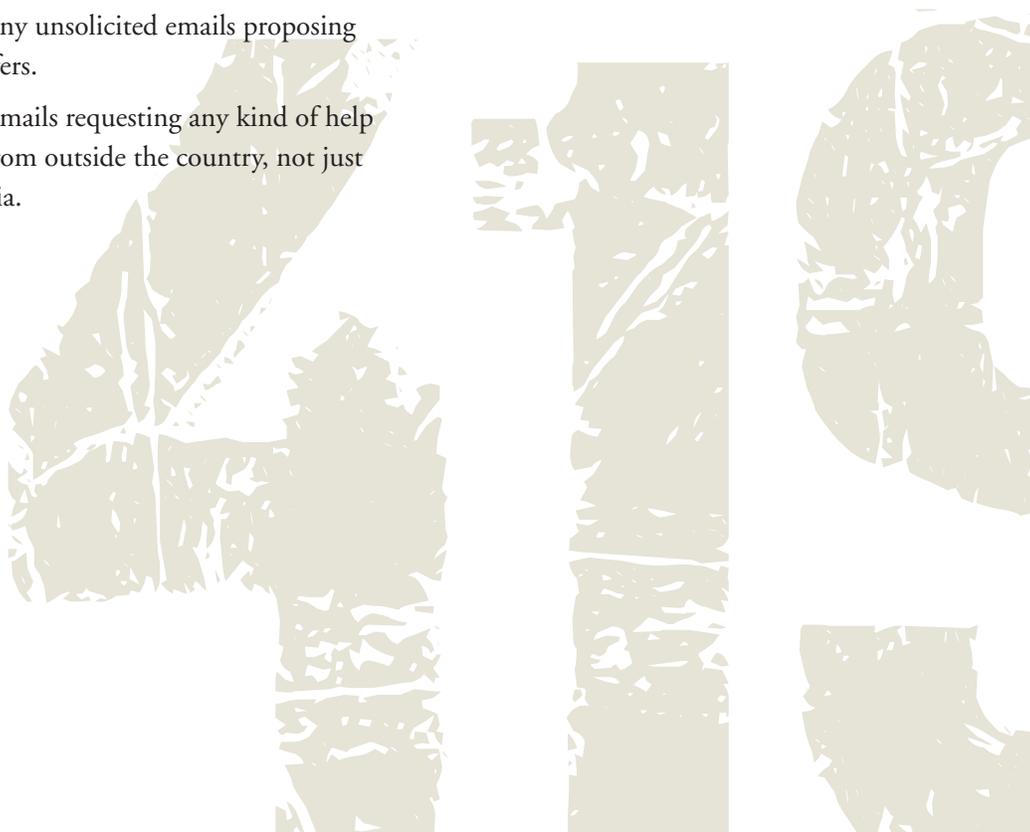
The schemes violate 419 of the Nigerian criminal code, hence the label “419 fraud.” Just as the transfer of the millions of dollars is supposed to take place, a problem develops. Your millions of dollars are in jeopardy unless you are able to send money to the person making the “transfer” immediately. The scam is likely to be over as soon as you send the money. It is also possible that when contact is made with the scammer, you will be asked for your account information.

SPOT IT:

- Beware of any email from anyone asking for your help transferring or depositing what is typically a large amount of money.
- Beware of anyone asking you to wire money.
- Beware of any unsolicited emails proposing business offers.
- Beware of emails requesting any kind of help or service from outside the country, not just from Nigeria.

STOP IT:

- Do not respond to any emails or other communications from anyone asking for your help transferring or depositing money.
- Do not wire money to anyone in response to this type of request. Wiring money is a very easy way to lose money to a scam artist without being able to recover it. Once the wire transfer is completed, it is almost impossible to trace who picked up the money.
- Report scams and letters to the U.S. Secret Service, FBI office, Internet Crime Complaint Center or the U.S. Postal Inspection Service. You can also register a complaint with the Federal Trade Commission.



THE SCHEME:

You receive an email, text message, or automated phone call from what appears to be your bank or other financial institution warning you that there is a problem with your account; it has been locked due to too many unsuccessful attempts to access the account, or some other reason that requires you to “verify” or “confirm” your information and/or identity.

THE SCAM:

The message contains a link to a “phony” website that has all the appearances of your bank or another financial institution or company. The website requires you to enter such confidential information as your bank account number, ATM PIN, credit card number or social security number. Vishing, or voice phishing, is a twist on the phishing scam. Instead of asking you to click on a link to a bogus website, the vishing email, text message or phone call will ask you to call a financial institution or bank to verify your information and/or identity. When you call the number provided, you will be connected to an automated response system or a person pretending to work for a financial institution. The person or the automated response system will ask you to provide personal and confidential information such as your credit card number, your card’s three-digit security code or social security number. As in the phishing scam, once you have provided the information, the scammer can use it to drain your bank account, open other accounts in your name and steal your identity.

SPOT IT:

- You receive an email, text message or automated phone call urgently asking you to verify or confirm information such as your social security number or your bank account number. A legitimate bank or financial institution, the IRS, or Social Security Administration will NEVER call or email you asking to verify your information. They might ask for verification only when you call them.

- An email, text message or automated phone call urgently tells you that if you do not verify account information, your account will be frozen.
- An email from your financial institution or from an online vendor includes a link to a website that asks for personal information such as account number, social security number, etc.

STOP IT:

- If you are still worried about your account being frozen or suspended, do not respond to the message or call the number they provided. Call the bank or company directly from the number you find in the Yellow Pages, internet search or from your statement.
- Do not enter your bank account number, credit card number, social security number or other personal information into a website you were linked to through email.
- Check the legitimacy of links to websites sent to you in an email by checking for security padlock on the bottom of the screen web address beginning with https.
- If you do call the number that you have been given, do not provide your bank account number, credit card number, social security number or other personal information even if they claim they are calling from your bank.

THE SCHEME:

As a “moneymaking” scheme, you pay a fee to the person who recruited you and then you recruit others who pay fees to you. If the originator starts by recruiting 8 people, each of those 8 must recruit 8 more. In these schemes, money is made by bringing people into the scheme, not by selling a product or service.

THE SCAM:

There are always victims who lose a considerable amount of money. Mathematically, not everyone can make money in a pyramid scheme. At some point it becomes impossible to recruit enough people so members can be paid off and the pyramid collapses. It is usually only the top levels (which are filled by the scam artists) that ever make a profit. Establishing, operating, advertising or promoting a pyramid scheme is illegal in Arizona.

SPOT IT:

- You are invited to join a “circle” or multilevel marketing plan in which you give a “gift” or “fee” in the form of a money contribution to someone and you make money back when others you recruit give “gifts” or “fees” to you.
- The person trying to recruit you to join their “investment opportunity” emphasizes how legal and foolproof it is.
- The legality described to persuade you of authenticity has nothing to do with the structure of the scheme.

STOP IT:

- Pyramid schemes are illegal in Arizona. Be cautious of such a scheme even if recruiters call it an “investment opportunity.”
- Always do your research and ask questions before investing. Ask for information in writing.
- Any investment opportunity should be researched and thought about carefully.
- Consult with an accountant, attorney or financial advisor before becoming involved.



THE SCHEME:

You receive a call from someone who claims to be a loved one with an emergency or from someone who is reporting that a loved one has been in an accident. The caller asks to wire money immediately and gives you an address that is not familiar to you.

THE SCAM:

A scam artist has enough information about you and your family to try and trick you into believing a loved one is injured or in trouble. They ask you to wire money for assistance not only because it is the fastest way to get your money, but also because it is easy for a scam artist to get the money and never be traced.

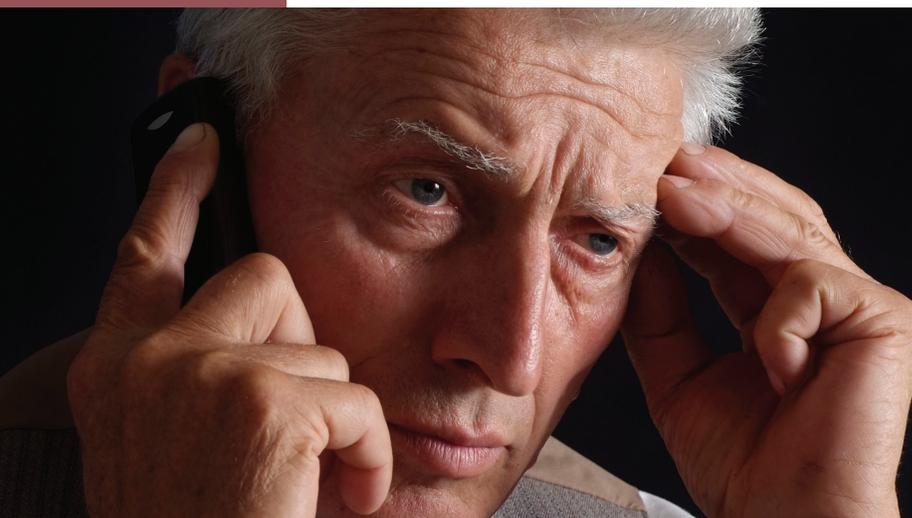
SPOT IT:

- You have never heard of this distant cousin, grandniece or other family member.
- There doesn't seem to be a logical reason for emergency personnel to call you instead of another emergency contact.

