Senior Safety Steps

Seniors can actively and safely prevent crime in their neighborhoods by taking the following steps:

- Be aware of your surroundings, and walk in groups of two or more.
- Close and lock windows when you leave the house, and keep doors locked at all times.
- Do not hide your keys under the mat or in other predictable places.
- When you're gone for more than a day, make sure your home seems occupied use a timer to turn on lights, a radio or television.
- Tell your family members and friends about your travel plans and daily activities.
- Place a hold request on mail and newspapers while away.
- Never post your travel plans on social media.
- When driving, never park in a secluded area. Find a well-lit public place.
- Report any crime or suspicious activity to local law enforcement. Never intervene.
- Form a neighborhood watch group.
- Don't carry your Social Security number and unneeded credit cards with you.
- Only use ATMs that are inside of a bank or business, and shield your PIN number.

Filing a Consumer Complaint

Are you a victim of fraud, deception or an unfair business practice?

The Office of the Attorney General wants to hear from you.

Complaint forms are available on our website at <u>ag.nv.gov</u> or in print form at any one of our office locations. Forms are available in both English and Spanish, and can be completed online or in-person. Please include any appropriate documentation to support the complaint. All complaints must be signed by the complainant.

Please note that the Office of the Attorney General cannot provide you with legal advice or represent you in personal legal actions. If you feel you need to hire a private attorney, you may consider contacting your local legal aid office.

Contact Us

Carson City Office 100 North Carson Street Carson City, Nevada 89701-4717 P: 775-684-1100 / F: 775-684-1108

Las Vegas Office 555 E. Washington Avenue Suite 3900 Las Vegas, Nevada 89101 P: 702-486-3420 / F: 702-486-3768

Seniors Seniors Office of the Nevada

Street

Attorney General

AARON D. FORD Attorney General One in every five Americans age 65 or older has been abused financially, and financial abuse costs seniors at least \$2.9 billion every year. Seniors are often targets of scams that result in significant financial losses that cannot be recovered. The Office of the Attorney General can provide you with the tools and resources you need to help fight fraud and protect yourself.

Scams Targeting Seniors

- Unsolicited Sellers: Don't do business with door-to-door sellers, and never deal with a contractor who shows up unsolicited or with "left over materials."
- Phony Charities: Be wary of charities that do not provide detailed information or proof that the contribution is tax deductible.
- Sweepstakes Scams: No one can win a sweepstakes they didn't enter. Never pay an up-front fee for a prize.
- Phishing Scams: Don't click on links or reply to emails, texts, or pop-up messages that ask for your personal or financial information.
- