



**56 MILLION**  
AMERICANS LOST  
MONEY FROM A PHONE  
SCAM IN 2020<sup>1</sup>



## SENIOR AMERICANS

# 5 STEPS to Help Protect You from Illegal Robocalls

- 1 Remember** legitimate government agencies will always contact you in writing.
- 2 Research** legitimate banks and charities before opening accounts or making donations.
- 3 Don't answer** any questions or provide personal information in response to a robocall.
- 4 Verify** when the caller claims to represent a company you know or a government agency. You always can directly call the company or agency using the number found on their website.
- 5 Beware** even a number that looks legitimate could be spoofed.

Contact the AARP Fraud Watch Network Helpline at 877-908-3360

**89%** OF SENIORS RECEIVE AT LEAST  
**1 ROBOCALL** PER WEEK, AND  
**56%** RECEIVE AT LEAST  
**7 ROBOCALLS** PER WEEK<sup>2</sup>



America's broadband providers are committed to protecting consumers from illegal robocalls.

Learn more at [ustelecom.org/robocalls-action-center/](https://ustelecom.org/robocalls-action-center/)

<sup>1</sup> Source: Bree Fowler, Coronavirus Robocall Scams Spotlight Need for Better Consumer Protections, Consumer Reports, 4/3/2020

<sup>2</sup> Source: <https://www.businesswire.com/news/home/20200915005194/en/TNS-Report-COVID-19-Leads-to-First-Robocall-Volume-Drop-In-Years>



# UNITED STATES POSTAL INSPECTION SERVICE

## Blocking Wire Transfers



There are steps family members and caregivers can take to block wire transfers and prevent an at-risk person from sending money to scammers.

■ **Western Union:**

Call the Customer Service number at 1-800-448-1492 or its Consumer Fraud number at 1-800-325-6000. Western Union will need the individual's name and phone number(s), including any variations in the spelling of the name (such as nicknames, abbreviations, or misspellings).

■ **MoneyGram:**

Family members should call MoneyGram at 1-800-666-3947. Non-family members should call MoneyGram's general Customer Care Center at 1-800-926-9400. MoneyGram will need the individual's name and phone number(s), including any variations in the spelling of the name (nicknames, abbreviations, or misspellings).

Act quickly to intercept a wire transfer in progress.

Time is of the essence. If the recipient bank has not yet accepted the payment order, it may (no guarantees) be flagged and stopped.

■ **Western Union:**

Call 1-800-448-1492 or 1-800-325-6000 and explain the situation. Western Union will ask for the tracking number (MTCN), the name of the at-risk individual, and the telephone number on the transaction.

■ **MoneyGram:**

Call 1-800-926-9400 and explain the situation. MoneyGram will ask for the victim's name and telephone number.

Visit [uspis.gov](https://www.uspis.gov) for tips on how to protect your loved ones from fraud.

# We can stay safe financially. Let's start with a few simple steps.



- Get a free credit report each year. Go to *AnnualCreditReport.com* or call 1-877-322-8228.
- Protect personal data. Shred unneeded bank statements, canceled checks, and credit card applications.
- Block illegal robocalls and use Caller ID to screen incoming numbers.
- When traveling, have your mail held or ask a neighbor to pick it up.
- Sign up for direct deposit.