- The caller gives very little information about who they are and what happened to your loved one or family member.
- You are asked to wire money immediately.
- The "grandchild" asks you to keep his/her problem a secret from their parents.

STOP IT:

- Try to remain calm and get as much information as you can from the caller. If they claim to be a family member or loved one, ask the caller to confirm your name or their name, middle name or the city in which they were born. If they claim to be calling about a loved one who was involved in an accident, ask the caller their name, title, and the agency they are with.
- If they give you this information, tell them you will be calling the agency to confirm and call directory assistance in the city they claim to be calling from.
- Do not volunteer names of family members or friends.
- Do not wire any money until you have confirmed that your loved one is really in need.
- Do not let a caller work you into a panic because that's how a scam like this succeeds.



THE SCHEME:

Someone comes to your door offering products, services, or magazine subscriptions for a low cost.

THE SCAM:

Your magazine subscription could be for years longer than you intended and/or more expensive than you could get it somewhere else; the products are poor quality, do not work or are never received; or the services are over-charged or not performed.

SPOT IT:

- The sales person tells you that you cannot cancel your subscription.
- The salesperson does not give you a summary of your cancellation rights and a copy of the cancellation form in writing.
- Beware of emotional ploys to get you to order magazine subscriptions, such as raising money for college and high-pressure sales tactics.
- Children are selling the products.

STOP IT:

- Do not be pressured into buying anything from a door-to-door salesperson.
- Do not open your door to someone you do not know.
- Read all paperwork and fine print before you agree to buy.
- Do not pay a door-to-door salesman in cash or check made out to the name of the person.
- Do not do business with a door-to-door salesman unless you can verify that they have a local office.
- Ask to see the required cancellation notice. You are supposed to have three days to cancel your order if your purchase is over \$25.
- Check on businesses with the Better Business Bureau.
- If you suspect fraud, call local police to file a complaint or a report.



THE SCHEME:

A contractor offers to do a home repair for a very low cost, perhaps explaining the low cost by claiming the materials are left over from another job.

THE SCAM:

The contractor...

- Charges an advance fee, then doesn't return to do the job;
- Charges for an estimate;
- Quotes the repair at a low cost, then charges a higher cost after completion of the project;
- Talks you into paying them for repairing something that did not need to be fixed or;
- Does a very poor, unsatisfactory job.

SPOT IT:

- A contractor comes to your door unsolicited and offers his or her services.
- A contractor tells you that you need repairs immediately, especially if you did not call the contractor for that specific problem.
- The contractor does not have a state-issued contracting license.

STOP IT:

- Check a contractor's license and complaint history with the Arizona Registrar of Contractors and the Better Business Bureau BEFORE signing a contract or agreeing to have any work performed.
- Never pay for the entire job before it has been completed to your satisfaction.
- Ask for a written contract itemizing all work to be done with associated costs and payment terms.
- Make sure the contract is clear and you understand the terms, conditions, and fees.
- Get at least three estimates before you decide on a contractor.
- Make sure there is a guarantee or warranty and it is in writing.
- Ask to see the contractor's state-issued license and request a list of references from previous jobs. It is illegal in Arizona for a contractor to operate without a license.
- Do not hire a contractor without a state-issued license.



THE SCHEME:

You have been offered a fabulous, cheap or even a free vacation. The deal includes a fancy hotel, a cruise and many wonderful sunny days on the beach.

THE SCAM:

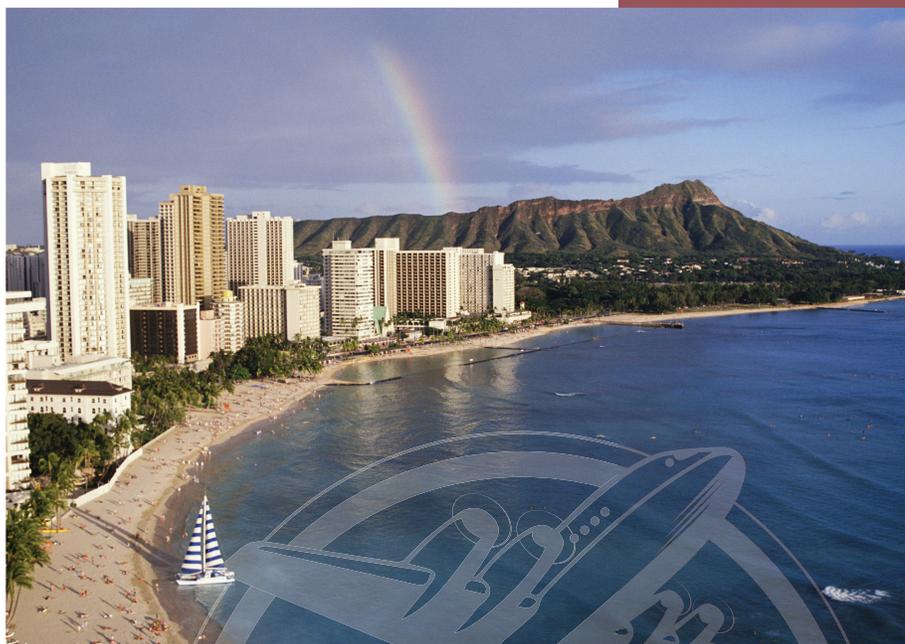
Your vacation costs you much more than was promised, the fancy hotel is actually a substandard motel, or you have to attend an investment, timeshare or another type of seminar during which you are asked to pay money.

SPOT IT:

- There are hidden costs, such as hotels or a plane ticket to the departure point for a cruise.
- Beware of unsolicited emails or faxes for free vacations, especially from a company whose name you do not recognize.
- Nothing is ever really “free,” so look for hidden costs, fees, services or products you have to buy, or something you have to invest in to get your “free” vacation.
- If it sounds too good to be true, it probably is.
- There are restrictions, such as not being able to get the deal during certain times of the year.
- Beware of high-pressure sales pitches for timeshares, products or investment seminars during the vacation.

STOP IT:

- Read all the fine print before you choose to take a deal on a vacation.
- Research all travel options or use a travel agent who you know and trust.
- Pay for vacations with a credit card because fraudulent charges can be disputed.
- If you question the legitimacy of a travel deal, do not sign up for it.



THE SCHEME:

You receive an invitation through the mail to attend a free dinner and seminar at a local hotel or restaurant. Once you have enjoyed your free dinner, you will be subjected to a hard sell investment scheme that promises a “once-in-a-lifetime opportunity” to make a large amount of money.

THE SCAM:

Once the operators have information from you on how much money you have available to invest and know the limit on your credit cards, they will pressure you into the investments. The investments may turn out to be bogus or they may be legitimate investments that are not right for you and you lose your money instead of making a profit. If you choose to attend these seminars, be aware that if you give them money, it is often very difficult, if not impossible, to get it back. They will continue to pressure you to invest more and more after the seminar.

SPOT IT:

- You receive invitations to investment seminars, usually at hotels or restaurants.
- “The more you invest, the more you stand to gain. How much money do you have available?”
- You are pressured to invest.
- You are promised or “guaranteed” returns for your investments that are above normal.
- You are offered “secret” or “exclusive” tips or techniques for investing.
- There is no disclosure of the risks involved in investing.
- The salesperson does not give you a copy of the cancellation form.
- You receive calls from solicitors after the seminar trying to add to your investment.

STOP IT:

- Be very careful with your money. You can spend a lifetime saving up for your retirement, so do not invest it carelessly.
- Always be in charge of your money. Know what is happening to it and do not let anyone invest it without your knowledge and consent.
- Be informed about investments you want to make.
- Do not invest your money because someone is pressuring you or scaring you by telling you that you will outlive your money supply.
- Research investments instead of investing in whatever opportunity knocks on your door. Information on the legitimacy and complaint history of businesses offering investment opportunities can be obtained from the Better Business Bureau or Arizona Corporation Commission.
- Remember that legitimate investment advisors will charge a reasonable fee for their services.
- Find someone you trust and who has experience to help you decide what types of investments to make.

THE SCHEME:

Someone convinces you to invest in a business venture, stocks, a promissory note, or some sort of exotic financial arrangement. They assure you that you will earn money from the investment. They may tell you that you need to act immediately as others are trying to “get in on the deal.”

