



telemarketing fraud

Telemarketers call Nebraskans every day with offers that sound too good to be true. In your excitement, you could be setting yourself up for a number of outrageous hidden fees and charges, especially if the telemarketer works for an un reputable company.

Look for the warning signs that may indicate a scam:

- You're asked to pay shipping and handling fees in order to get a FREE prize.
- You're asked to give confidential information such as a bank account number, Social Security number, date of birth or credit card number.
- The call is before 8:00 a.m. or after 9:00 p.m.

What you should do if you suspect a scam:

- **Never** give out confidential information over the phone to a person or company you do not know or with whom you have not had a previous relationship.
- Hang up. The longer a scam artist is allowed to talk, the more likely you may be to buy.
- Tell them to stop calling. If you do not wish future contact with a telemarketer, they are required by law to honor your request.



sweepstakes fraud

Every year, Nebraska mailboxes are flooded with giveaways that include large gifts such as trips, jewelry and new cars. These solicitations state that in order to increase the odds of winning, or collect these seemingly lavish gifts, all you need to do is make a small payment.

Look for the warning signs that may indicate a scam:

- You are notified that you've won a contest you didn't enter.
- You are asked to pay shipping and handling fees, or a gift tax, in order to get your FREE prize.
- You are pressured to make an immediate decision or keep your "winnings" a secret from family and friends.
- A mailing is sent to you at the bulk mail postage rate, but is marked "urgent" or "priority mail."
- Remember, any calls about recovering unclaimed property are a scam. All unclaimed property in Nebraska is turned over to the State Treasurer.

What you should do if you suspect a scam:

- Request written information from any sweepstakes or contest.
- Never call a 1-900 number to claim a prize. You are billed the cost of the call.
- **Read the fine print.** Very few consumers actually win a prize that is worth more than the cost to acquire it.

They call with promises to help the needy, but simply pocket the money instead.



charity fraud

There are many charities that have very legitimate-sounding names, or names very close to that of a well-known charity, that are nothing more than an organization of scam artists. They call with promises to help the needy, the poor, the hungry or others with your donation, but simply pocket the money instead.

Look for the warning signs that may indicate a scam:

- You have to make your decision "to help" immediately, or that the people "urgently need your help."
- The charity's name sounds legitimate, but you still don't recognize it.
- The charity can't, or won't, send you a brochure or donor form, or doesn't have a Web site that you can visit.
- A door-to-door solicitor doesn't have the proper permit.
- The solicitor tells you you can only donate by giving him or her money.
- During a telemarketing call, you're asked to give confidential information such as a bank account or credit card number.

What you should do if you suspect a scam:

- Find out if a charity is legitimate, log on to www.give.org.
- Get a number where you can call after you have confirmed their legality. Check the number against your local telephone directory to verify it is authentic.
- Ask for a brochure or other written materials to be sent to you in the mail.
- Plan your yearly budget for charities and don't go over it even if you get a high-pressure call.



Never give your account numbers to someone you don't know or trust.



investment fraud

Seniors lose millions each year in “get rich” schemes that promise high returns and low or no risk. Many of these scams are perpetrated by people posing as licensed investment professionals, estate planners, prepaid funeral consultants or salespeople with an “incredible business opportunity.” The only business many of these people are in is robbing seniors of their hard-earned retirement funds.

Look for the warning signs that may indicate a scam:

- Many legitimate investment professionals will make “cold calls” to attract business. Be wary of calls that use high-pressure sales tactics or insist you invest today.
- Some may offer a free financial analysis or overview. They will ask for your bank account, Social Security or other private account numbers—**never** give them to someone you don't know or trust.
- They will try to persuade you to send money right away, not giving you the chance to think things over or do some investigating on your own.



What you should do if you suspect a scam:

- Never send money to anyone who you have only met over the phone—even if they have called several times and you feel like you know them.
- Don't answer an e-mail, direct mail piece or television commercial without checking out the company first. Consider doing business locally, with people who you can meet face-to-face. You can verify customer references and sit-down with local businesses if there is a problem in the future.
- Take your time in making a decision about investments and consult with someone you can trust to collaborate on your investment decisions.
- Legitimate organizations will not solicit investments via e-mail. Always be cautious of e-mail solicitations.

internet scams



Seniors are one of the fastest growing groups of users of the World Wide Web today. Internet criminals use high tech scams, product offers or fear to deceive consumers into disclosing credit card numbers, bank account information, Social Security numbers, etc.

Look for the warning signs that may indicate a scam:

- You receive an urgent e-mail telling you your account with a financial institution is in some type of jeopardy and needs your immediate response—including critical account or other numbers.
- You are sent an e-mail-only offer that sounds too good to be true and is only available by responding immediately.
- The Web site does not offer a secure connection when processing sensitive information such as your credit card number, address, etc.



What you should do if you suspect a scam:

- If you sense a problem, call the institution sending the e-mail. Use a number other than one provided in the e-mail to verify if the message sent to you is legitimate.
- If you don't recognize the sender's name, delete the e-mail without reading it.
- Remember—legitimate institutions do not trust e-mail to deliver critical news about your account or financial status. Assume any solicitation e-mail is a scam until you can verify it.
- **Never** give any bank account, any Social Security numbers or other identifying information over the Internet.
- If you decide to make a purchase via the Internet, make sure you know the following before you buy:
 - the company from whom you are buying,
 - the specific product you are buying,
 - the company's shipping and handling charges,
 - the company's return policy and
 - their "privacy policy" regarding your purchase.