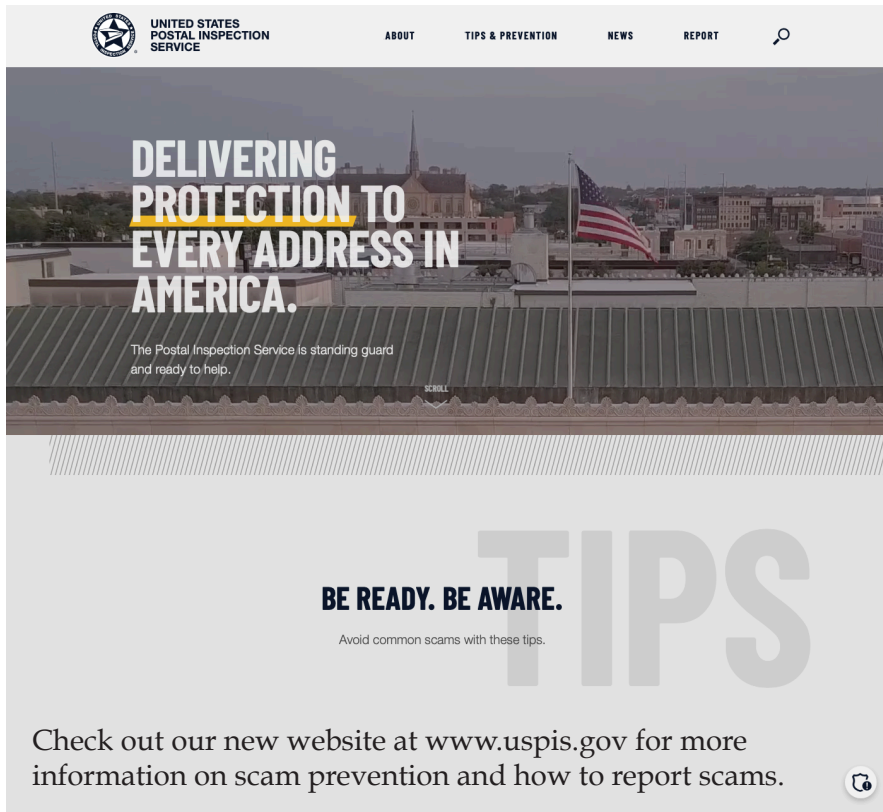


Check out our new website at [www.uspis.gov](http://www.uspis.gov) for more information on scam prevention and how to report scams.



# It's Up to All of Us

to Protect Each Other from Fraud



Upon retirement, we all should:

- Create peer support. Identify trusted friends and family members to confer with.
- Designate Power of Attorney and establish advance directives.
- Stay engaged as we age.

**Social isolation is the number one risk factor for financial exploitation.**

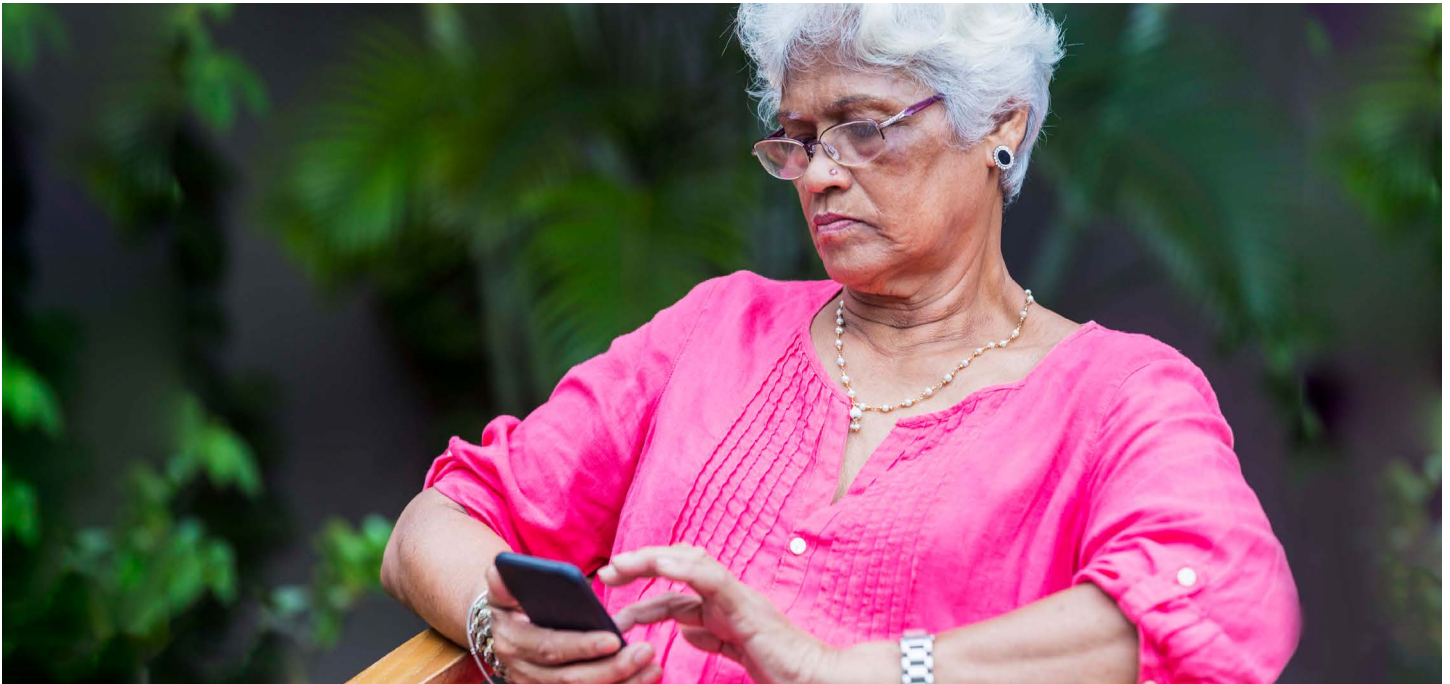
**We can reduce social isolation through community centers and friendly visitor programs.**