THE SCAM:

- Scam artists work off your fear, greed, and insecurity. They will try to scare you into making an investment or will use promises of high profits with no risk to convince you to invest.
- They will be reluctant to give you important information such as background on the company's partners or the financial track record of the company.
- Consumers will not know the information is false until after they invest.
- Pressures you into an investment that may not be suitable for you.
- Charges large commissions and/or fees, leaving little for the actual investment and puts a small amount into the actual investment.
- Sells you assets (such as gemstones or precious metals) at a high mark-up with the promise that they will increase in value but, in fact, their value does not increase and you end up with an asset worth much less than the price you paid.
- Does not follow through on promises.
- Creates a bogus company or business venture they want you to invest in.
- They are very friendly and will take a personal interest in your life. They will call often, but contact will lessen and disappear after you made the investment.
- They will try to blend in with a group, such as a political or religious group, and use word of mouth to create trust and generate business.

STOP IT:

- Check with the Arizona Corporation Commission Securities Division to see if the company or broker is registered to sell securities in Arizona and if the broker or broker's firm has a disciplinary history.
- Check with the SEC (U.S. Securities and Exchange Commission) to find out if the company is registered to sell securities such as stocks, assets or partnerships.
- Consult with a financial planner, lawyer or accountant before you invest.
- Ask for a track record of the company, the backgrounds of those promoting it and written proof of where your money is going.
- Never give someone complete control of your money (i.e. a general power of attorney) or allow someone to make investment decisions for you.
- Never invest in an opportunity or product pitched to you by someone other than a registered investment professional, such as a broker or financial adviser.

SPOT IT:

- Scam artists will make their company look the part with professional offices, professional-sounding addresses and usually use 1-800 numbers.

WHAT HAPPENED?

You are a victim of identity theft. Someone obtained access to your checking account or stole your debit card. Someone ruined your credit history by opening credit card accounts in your name that have not been paid off. Someone obtained your credit card number by stealing it, hijacking your computer or any number of other ways. Someone used your personal information to conduct illegal activities. Now that your credit history is ruined and you are in debt for things you never knew about, you cannot qualify for an auto loan to buy a car. You could be in danger of being arrested for something you did not do.

WHAT IS IDENTITY THEFT?

Identity theft is when someone fraudulently uses your personal identifying information to obtain credit, take out a loan, open accounts, get identification or numerous other things that involve pretending to be you.

It is a very serious crime that can cause severe damage to your financial well-being if not taken care of promptly. People can spend months and thousands of dollars repairing the damage done to their credit history and name by an identity thief.

Even scarier, some cases of identity theft are connected to more serious crimes that may lead law enforcement to suspect you of a crime you did not commit.

HOW DO I KNOW IF I AM A VICTIM?

Here are some warning signs that you may be a victim of identity theft:

- You are denied credit;
- You find charges on your credit card that you do not remember making;
- Personal information, credit cards, ATM cards, checks or IDs have been stolen from you;

- You suspect someone fraudulently changed your mailing address;
- Your credit card bills stop coming;
- You find something wrong on your credit report such as loans you did not take out or accounts you do not remember opening;
- A debt collector calls about a debt you did not incur and did not know about.

If any of these have happened, you may be the victim of identity theft or you could be a victim without noticing any of these things. It is good to keep a careful eye out for anything out of the ordinary by ordering and reviewing your credit report at least once a year and being alert to these signs.

WHEN YOUR IDENTITY IS STOLEN

You should take the following steps as soon as you learn that your identity has been stolen.

Acting quickly is the best way to make sure this crime does not get out of control. The longer you wait, the more of your money someone else is spending and, potentially, the greater the damage to your credit.

STEP 1: CONTACT THE POLICE

File a report with your local police department and, if the identity theft did not take place within your area, file a report with the police from the area where the theft took place. Make sure to get a copy of the police report. You may need that documentation to support your claims to credit bureaus, creditors, debt collectors or other companies. If you are unable to obtain a copy of the police report, be sure to get the report number.

STEP 2: CLOSING ACCOUNTS

If you notice any accounts under your name that have been tampered with or opened without consent, close them immediately. The longer an identity thief has access to these accounts, the more money you could lose. Call each bank or credit card company and then follow up in writing. If there are fraudulent charges or debts on your account or if a new account has been opened, you should immediately file a fraud report with the fraud department of your bank and/or credit card company. If a new account was opened without your knowledge and consent, contact the fraud department of that bank or credit card company and file a report. Ask if they will accept the Identity Theft Affidavit from the Federal Trade Commission. If you close an existing bank account and open a new one, be sure to create new PINs (Personal Identification Numbers) and passwords.

STEP 3: FRAUD ALERT

The next step is to place a fraud alert on your credit file and carefully review your credit report. This will prevent an identity thief from opening any more accounts in your name. You should contact the three major credit bureaus listed on page 38. If you place a fraud alert with one credit bureau, that credit bureau is required by law to contact the other two bureaus. The other bureaus will include the fraud alert in their reports. However, to ensure that the alert is included in your credit file as quickly as possible to minimize potential damage to your credit history, contact all three credit bureaus immediately.

STEP 4: FIXING SPECIFIC PROBLEMS

You have identified the problems in your credit report, as well as identity theft problems elsewhere. Now it is time to fix them.



STEP 5: FILING COMPLAINTS

The Federal Trade Commission (FTC), in conjunction with the FBI, maintains an Identity Theft Data Clearinghouse. The FTC aids identity theft investigations by collecting complaints from identity theft victims and sharing the information with law enforcement agencies, credit bureaus, companies where the fraud took place and other government agencies. To report fraud, identity theft, or an unfair business practice, visit ftc.gov/complaint, click on the FTC Complaint Assistant icon, and answer the questions. The more information you can provide about the situation, the more useful your complaint will be.



To report fraud, identity theft or unfair business practice, visit ftc.gov/complaint. Click on the FTC Complaints Assistant icon and answer the questions. The more information you can provide about the situation, the more useful your complaint will be.

PREVENTING ID THEFT IN THE FUTURE

No matter how many precautions you take, identity thieves can find a way to steal your identity. But there are ways to minimize your risk and to help you recognize identity theft quickly.

1. Password Protection: Obtain password protection on bank, credit card and other personal accounts. Do not use a password that could be easily guessed, such as your pet's name or your birth date. Choose a password that mixes random numbers with letters. If you write the password down, do not carry it with you.

2. Social Security Number: Do not carry your Social Security card or your social security number with you. Make sure it is not used as your driver's license number. Keep the card in a safe place and use the number only when necessary.

3. Credit Report: Order a copy of your credit report from each of the three credit bureaus each year. A credit report contains information on where you live, where you work, how you pay your bills, whether you have ever been sued, arrested, or ever filed for bankruptcy, and what credit accounts have been opened in your name. Reviewing your credit report can alert you to any fraud or errors. This is very important and one of the best ways to catch identity theft. You are entitled to one free credit report annually from each of the three major credit reporting bureaus. Take advantage of it.

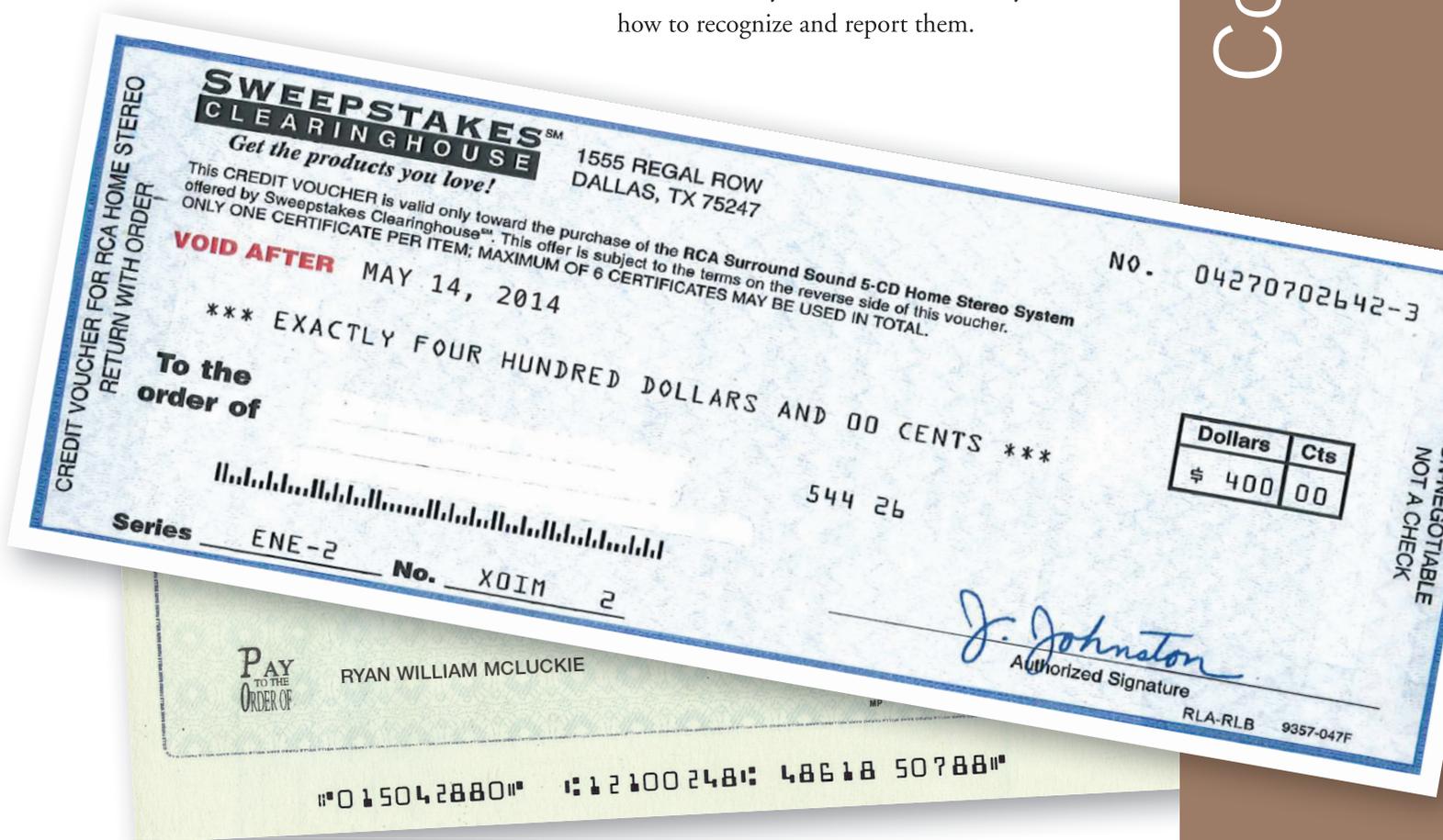
For additional information, please visit: <https://www.azag.gov/identity-theft>.