Be extra cautious
when opening your
door to a stranger.



home repair scams

If a person, who identifies themselves as a repair expert/contractor, knocks on your door and tells you they noticed your home needs a repair, you could end-up the victim of shoddy workmanship for a job that didn't need to be done at all.

Look for the warning signs that may indicate a scam:

- The "contractor" uses high-pressure sales tactics.
- A small repair suddenly becomes a big problem.
- There is pressure to make a decision immediately.
- The "contractor" is unwilling to provide an estimate or references.
- The "contractor" demands up-front payment for services.

What you should do if you suspect a scam:

- If you feel threatened or intimidated by someone who is at your door trust your instincts. Better to be rude than taken advantage of, or worse.
- Use a local, well-established contractor. Ask for references and check with other customers to find out if they were satisfied with the work performed.
- Call (402) 595-3095 to find out if this contractor is registered in Nebraska.
- Get competitive bids on all work and be wary of any bid that seems too good to be true.
- Be extra cautious when opening your door to a stranger.

Shop around. Compare your
trip with other travel packages
being offered to seniors



travel club fraud

Travel clubs are a popular way for seniors to "see the world." Many travel clubs promise alluring trips to exotic locations which include first-class accommodations, seemingly unlimited amenities and rock-bottom prices. While some deliver these things, others simply get the money and leave you stranded.

Look for the warning signs that may indicate a scam:

- Benefits sound too good to be true.
- The company has no permanent address and all presentations are held in rented conference rooms.
- They can't, or won't, provide you with references.
- They don't want to give you an itemized list of what's included in your trip until you have already signed the contract.

What you should do if you suspect a scam:

- **Don't** sign any contract during the travel presentation. They are high-pressure events intended to stir the emotions of an exotic vacation.
- Contact a respected travel agent in town, give them the specifics of the trip, and ask if that seems consistent with industry pricing.
- Shop around. Compare your trip with other travel packages being offered to seniors.

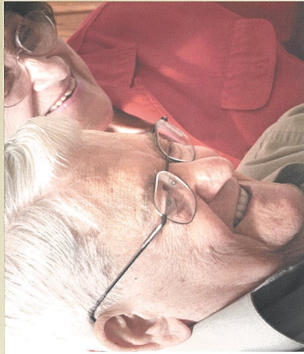


You can eliminate a vast majority of unwanted junk mail.

reduce junk mail or unwanted telemarketing calls



Americans receive over two million tons of junk mail each year. If you feel that you (or someone you love) may be an unwitting victim of unwanted mail or telemarketing calls, you can do something about it.



What you should do:

You can eliminate a vast majority of unwanted junk mail and telemarketing calls for up to five years by registering at the Federal Trade Commission's "Do Not Call" Web site at: www.donotcall.gov. Or, you can call 1-888-382-1222 or write the following organizations:

Mail Preference Service
Direct Marketing Association
P O Box 9008
Farmingdale NY 11735

Telephone Preference Service
Direct Marketing Association
P O Box 9014
Farmingdale NY 11735

You may also fill-out "Do Not Call" and "Do Not Mail" cards which can be obtained from Attorney General Bruning's office, or by visiting www.ago.ne.gov.

Each time you receive a call from a different person or entity, you must request that they not call you again.

tips to remember



- **Everyone**, regardless of age, sex, education level, financial situation or where they live, is a potential victim—including seniors.
- **Don't be afraid to hang up**—it's okay to be rude.
- Seniors may be targeted more because they are perceived by scam artists to have more free time and tend to be alone more.
- Educate yourself and talk to others. These are the most effective ways to prevent scams.
- There will never be a solution to eliminate scam artists—they are constantly changing their methods to keep from getting caught.
- Don't be afraid to ask a neighbor, family member, friend, banker, or trusted advisor if you have doubts about an offer or business.
- Call law enforcement immediately if you think you have been victimized.
- Never accept the help of someone who calls you and offers to help recover the losses in a scam "for a small fee." Odds are, it's the same scam artist coming back for more.
- Protect your personal information by shredding the following:
 - receipts.
 - credit card statements.
 - copies of credit applications.
 - insurance forms.
 - physicians' statements.
 - bank checks and statements.
 - expired charge cards.
 - credit cards and other offers of credit.
 - mailing labels from magazines.
 - any other item that might have account numbers, customer numbers or membership numbers.

important phone numbers



Attorney General Bruning's Senior Hotline	888-287-0778
Attorney General Bruning's Consumer Division	800-727-6432
State Health Insurance Information Program (SHIP) Senior Hotline	800-234-7119
ECHO Project (Medicare/Medicaid Fraud Waste)	800-942-7830
Adult Protective Services	800-652-1999
Better Business Bureau	800-649-6814
Contractor Registration Certificates	402-595-3095
Nebraska Attorney General's Office	402-471-2682
National Fraud Information Center	800-876-7060
National Do Not Call Registry	888-382-1222
Federal Trade Commission	877-382-4357
Federal Communications Commission	888-225-5322
U.S. Postal Inspection Service	402-392-8925
Free Credit Report	877-322-8228

important web site and e-mail addresses



Attorney General Bruning's E-Mail	NEDOJ@ago.ne.gov
Attorney General Bruning's Web Site	www.ago.ne.gov
National Do Not Call Registry	www.donotcall.gov
Telemarketing Fraud & Free Identity Theft DVDs	http://shop.usps.com
Better Business Bureau's Charity Registry	www.give.org
Federal Trade Commission	www.ftc.gov
Free Annual Credit Report	www.annualcreditreport.com