**Financial safety networks spot scams quickly and address them effectively.**



# UNITED STATES POSTAL INSPECTION SERVICE

## Screening Phone Calls



### There are steps family members and caregivers can take to screen phone calls and limit victim exposure to solicitors.

- Help your loved one install an answering machine with a prominent Caller ID screen.
- Instruct them to let the machine pick up calls from unfamiliar or “Unknown,” “Private,” “No Caller ID,” and “Restricted” numbers.
- Give your loved one “permission” to hang up on sales and marketing calls.
- Get them on the “Do Not Call” list maintained by the Federal Trade Commission. It is recommended you call 1-888-382-1222 from the number you wish to register. Or you can register online at [DoNotCall.gov](https://www.donotcall.gov) or [ncdoj.gov/protecting-consumers/telephones-telemarketing/telemarketing-do-not-call](https://www.ncdoj.gov/protecting-consumers/telephones-telemarketing/telemarketing-do-not-call).
- Call the phone company — both landline and cell phone service providers — and request that incoming and outgoing international calls be blocked.
- Change the phone number to a non-published number.
- Request the telephone account be password protected. This prevents scammers from changing the phone number.

### Be wary or the scammer may re-engage their victim.

When a scammer can no longer reach someone they have victimized in the past, they may send a pre-paid phone via UPS, FedEx, or the U.S. Mail. Or they may send a courier — taxi driver, pizza delivery man, etc. — to your loved one’s residence with a pre-paid cell phone in hand. Discuss this possibility ahead of time with your family member and what to do if that happens.

### Visit [uspis.gov](https://www.uspis.gov) for tips on how to protect your loved ones from fraud.



# UNITED STATES POSTAL INSPECTION SERVICE

## Securing Bank Accounts



### There are steps family members and caregivers can take to secure bank accounts and stop victim financial loss from continuing.

- As a precaution, cancel existing checking and savings accounts and open an account linked to a prepaid credit or limited debit card. Banks can assist with rerouting any direct deposits.
- Ask that the bank notify you if they detect unusual spending patterns or other signs of financial exploitation.
- If a credit card number was given out to the scammers, contact the fraud department of the credit card issuer.
- If large amounts of charges were made by the victim, contact the credit card issuer. Explain the situation, and see if they can forgive all or part of the debt, lower the interest rate, or assist in other ways.
- Order the victim's credit history report at **AnnualCreditReport.com** and check for signs of identity theft. Add a 90-day fraud alert or consider imposing a credit freeze on the file.
- Keep copies of all wire transfers, bank records, receipts, notes, and other associated paperwork.