It is your lucky day! You just won a foreign lottery! The letter says so. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You are guaranteed that when they get your payment, you will get your prize.

There is just one catch: this is a scam. The check is no good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you do not know. Once you deposit the check and wire the money, your bank will discover that the check was a fake and deduct those funds from your account. The money you wired cannot be retrieved and you cannot recover those funds. This is just one example of a counterfeit check scam that could leave you scratching your head.

The Federal Trade Commission, the nation's consumer protection agency, wants you to know that counterfeit check scams are on the rise. Some fake checks look so real that bank tellers are fooled. Some of the checks contain authentic-looking watermarks. These counterfeit checks are printed with the names and addresses of legitimate financial institutions. Although the bank and account and routing numbers listed on a counterfeit check may be real, the check still can be a fake. These fakes come in many forms, from cashier's checks and money orders to corporate and personal checks. Could you be a victim? Not if you know how to recognize and report them.



PROTECTING YOURSELF

Here's how to avoid a counterfeit check scam:

- Throw away any offer that asks you to pay for a prize or a gift. If it is free or a gift, you should not have to pay for it. Free is free.
- Resist the urge to enter foreign lotteries. It is illegal to play a foreign lottery through the mail or the telephone, and most foreign lottery solicitations are phony.
- Know who you are dealing with and *never wire money to strangers*.
- If you are selling something, do not accept a check for more than the selling price, no matter how tempting the offer or how convincing the story. Ask the buyer to write the check for the correct amount. If the buyer refuses to send the correct amount, return the check. Do not send the merchandise.
- As a seller, you can suggest an alternative way for the buyer to pay, like an escrow service or online payment service. There may be a charge for an escrow service. If the buyer insists on using a particular escrow or online payment service you have never heard of, check it out. Visit the website, and read the terms of agreement and privacy policy. Do not use a service that has no customer service line or does not give you answers about the service's reliability.

- If you accept payment by check, ask for a check drawn on a local bank, or a bank with a local branch. That way, you can make a personal visit to make sure the check is valid. If that is not possible, call the bank where the check was purchased, and ask if it is valid. Get the bank's phone number from directory assistance or an internet site that you know and trust, not from the check or from the person who gave you the check.
- If the buyer insists that you wire back funds, end the transaction immediately. Legitimate buyers do not pressure you to send money by wire transfer services. In addition, you have little recourse if there is a problem with a wire transaction.
- Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

IF YOU THINK YOU ARE A VICTIM

If you think you have been targeted by a counterfeit check scam, report it to the following agencies:

- The Federal Trade Commission
- The U.S. Postal Inspection Service
- Arizona Attorney General's Office

Contact information is located on pages 34-38 of this book.

DO NOT FALL VICTIM TO ATM CRIMES

By staying alert at all times while transacting at an ATM, you can avoid becoming a victim of theft or fraud.

CRIMINALS USE THE FOLLOWING METHODS TO COMMIT ATM CRIMES

1. CARD SWAPPING

- Criminals distract you while you are entering your personal identification number (PIN). They then swap your card. This is done so quickly that very often you are unaware that you no longer have your own card.

2. CARD SKIMMING

- Card skimming typically involves tampering with an ATM by placing an additional card reader over the ATM's card reader. In conjunction with a hidden camera, this provides fraudsters with your card details and PINs.

3. VANDALISM

- ATMs are vandalized to force you to use ATMs in poorly lit, quiet areas where it is easier to commit crime and to trap your card in the ATM's card reader, giving you the impression that the machine has swallowed your card. Criminals do this so they can watch you key in your PIN from a distance or offer you the use of a cellphone to cancel your card. They then dial an accomplice who claims to be a bank official and pretends to cancel your card on the telephone and asks you for your PIN. **NEVER DISCLOSE YOUR PIN NUMBER TO ANYONE.**
- Someone advises you to key in your PIN and press the cancel button to retrieve your card. This, of course, will not happen as your card is stuck. While you are entering your PIN, the person memorizes it and, once you have left, removes your card using a sharp object. They now have your card and PIN and are able to access your account.

WHAT YOU CAN DO TO AVOID BECOMING A VICTIM

- Only enter your PIN when prompted to do so by the ATM.
- Never keep a record of your PIN on your card or any piece of paper in your wallet, purse or handbag or on your cellphone.
- Keep your daily cash withdrawal limit to a minimum.



- Be careful when you enter an ATM area. Always be on the lookout for criminals and never accept help from a stranger, even if they say they are a bank employee. Accredited ATM assistants, who will be able to identify themselves as such, will normally be on duty to assist you.
- Stand close to the ATM and use your hand and body as shields when entering your PIN.
- Cancel your card immediately if it is stolen or retained by the ATM.

Credit card fraud takes place every day in a variety of ways. You cannot always prevent it from happening, but you can create some obstacles and make it tougher for someone to get ahold of your cards and card numbers. Treating your credit cards and account numbers like cash is one way to head off potential misuse.

HOW DOES CREDIT CARD FRAUD HAPPEN?

Theft, the most obvious form of credit card fraud, can happen in a variety of ways from low-tech dumpster diving to high-tech hacking. A thief might go through the trash to find discarded billing statements and then use your account information to make purchases. A retail or bank website might get hacked, and your card number could be stolen and shared. Perhaps a dishonest clerk or waiter takes a photo of your credit card and uses your account to buy items or create another account. You may get a call offering a free trip or discounted travel package. To be eligible, you have to join a club and give your account number. The next thing you know, charges you did not make are on your bill and the trip promoters who called you are nowhere to be found.

WHAT CAN YOU DO?

Incorporating a few practices into your daily routine can help keep your cards and account numbers safe. For example, keep a record of your account numbers, their expiration dates, and the phone number to report fraud for each company in a secure place. Do not lend your card to anyone — even your kids or roommates — and do not leave your cards, receipts, or statements around your home or office. When you no longer need them, shred them before throwing them away.

Other fraud protection practices include:

- Do not give your account number to anyone on the phone unless you have made the call to a company you know to be reputable. If you have never done business with them before, do an online search first for reviews or complaints.

- Carry your cards separately from your wallet. It can minimize your losses if someone steals your wallet or purse. And carry only the card you need for that outing.
- During a transaction, keep your eye on your card. Make sure you get it back before you walk away.
- Never sign a blank receipt. Draw a line through any blank spaces above the total.
- Save your receipts to compare with your statement.
- Open your bills promptly — or check them online often — and reconcile them with the purchases you have made.
- Report any questionable charges to the card issuer.
- Notify your card issuer if your address changes or if you will be traveling.
- Do not write your account number on a piece of paper and keep it in your wallet, purse or handbag or on your cellphone.

REPORT LOSSES AND FRAUD

Call the card issuer as soon as you realize your card has been lost or stolen. Many companies have toll-free numbers and 24 hour service to deal with this. Once you report the loss or theft, the law says you have no additional responsibility for charges you did not make; in any case, your liability for each card lost or stolen is \$50. If you suspect that the card was used fraudulently, you may have to sign a statement under oath that you did not make the purchases in question.

