RECOGNIZING & AVOIDING SCAMS

IT'S A SCAM

Government agencies will not initiate contact with you and require you to provide personal information before you can receive pandemic relief funding. Be wary of callers who claim to be from the Social Security Administration, IRS, law enforcement, or businesses you know, like a utility or tech support company, and ask for your Social Security number or demand payment.

SCAMMERS SAY THERE'S A PROBLEM

Beware of unsolicited calls or texts claiming you'll be arrested, you owe money, or a relative has an emergency. Scammers often make calls related to computer viruses or account problems and ask victims to verify account information or send a payment. Do not click on unsolicited text messages or give information to callers.

SCAMMERS PRESSURE YOU TO ACT IMMEDIATELY

Don't allow yourself to be pressured into acting immediately. Stop and talk to someone you trust. Independently verify information. Before you do anything else, tell someone — a friend, a family member, or a neighbor. Talking about it could help you realize it's a scam.

SCAMMERS TELL YOU TO PAY IN A SPECIFIC WAY

Never pay someone who insists payments be made through money transfers or gift cards. Never deposit a check and send money back to someone. It's a scam.

For more tips on avoiding scams, visit ag.ky.gov/ConsumerAlerts

TOP SCAMS AFFECTING SENIORS

Watch out for these top scams impacting Kentucky's seniors:

IDENTITY THEFT

Identity theft accounts for a significant number of scams reported to our office and is used by scammers to commit unemployment fraud, tax fraud, credit card fraud, and even romance scams. Scammers often steal identities by tricking victims into providing their personal information.

ROMANCE SCAMS

The highest dollar losses each year come from romance scams. Romance scammers set up fake profiles on social media and dating sites to befriend victims, often pretending to be in the military or located out of town. After building trust, they claim to have an emergency and ask their love interest to wire money or send gift cards to help.

COMPUTER TECH SUPPORT

Remote access scams involve computer pop-up messages alerting users to a hack, virus, or tech support needs. Scammers try to convince the user to grant them remote access to "fix" the problem. Once a scammer has access to the user's computer, they steal bank account and personal information.

LOTTERY & SWEEPSTAKES SCAMS

Lottery and Sweepstakes scammers call victims to announce lottery winnings or Publisher's Clearing House prizes and request payment for taxes and fees to obtain winnings.

GRANDPARENT SCAMS

In grandparent scams, scammers pose as a panicked grandchild, friend, or lawyer representing the grandchild. They urge you to send money immediately to help with an emergency, like paying a hospital bill or needing to leave a foreign country. The scammer often instructs the grandparent not to tell anyone. They pull at your heartstrings so they can trick you into sending money before you realize it's a scam.

Kentucky Attorney General
OFFICE OF SENIOR PROTECTION

The Office of Senior Protection (OSP) offers various services and training to protect seniors against fraud, scams, and financial exploitation.

Some of the resources provided by OSP include:

- Scam Reports and Fraud Assistance
- Outreach Programs
- Mediation/Consumer Complaint Assistance
- Consumer Information

To receive updates regarding the latest scams, sign up for Attorney General Cameron's Consumer Alerts by visiting, ag.ky.gov/ConsumerAlertSignup.

Special Events and Programs:

- Fraud and Scam Awareness events
- Elder Justice Task Force
- Senior Summit

To request a speaker from the Office of Senior Protection, contact us at 502-696-5300.

The Commonwealth of Kentucky does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation or gender identity, ancestry, age, disability, political affiliation, genetic information, or veteran status in accordance with state and federal laws.

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FINANCIAL FRAUD AND SCAMS

Seniors lose more than $3 billion annually to financial scams. Phone calls and text messages are the top method scammers use to perpetrate fraud and scams. In 2020, reports of text message scams increased sharply, and many of these texts were directly related to the COVID-19 pandemic.

SURGE IN PANDEMIC SCAMS

During COVID-19, scams have surged, and Kentucky's seniors have suffered significant financial harm due to these schemes. Even before the pandemic, seniors were often the target of fraud attempts because of their "nest egg" savings. Unfortunately, extended periods of isolation and increased time online during this global health crisis have made older adults more vulnerable to fraud attempts.

- In 2020, fraud and scams resulted in $3 million in reported losses for Kentucky seniors, doubling the reported losses from the same period in 2019.
- Kentucky seniors experienced as much as an 8,000% monthly increase in financial losses to scammers during COVID-19.
- While Social Security and identity theft scams skyrocketed during the pandemic and were among the most prevalent scams harming Kentucky seniors, online romance scams led to the highest dollar losses, totaling more than $867,000.

ADDITIONAL RESOURCES

Kentucky Office of the Attorney General
Consumer Protection Hotline
1-888-432-9257

Federal Trade Commission
1-877-382-4357

FBI-Internet Crime Complaint Center
Report all scams perpetuated through the Internet at *www.ic3.gov*

Better Business Bureau
File a complaint, leave a review, or search Accredited Businesses in your area at *bbb.org*

Social Security Administration
Report Social Security phone scams at 800-269-0271, *ssa.gov*, or *oig.ss.gov*

Identity Theft
ag.ky.gov/identity-theft
identitytheft.gov

It is estimated that only

1 IN 44

senior scam victims report their victimization.

Break the silence and REPORT!

If you are the victim of a scam or have encountered a potential scam, time is of the essence. We may be able to protect you from further financial harm, if you contact us quickly. Seniors who report scams help our office track scam trends.

Report scams and fraud at ag.ky.gov/scams or call our Consumer Protection Hotline at 1-888-432-9257 (select 3).

USAO - WDKY

AARP Kentucky

Kentucky Financial Empowerment Commission

Amac Association of Mature American Citizens — Better for You. Better for America.

BBB Start With Trust℠

KBA Kentucky Bankers Association

USAO - EDKY

SENIOR JUSTICE INITIATIVE

PROTECTING SENIORS FROM SCAMS

ATTORNEY GENERAL'S OFFICE OF SENIOR PROTECTION
502-696-5300

CONSUMER PROTECTION HOTLINE
888-432-9257

Attorney General
DANIEL CAMERON