**TOP SCAMS**

**1. "Free" Medical Alert Device Offers Harm, Not Help.**

 **No cost deals trick people into sharing their personal**

 **information.**

 **You get a robocall,they ask you to push 1 for more**

 **information. They have hooked you.**

**You get a call, a grim voice warns of increasing rates of death from falls or other home alone emergencies. They promise a “FREE” medical alert system.. If you press one you get a telemarketer and they begin a full pressure sales pitch to get your credit card no or bank account info for monitoring fees and other expenses. HANG and do not give any info even if they claim your doctor ordered it.**

**2. Grandparents! Don't Fall For This Scam.**

 **Thieves are making money by posing as family members in**

 **need.**

 **The caller identifies him or herself as your grandchild, in a**

 **bad situation, needing money, fast and quick to get free.**

 **Don't be fooled by detailed greetings. The scammers have**

 **done their homework.**

 **They ask for wire transfers, its like cash.**

**Know where your grandchildren are or notify their parents and ask questions. Last year more than 25,000 people were scammed out of 110 million dololars.**

**3. Beware of Utility Company Scams.**

 **No! President Obama will not pay your utility bill!**

 **Watch out for 3 seasonal hoaxes.**

 **The shutoff swindle. Call stating to avoid a cutoff, you**

 **must pay now with a debit or credit card.**

 **SUPPLIER SWITCH**

 **They offer a discount to switch gas suppliers, you must**

 **provide your customer account number.**

 **INSPECTION DECEPTION**

 **They appear, unannounced at your front door. Offering a**

 **free furnance or thermostat inspection. Caution, burglary.**

**You may get a bogus threat from your utility company that your service is going to be shut off. They may threaten to send someone to your home to collect the past due amount and they may have an accomplice to try a shake dowm or put fear in you. DON’T OPEN THE DOOR OR KEEP THE SCREEN DOOR LOCKED**

**4. NEW HEALTH BENEFITS SCAM.**

 **Con artists say the Affordable Care Act mandates a**

 **government-issued insurance card. It doesn't.**

 **Some scammers call promising that new medicare**

 **cards are being mailed out. You must provide your bank**

 **information for direct deposit.**

**If you do direct deposit your bank already has your number.;They may claim they are with medicare or your health ins. Company.DO NOT GIVE ANY INFORMATION, ask for names then call the medicare or your health ins company and ask questions.**

**5. WATCH OUT FOR SOCIAL SECURITY SCAMS.**

 **Updating our records:**

 **I.D. thieves pose as social security employees asking for**

 **personal information,ss no.,birth date,mothers maiden**

 **name and bank information. Before providing any**

 **information,call Social Security at 1-800-772-1213.**

 **We'll get you a bigger check. beware of this, they**

 **ask for a "filing fee". The SS does not charge a**

 **filing fee.**

**Ask for a name, than call the social security offices and see if there is a problem.**

**6. DOOR TO DOOR SCAMS**

 **a. Magazine subscription sales or cleaning**

 **products. they ask for payment by check..**

 **b. Meat sales, they ordered too much and can give**

 **you a bargain. Meat prices are going up. Usually the meat is sub-standard. And you don’t know where it came from.**

**c. Free energy audits, don't believe it. Did you ask for your energy devices to checked. Did you ask someone to come check your furnace. NO**

 **d. Medical wellness checks. Crooks looking for**

 **personal information or casing your home for**

 **robbery. They are also looking for your health information. HEY WAKE UP Doctors don’t make house calls and clinics don’t make house calls. You go to them they don’t come to you.**

 **e. Most important, don't engage in conversation with them.**

 **Don't let them into your home. You didn't invite them**

 **to come to your home for any reason. Vacuum sales when did they start this again. They knock stick a can of air freshener in your hand, if you open the door than start putting stuff inside your door stop**

**7. SWEEPSTAKES OR LOTTERY SCAMS.**

 **You receive letters, phone calls or e-mails saying you**

 **are a winner. They request a processing fee up front.**

 **a. If you didn't enter, you didn't win.**

 **b. You never have to pay anything upfront for legitimate**

 **prize.**

 **c. If you receive a partial payment check its a scam.**

 **d.Foreign lotteries are not open to U.S. residents.**

**It is illegal for us citizens to receive proceeds from a foreign lottery.**

**There was an 89 year old widow, in California, who was contacted that she had won a lottery in England, because her late husband was from there, Than a bogus attorney came on the line and told she needed to wire money to an account( overseas) to pay taxes and legal fees. She believed them and wired them over 750 thousand dollars.When she discovered it was a scam, it was too late, she tried to sue her banks for letting the money wires go thru…the courts ruled that banks are not required to supervise a customers accounts. If the banks can notify a relative of a customer if huge amounts are suddenly withdrawn and do let the money be withdrawn by request.**

**8. NEW TRENDS IN COUPON SCAMS.**

 **a. Daily Deal Dupes**

**They impersonate coupon .com sites but with attachments. Legitimate coupon sites do not have attachments in their e-mails.**

 **Unless it's on a website of a manufacturer or retailer**

 **be suspicious. Always check it out.**

**If you click onto these websites you could be downloading stealth programs that give hackers your files, passwords and online bank account information or a dangerous malware program on your computer. Go directly to manufacture’s website for the coupons you want.**

 **9. NONEXISTENT LOANS.**

 **Need a loan? Scammers claim to offer loans with a "No**

 **Strings" attached and with a "no credit check needed"**

 **Scammers ask for a deposit from you up front to secure**

 **the loan. SCAM Legitimate loans require some sort of**

 **credit check.**

**Advance fee loans are illegle. Never wire money to anyone you don’t know.**

**10. CHARITY SCAMS.**

 **Within hours of a tradgey or a natural disaster, everyone is**

 **willing to help.**

 **Always search BBB.org and your local licensing authority**

 **to check on contractors and charity web pages.**

 **Investigate charities at www.give.org or at www.charity**

 **navigator.org.**

**Never agree to charity canvasing for money and sending the money to an address over the phone, If you wish to donate do it locally or call your charity and get information.**

**There are many, many more scams out there, some are mortgage foreclosure settlement help,investment scams, when buying gifts online don’t’ use a website unless it has** [**https://**](NULL)**, the s is for a secure site.**

**ALWAYS BE ALERT AT ALL TIMES**