Computers, sports memorabilia, rare coins, designer fashions, and even cars. These are just a few of the items offered for sale every day on legitimate online auction sites. They are also just a small sample of the items used to lure unsuspecting victims into online auction fraud schemes.

Most of the one million-plus transactions that take place each day on these websites are legitimate; just a fraction actually result in some type of fraud.

Fraudulent transactions, however, can add up. According to the latest report of the Internet Crime Complaint Center (IC3), more than 70,000 complaints made to IC3 last year—about one in every four—involved online auction scams.

You should be wary of the following common auction frauds:

- **Overpayment fraud** targets the seller. A seller advertises a high-value item—like a car or a computer—on the Internet. A scammer contacts the seller to purchase the item, then sends the seller a counterfeit check or money order for an amount greater than the price of the item. The purchaser asks the seller to deposit the payment, deduct the actual sale price, and then return the difference to the purchaser. Unfortunately, the check that the seller received from the “purchaser” is returned because of non-sufficient funds. The seller is out the value of the item as well as the value of the check that was sent to the purchaser.
- **Wire transfer schemes** start with fraudulent and misleading ads for the sale of high-value items being posted on well-known online auction sites. When buyers take the bait, they are directed to wire money to the crooks using a money transfer company. Once the money changes hands, the buyer never hears from them again.
- **Second-chance schemes** involve scammers who offer losing bidders of legitimate auc-

tions the opportunity to buy the item(s) they wanted at reduced prices. They usually require the victim to send payment through money transfer companies, but then do not follow through on delivery.

WHAT TO DO IF YOU HAVE BEEN VICTIMIZED?

Go to the Internet Crime Complaint Center or the Federal Trade Commission (FTC) websites (see page 37) and submit a complaint. The more they know about the extent of the crime—including the specific methods being used to perpetrate it—the more effective the FTC can be in preventing and investigating these scams. You can also report incidents to your local police and to auction companies.

HOW CAN YOU AVOID BEING A VICTIM OF AUCTION FRAUD?

- Ask the seller for a phone number and verify it.
- Beware of buyers who insist on wire transfers as the only form of payment they will accept.
- For big-ticket items, use a legitimate online escrow service that will hold the payment until you receive what you have ordered.
- If you receive an overpayment as a seller, do not cash it but instead ask for the exact purchase price.
- Never give out your social security or driver’s license number—a legitimate seller will not ask.
- Be skeptical if the price sounds too low.

MEDICAL EQUIPMENT FRAUD

Equipment manufacturers offer “free” products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.

“ROLLING LAB” SCHEMES

Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

SERVICES NOT PERFORMED

Customers or providers bill insurers for services never rendered by changing bills or submitting fake ones.

MEDICARE FRAUD

Medicare fraud can take the form of any of the health insurance frauds described above. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

TIPS FOR AVOIDING HEALTH CARE FRAUD OR HEALTH INSURANCE FRAUD

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
- Carefully review your insurer’s explanation of the benefits statement. Call your insurer and provider if you have questions.
- Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
- Give your insurance/Medicare identification only to those who have provided you with medical services.
- Keep accurate records of all health care appointments.
- Know if your physician ordered equipment for you.



TIPS FOR HIRING AN IN-HOME NON-MEDICAL CAREGIVER

As our loved ones grow older, assistance with daily living often becomes necessary. There are many services available to allow your loved ones to stay in their homes and remain independent.

Home services vary from skilled nursing care to general household help. The focus of this guide is for hiring in-home non-medical caregivers who assist with activities of daily living.

This information is not intended to be comprehensive; there are many factors that should be considered, depending on circumstances. This information is to provide a starting point when deciding whether to obtain the services of an in-home non-medical caregiver.

METHODS OF HIRING A CAREGIVER

Friends or family members can be an enormous help during a time when loved ones need extra care and attention. Keep in mind, however, that the responsibility of caring for another can require a great deal of time, skill, and patience.

- Does the friend or family member have the ability, desire, and time to provide adequate care for the person who needs this care?
- Does the friend or family member have reliable transportation to provide care?
- Does the friend or family member have a history of money problems or alcohol/drug abuse?

Hiring a caregiver yourself may seem less costly than using an agency; however, there is also added liability and responsibility. Here are some items to consider:

- Employee taxes and worker's compensation: as the employer you will be responsible to verify the legal status of the worker, pay taxes, and keep adequate records.
- Caregiver references: do you know how to verify them?
- Drug/alcohol tests: do you know how to obtain them?

- Background checks: do you know how to conduct a thorough background check?
- Do you know what certification and training is available for the level of care needed?

Supervision of the in-home caregiver

- Who will handle supervising the caregiver?
- Who will monitor the caregiver's performance?
- If the person you hire fails to show up or does not work out for any reason, is there a back-up person or alternative plan?
- To whom do you report problems?

Using a caregiving agency to provide the services you need can be beneficial as the agency can provide a variety of caregiving services. The agency will take care of taxes, worker's compensation, etc., and will find a replacement if a new worker is needed. The agency may assume liability for some issues that arise during the course of care. Service agreements and costs with agencies:

- Ask for a written contract – what kind? Sample?
- Method of payment – who is responsible for billing?
- If using ALTCS or VA benefits, does the contract meet the requirements – what requirements?

HERE ARE SOME OTHER ISSUES TO CONSIDER

- How long has the care giving agency been in business and can it provide references?
- How do you find out if they are bonded and insured?
- Will you see the same caregiver each time?
- Does a supervisor make regular visits to the home?
- What initial and continuing education is required for the caregivers?
- What type of assessment is done to determine the level of care needed? How do you know what is good? What is the cost?
- Is the caregiver trained to provide the level of care your loved-one needs?
- Are background checks performed and results obtained before caregivers provide services? What type of screening is done?
- Is there 24 hour emergency coverage?
- Will you be able to hire weekend or evening help?
- Is there a backup plan if the caregiver does not arrive on time?
- Who do you call with complaints and how are complaints resolved?
- Are all agreements and costs in writing? A written contract should specify the tasks to be performed and the costs for these services.

WARNING SIGNS OF CAREGIVER PROBLEMS

- Does the caregiver prevent family or friends from visiting?
- Do they set rigid times for visits? (This indicates they are isolating the senior)
- Does the caregiver do all the talking when you visit?
- Is the caregiver making most of the decisions for your loved one?
- Is the caregiver inviting their own friends/family into your loved one's home or letting others use their car and other possessions?
- Has your loved one's personality changed since the caregiver was hired?
- Are there indicators or signs of physical or mental abuse?
- Has the home environment changed?
- Are there missing credit cards, checks, valuables, or cash?

DO'S AND DON'TS TO KEEP IN MIND

- Do not allow your loved one to add the caregiver to their will, trust, or bank accounts.
- Do not ask the caregiver to pay bills and manage finances.
- Do not lend the caregiver money or personal possessions.
- Do adequately supervise the caregiver by making unannounced visits.
- Do not give valuable gifts to the caregiver.
- Do check on the welfare of your loved one, and monitor financial records such as monthly bank statements/investment accounts.
- Do a scan of the home during visits for missing personal belongings.

PHYSICAL ABUSE

Physical abuse includes the intentional infliction of physical harm, injury caused by a negligent act or omission, unreasonable confinement and sexual abuse or assault. It may be evidenced by skin bruising, pressure sores, bleeding, fracture of any bone, subdural hematoma, soft tissue swelling, injury to any internal organ, or any physical condition that imperils health or welfare (A.R.S. §§ 13-3623; 46-451)

The following are examples of abuse that should be reported

- Hitting a resident with hand, fist, foot, or object.
- Shoving, tripping, pushing, pulling, scratching, slapping, pinching, cutting, or biting a resident.
- Raping a resident or forcing a resident to engage in other sexual acts.
- Using unnecessary or excessive physical or chemical restraints.
- Allowing a resident to be abused by other residents.

Abuse can be inflicted by facility staff, other residents, family members and visitors. Even if the victim was not physically injured as a result of the abuse it still may be a crime. (A.R.S. § 13-1203(a) (3)).

NEGLECT

Acts of neglect or failure to provide necessary services and care that should be reported.

- Staff did not provide timely, safe, or adequate medication.
- Inadequate clothing provided for weather conditions (i.e.: no coat in the winter, inadequate cooling in the summer).
- Caretaker allowed person to lie/sit in feces or urine for an excessive amount of time; failed to change diaper, clothes, or bedclothes when needed.
- Staff did not provide medical help promptly when needed (i.e.: resident broke hip and was not seen by a doctor until several days later, despite complaints of pain).
- Staff did not provide adequate supervision, resulting in danger to resident.
- Resident allowed to be self-abusive (i.e.: to burn him or herself).
- Staff did not attend to hygiene needs; did not bathe and groom as needed.
- Resident suffers from dehydration or inadequate nutrition.

Neglect may or may not be intentional. It may be committed by a family member or group of staff members who decided to “punish” a patient for demanding too much attention or for being incontinent. Inadequate staffing, failure to provide services and improper training may also result in neglect.