### Report the fraud to federal authorities.

Notify the Federal Trade Commission (FTC) at 877-876-2455 or **[ftc.gov/complaint](https://www.ftc.gov/complaint)**. The FTC shares these complaints with other federal partners, including U.S. Postal Inspectors. Victims of identity theft should visit the FTC website **[IdentityTheft.gov](https://www.ftc.gov/identitytheft)** for help in setting up a recovery plan.

You should file a report with your local police department. Besides documenting the crime, this helps law enforcement track crime in your area and assists investigations.

Also, call 855-303-9470, the Senate Committee on Aging Fraud Hotline. The phone is staffed by a team of investigators who have experience with Medicare and Social Security fraud, and scams targeting older citizens. Their senior-friendly website, **[aging.senate.gov/fraud-hotline](https://aging.senate.gov/fraud-hotline)**, features large print and an uncluttered layout.

### Visit **[uspis.gov](https://uspis.gov)** for tips on how to protect your loved ones from fraud.





# UNITED STATES POSTAL INSPECTION SERVICE

## Supporting and Protecting Senior Victims



### There are steps family members and caregivers can take to support and protect senior victims and prevent re-victimization.

- Approach the situation with a positive attitude of “Where do we go from here?” Be empathetic, non-confrontational and non-judgmental.
- Seniors fear losing their independence. Assuring your loved one you are not taking away their rights or their independence will go a long way towards enlisting their cooperation. Keep your family member involved in the decision-making process.
- Offer to screen their mail with them and decide together if an offer is legitimate or not. Or have your loved one forward their mail to a PO Box or divert it to you so it can be screened.
- Review together any literature provided by law enforcement on prize, sweepstakes, and lottery scams. The victim may not understand the illegal nature of foreign lotteries and other predatory scams they have been participating in.
- Find something else for them to do besides talking on the phone and entering sweepstakes — regular visits to the senior center? Non-credit classes at a community college? Volunteer work at the animal shelter or a non-profit?

### Stay in touch! Social isolation makes seniors vulnerable to fraudsters.

Even a five-minute phone call once a day lets an aging parent know you care about their well-being. With regular contact, you'll be aware when something is amiss.

### Visit [uspis.gov](https://www.uspis.gov) for tips on how to protect your loved ones from fraud.



# UNITED STATES POSTAL INSPECTION SERVICE

## YOU MAY BE A TARGET, BUT YOU DON'T HAVE TO BE A VICTIM OF INVESTMENT SCAMS

### Limit sales calls.

- Get on the National Do Not Call Registry ***donotcall.gov*** or call 1-888-382-1222.
- Use Caller ID and screen calls.
- Block telemarketing and robocalls.
- Get a non-published phone number.
- Don't enter prize or sweepstakes drawings.
- Avoid free lunch seminars.
- Never respond to internet offers.

### Everyone over 65 should designate:

- Power of Attorney.
- Representative Payee.
- Health Care Proxy.
- Advance Directive.
- Direct Deposit.
- Peer Support.



### HELP & INFORMATION

U.S. Postal Inspection Service  
*uspis.gov*  
1-877-876-2455

U.S. Securities and  
Exchange Commission  
*sec.gov*  
1-800-732-0330

North American Securities  
Administrators Association  
*nasaa.org*  
202-737-0900

Federal Trade Commission  
*ftc.gov*  
1-877-438-4338





# UNITED STATES POSTAL INSPECTION SERVICE

## YOU MAY BE A TARGET, BUT YOU DON'T HAVE TO BE A VICTIM OF A SCAM

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[uspis.gov](http://uspis.gov)  
1-877-876-2455

Federal Trade Commission  
[ftc.gov](http://ftc.gov)  
1-877-438-4338

Federal Deposit  
Insurance Corporation  
[fdic.gov/consumers/consumer/  
moneysmart/olderadult.html](http://fdic.gov/consumers/consumer/moneysmart/olderadult.html)  
1-877-275-3342