FINANCIAL EXPLOITATION

The illegal or improper use of a vulnerable adult or his/her resources for another's profit or advantage (A.R.S. § 46-451).

Examples of exploitation which may need to be reported:

- Resident's relative, who is a representative payee, fails to pay nursing, boarding, or foster home assessment and personal needs money.
- Facility administrator, who is resident's representative payee, purchases furniture and clothing not intended for the resident.
- Staff member forces resident to give him or her money or personal property (i.e.: T.V., jewelry, or furniture).
- Staff member uses victim's credit card or resident's trust fund for personal use.

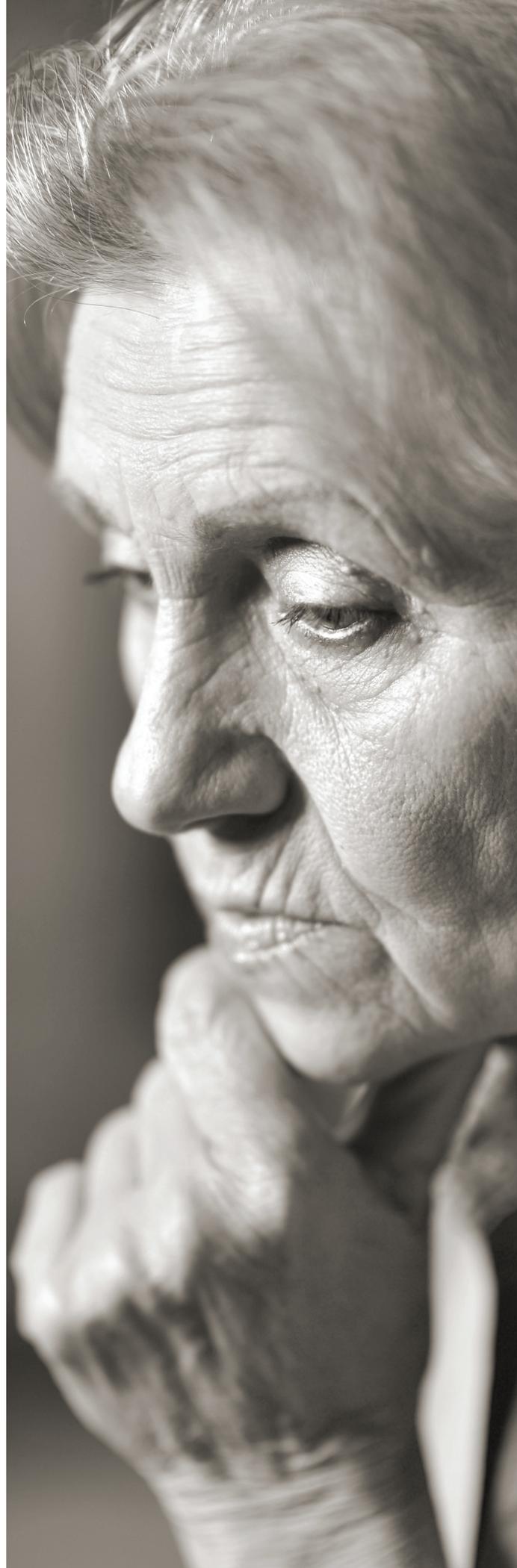
EMOTIONAL ABUSE

A pattern of ridiculing or demeaning a vulnerable adult who is a patient in any setting in which health care, health-related services or assistance with one or more of the activities of daily living is provided. Making derogatory remarks, verbally harassing or threatening to inflict physical or emotional harm are also included (A.R.S. § 13-3623).

Examples of emotional abuse which should be reported:

- Repeated verbal harassment such as name calling, cursing, or yelling at a patient in anger.
- Telling a resident that their food is poisoned or threatening to give them a pill so they will not wake up.

If you suspect abuse, neglect, or exploitation, contact Adult Protective Services, and where appropriate, notify law enforcement immediately. When reporting, it is important to provide the date of the incident, the name of the alleged suspect, location, the patient's name, date of birth, and Social Security Number (if known), and as many facts about the abuse, neglect, or exploitation as possible.



Protecting Arizona seniors from fraud and exploitation is an important priority for the Arizona Attorney General's Office. It is estimated that one in four Arizonans will be over the age of 60 by 2020. Unfortunately, seniors and their money are often seen by scammers as easy targets. The Taskforce Against Senior Abuse (TASA) works to protect Arizona's seniors by providing information about scams and fraud, taking legal action against those who prey on seniors, and supporting legislation to toughen penalties against those who harm seniors.

TASA MISSION STATEMENT

- To establish a direct line of communication for anyone to call or contact the Attorney General's Office seeking assistance with their concerns of senior abuse.
- To identify and open those cases which meet the criteria that are within the scope of the prosecutorial authority of the Attorney General's Office involving crimes, Medicaid fraud and consumer fraud.
- To raise awareness within the community that everyone should do everything possible to prevent and report senior abuse and exploitation.
- To provide communication and coordination among statewide groups in order to embrace and promote local coalitions.

ADVISORY GROUP MISSION STATEMENT

The Advisory Group, comprised of community, business, and governmental leaders, is formed to:

- Advise Attorney General Brnovich and members of TASA in matters concerning the senior citizens of Arizona, including assisting the Attorney General in both identifying statewide senior abuse issues and establishing goals for TASA to combat the identified issues; and
- Encourage the development of a united voice through the formation of partnerships and alliances in communities around the state to identify the needs and concerns of our senior citizens, and to enhance their safety.

For additional information, please go to the Office of the Attorney General's Taskforce Against Senior Abuse (TASA) website: <https://www.azag.gov/seniors> or contact us at 602-542-2124.

TASA

1. BECOME INFORMED

Educate yourself about scams. Informed consumers are smart consumers.

2. TALK TO YOUR DOCTOR BEFORE PURCHASING HEALTH PRODUCTS OR TREATMENTS

Be sure you check out any health care provider who offers services or medical equipment. Be wary of “free” services or products. Buy prescription drugs only from licensed U.S. pharmacies.

3. ORDER YOUR FREE ANNUAL CREDIT REPORT

The only truly free credit report website is www.annualcreditreport.com and the toll-free number to order a free report is 1-877-322-8228. To maximize your protection, order one report from a different credit reporting company every fourth month and review it for errors.

4. PAY ATTENTION AT THE CHECKOUT

To prevent overcharges, make sure the items you purchase scan at the price displayed by the store. If you are charged more than the displayed price, notify the seller right away.

5. ALWAYS READ THE FINE PRINT

Read all contracts in full before you sign and make sure there are no blank spaces that could be filled in after you sign. Ask questions and be suspicious of representations or assurances made by a salesperson that differ from the written terms of a contract.

6. READ YOUR BILLS AND MONTHLY STATEMENTS REGULARLY – ON PAPER AND ONLINE

Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants may bill you for monthly “membership fees” and other goods or services you did not authorize. Regular review of your statements is the fastest way to spot unauthorized charges.

7. REDUCE TELEMARKETING CALLS

The National Do Not Call Registry allows you to block most telemarketing calls. If you still receive a telemarketing call, ask for and record the name of the person calling and the company he or she represents and report it to the Federal Trade Commission. Tell the caller to place your name and number on their internal “do not call” list.

8. REDUCE FINANCIAL JUNK MAIL

You can reduce or eliminate pre-approved applications for credit cards, home equity loans, and insurance products by calling 1-888-567-8688 or registering online at www.optoutprescreen.com. Credit bureaus that market credit information will then take your name off their mailing lists.

9. SLEEP ON IT

Do not be talked into making a purchase by high pressure sales tactics. Take the time you need to think about your purchases. Do not fall for sales pitches that offer bargains or discounts if you “sign now.”

10. CHECK OUT THE BUSINESS BEFORE YOU BUY

Make sure the companies with which you do business are legitimate before you give them your money. Find a seller’s physical address (not just a P.O. Box) and phone number. Do an Internet search for the company name and website and look for negative reviews. If the service you need requires a licensed professional, ask for a license number and check with the licensing entity to determine whether there are complaints. Additionally, the Better Business Bureau can tell you whether any customer complaints have been filed against the company and how well the company responds to customer complaints.

1. **WIRING MONEY IS LIKE SENDING CASH: THE SENDER HAS NO PROTECTIONS**

Con artists often insist that people wire money because it is nearly impossible to trace. Do not wire money to strangers, to sellers who insist on wire transfers or to someone who claims to be a friend or relative in an emergency (but wants to keep it a secret).

2. **DO NOT AGREE TO DEPOSIT A CHECK FROM SOMEONE YOU DO NOT KNOW AND THEN WIRE MONEY BACK, NO MATTER HOW CONVINCING THE STORY**

By law, banks must make funds from deposited checks available within days but discovering that the check is fake can take weeks. You “deposit” the check and then wire money on the strength of that deposit. You are responsible for the checks deposited.

3. **DO NOT PAY AN ADVANCE FEE TO A MORTGAGE RESCUE OR LOAN MODIFICATION COMPANY**

Companies may not collect fees until the homeowner has: 1) a written offer from his or her lender or servicer that the consumer decides is acceptable; and 2) a written document from the lender or servicer describing the key changes to the mortgage that would result if the homeowner accepts the offer. These companies also must remind consumers of their right to reject the offer without any charge.

4. **NEVER PROVIDE PERSONAL INFORMATION TO ANYONE THAT CALLS OR EMAILS YOU OUT OF THE BLUE**

Do not click on the links in an email or call numbers that are left on your answering machine. The crooks behind these messages are trying to trick you into giving up your personal information. If you are concerned about your credit or debit card account status, call the number on your card – or your statement – and check it out.

5. **DO NOT PLAY A FOREIGN LOTTERY**

Foreign lotteries are illegal. You cannot win, no matter what they say. Although it is easy to be tempted by enticing odds and claims that you have already won, inevitably you will be asked to pay “taxes,” “fees,” or “customer duties” to collect your prize. If you send any money, you will not get it back.

6. DO NOT SEND MONEY TO SOMEONE YOU DO NOT KNOW

That includes an online merchant you have never heard of – or an online love interest who asks for money or favors. It is best to do business with sites you know and trust. If you buy items through an online auction, consider a payment option that provides protection, like a credit card.

7. AVOID DEBT ELIMINATION SCHEMES

When you sign on with a debt elimination company, you share enough personal information to easily fall victim to identity theft. Before agreeing to work with a company, conduct research and contact the Better Business Bureau and the Attorney General's Office to check complaint history.

8. THERE IS NO SUCH THING AS A SURE THING

When you hear pitches that insist you act now, guarantees of big profits, promises of little or no financial risk, or demands that you send cash immediately, stay away and report it to the Attorney General's Office.

9. INVEST IN REGISTERED SECURITIES ONLY THROUGH REGISTERED PROFESSIONALS

Individuals selling insurance, stocks, bonds, or mutual funds must be registered. Check the credentials of any person or firm that you plan to invest in. Avoid promoters who do not provide clear explanations of how an investment works, or who refuse to provide detailed information in writing.

10. DURING A CRISIS, GIVE TO ESTABLISHED CHARITIES

Pop-up charities probably do not have the infrastructure to get help to the affected areas or people, and they could be collecting the money to finance illegal activity.

If you would like to file a complaint with our office, you may do so by:

1. Printing a complaint form online
<http://www.azag.gov/consumercomplaintform.pdf>
2. Submitting a complaint online:
<http://www.azag.gov/complaintform.html>

You should receive a letter of acknowledgement from our office approximately 2-3 weeks after we have received your complaint advising you of the status of your complaint.

ARIZONA AGENCIES AND ORGANIZATIONS

Arizona Attorney General's Office

1275 West Washington Street
Phoenix, AZ 85007
602-542-5025

400 West Congress
South Building, Suite 215
Tucson, AZ 85701
520-628-6504

1-800-352-8431
(In-State Toll Free outside of Maricopa and Pima counties)

www.azag.gov

Taskforce Against Senior Abuse (TASA)

Elder Help Line
602-542-2124 (Phoenix)
602-542-7918 (Español)
602-542-4377 (Fax)
1-800-352-8431 (Toll Free)
SeniorAbuse@azag.gov

Community Outreach & Education

602-542-2123
CommunityServices@azag.gov

Medicaid Fraud

602-542-3881

Consumer Information and Complaints

602-542-5763 (Phoenix)
520-628-6504 (Tucson)
Consumerinfo@azag.gov

Identity Theft

602-542-2145
IdentityTheft@azag.gov

Victim Services

602-542-4911 (Phoenix)
VictimServices@azag.gov

Arizona Adult Protective Services (APS)

1-877-SOS-ADULT (1-877-767-2385)
1-877-815-8390 (TDD)
www.azdes.gov/reportadultabuse

Area Agency on Aging

Region I (Maricopa County)

Area Agency on Aging, Region One
1366 East Thomas Rd., Suite 108
Phoenix, AZ 85014
602-264-2255
602-230-9132 (Fax)
24-hour Senior Help Line
602-264-4357

Region II (Pima County)

Pima Council on Aging
8467 East Broadway
Tucson, AZ 85710
520-790-7262
520-790-7577 (Fax)

Region III (Apache, Navajo, Coconino & Yavapai Counties)

Area Agency on Aging
43 South San Francisco
Flagstaff, AZ 86001-5296
Sponsor: Northern AZ Council of Governments (NACOG)
928-213-5254
928-214-7235 (Fax)
1-877-521-3500 (NACOG)
www.NACOG.org

Region IV (Yuma, Mohave, & La Paz Counties)

Western Arizona Council of Governments (WACOG)
224 South Third Avenue
Yuma, AZ 85364
928-782-1886
1-800-782-1866 (Toll Free)
928-329-4248 (Fax)

ARIZONA AGENCIES AND ORGANIZATIONS

Region V (Pinal & Gila Counties)

Pinal-Gila Council for Senior Citizens (PGCSC)
& Area Agency on Aging
8969 West McCartney Rd
Casa Grande, AZ 85194
520-836-2758
520-421-2033 (Fax)

Region VI (Graham, Greenlee, Cochise & Santa Cruz Counties)

Area Agency on Aging
300 Collins Road
Bisbee, AZ 85603
Sponsor: Southeastern Arizona Governments
(SEAGO)
520-432-5301
520-432-9168 (Fax)

Region VII (Navajo Nation)

Navajo Aging services Department
P.O. Box 1390
Window Rock, AZ 86515
928-871-6868
928-871-6793 (Fax)

Region VIII (Inter-Tribal Council, 20 Tribes)

Inter-Tribal Council of Arizona, Inc.
2214 North Central Avenue, Suite 100
Phoenix, AZ 85004
602-258-4822
602-258-4825 (Fax)

AARP – Arizona

1-888-OUR-AARP (1-888-687-2277) (Toll Free)
1-877-434-7598 (Toll Free TTY)
1-877-342-2277 (Toll Free Spanish)
1-202-434-3525 (International Calls)
<http://states.aarp.org/category/arizona/>

Administration on Aging & Eldercare Locator

1-800-677-1116 (Toll Free)
www.aoa.gov

Arizona Department of Economic Security

1-800-432-4040

Arizona Department of Health Services

150 North 18th Avenue
Phoenix, AZ 85007
602-542-1025 (Phoenix)
www.azdhs.gov

Arizona Department of Insurance

602-364-2499 (Phoenix)
1-800-325-2548 (Toll Free)
www.id.state.az.us

Arizona Department of Financial Institutions

602-771-2800
1-800-544-0708 (Toll Free)
www.azdfi.gov

Arizona Corporation Commission

602-542-3026 (Phoenix)
520-628-6550 (Tucson)
1-800-345-5819 (Toll Free)
www.azcc.gov

Arizona Corporations Commission – Securities Division

602-542-4242
1-866-verify9 (1-866-837-4399)
www.azcc.gov

Arizona Foundation for Legal Services and Education – Law for Seniors

602-252-6710
www.LawForSeniors.org
www.azlawhelp.org

Arizona Health Care Cost Containment System (AHCCCS)

602-417-7000 (Phoenix)
1-800-962-6690 (Toll Free)
www.ahcccs.state.az.us

Arizona Legislation Information Services (ALIS)

www.azleg.state.az.us

Arizona Non-Medical Homecare Association

P.O. Box 8042

Tempe, AZ 85281

602-283-3503

www.aznha.org

Arizona Registrar of Contractors

1700 West Washington Street

Phoenix, AZ 85007

602-542-1525 (Phoenix)

1-877-692-9762 (Toll Free)

www.azroc.gov

Arizona Secretary of State

602-542-4285 (Phoenix)

520-628-6583 (Tucson)

1-800-458-5842 (Toll Free)

www.azsos.gov

**Better Business Bureau of Central/Northern/
Western Arizona**

602-264-1721 (Phoenix)

1-877-291-6222 (Toll Free)

www.arizona.bbb.org

Better Business Bureau of Southern Arizona

520-888-5353 (Tucson)

Community Information and Referral

602-263-8856 (Phoenix)

1-800-352-3792 (Toll Free)

Medicare

1-800-Medicare (1-800-633-4227)

1-877-486-2048 (TTY)

www.medicare.gov

**National Association of Professional
Geriatric Care Managers**

3275 W. Ina Rd., #130

Tucson, AZ 85741

520-881-8008 (Tucson)

www.caremanager.org

**National Clearinghouse for Long Term Care
Information**

www.longtermcare.gov

Legal Services**Community Legal Services**

602-258-3434 (Phoenix)

1-800-852-9075 (Toll Free)

www.clsaz.org

DNA People's Legal Services**Coconino and Navajo Nation**

2323 E. Greenlaw Lane #1

Flagstaff, AZ 86004

928-774-0653

Southern Arizona Legal Aid, Inc

520-623-9461

1-800-248-6789 (Toll Free)

State Bar of Arizona

602-252-4804

www.azbar.org

U.S. GOVERNMENT AGENCIES

Federal Trade Commission (FTC)

Consumer Response Center
202-326-2222
1-877-FTC-HELP (382-4357)
1-866-653-4261 (TTY)

Federal Bureau of Investigations

J Edgar Hoover Building
935 Pennsylvania Avenue, NW
Washington, DC 20535-0001
202-324-3000 (False Civil & Criminal
Judgments)

Internet Crime Complaint Center – IC3

www.ic3.gov

Internal Revenue Service

1-800-829-0433 (Tax Fraud Hotline)
www.irs.gov

National Do Not Call Registry

1-888-382-1222
www.donotcall.gov

Social Security Administration (SSA)

Social Security Fraud Hotline
P.O. Box 17768
Baltimore, MD 21235
1-800-269-0271 (Toll Free)
1-866-501-2101 (TTY)
www.ssa.gov

U.S. Attorney, District of Arizona

40 North Central Avenue, Suite 1200
Phoenix, AZ 85004
602-514-7500 (Phoenix)
520-620-7300 (Tucson)
928-556-5000 (Flagstaff)
928-314-6410 (Yuma)
www.usdoj.gov/usao/az

U.S. Department of Veteran Affairs

1-800-827-1000
www.va.gov

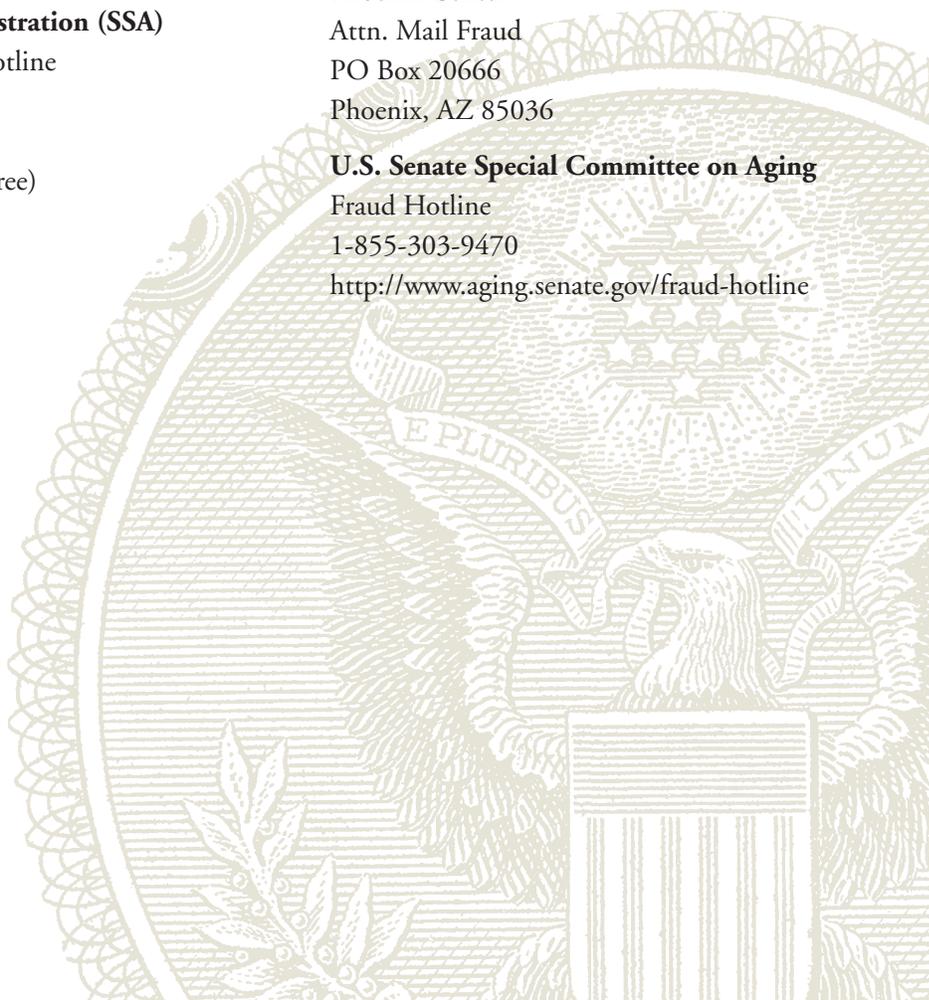
U.S. Postal Service Inspection Service – Criminal Investigations Service Center Report Mail Fraud

1-877-876-2455 (Toll Free)
1-800-372-8347 (Postal Inspection Service Mail
Fraud Complaint Center)
www.usps.com
<https://postalinspections.uspis.gov/>

Phoenix Center
Attn. Mail Fraud
PO Box 20666
Phoenix, AZ 85036

U.S. Senate Special Committee on Aging

Fraud Hotline
1-855-303-9470
<http://www.aging.senate.gov/fraud-hotline>



CREDIT REPORTING AGENCIES

Equifax

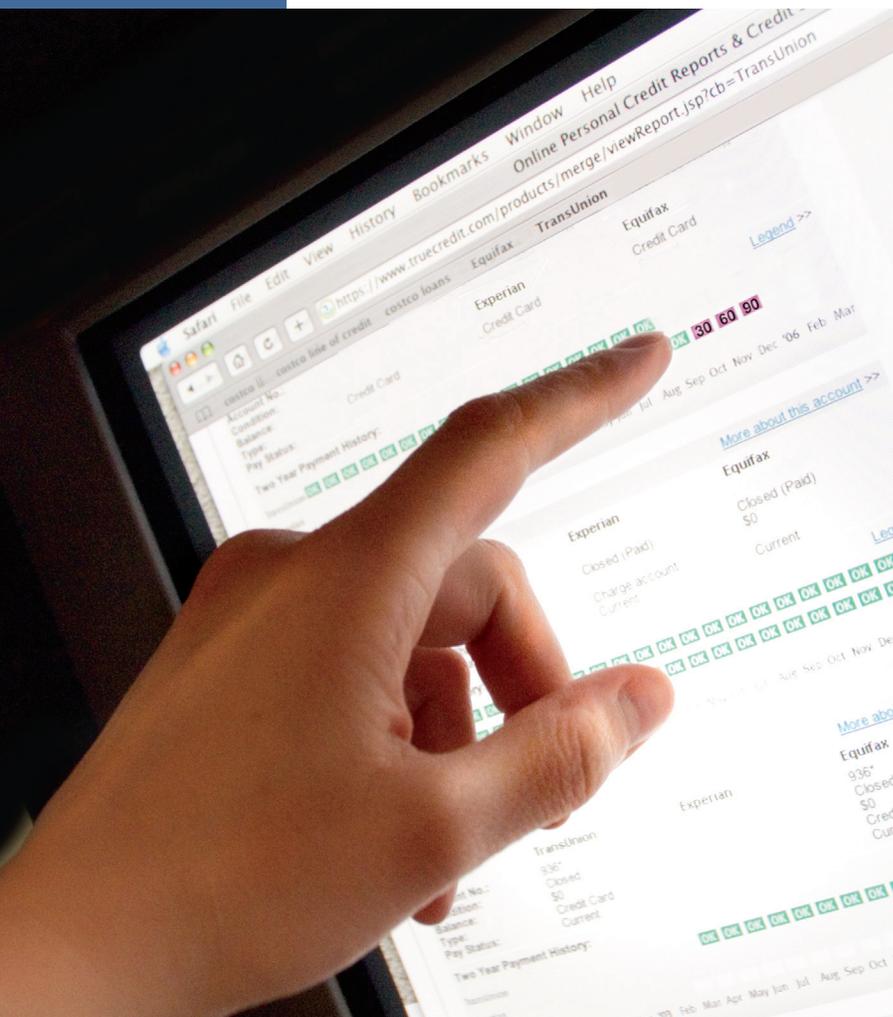
P.O. Box 740256
 Atlanta, GA 30374-0241
 1-888-766-0008 (Toll Free)
 www.equifax.com

Experian

P.O. Box 9532
 Allen, TX 75013
 1-888-397-3742 (Toll Free)
 www.experian.com

TransUnion

P.O. Box 6790
 Fullerton, CA 92834-6790
 1-800-680-7289 (Toll Free)
 www.transunion.com





Task Force Against Senior Abuse (TASA)

602-542-2124

Consumer Complaints

Phoenix: 602-542-5763

Tucson: 520-628-6504

800-352-8431 (outside Phoenix Metro)

Community Outreach Presentations

Life Care Planning

Senior Scams and Frauds

Identity Theft

Elder Abuse

602-542-2123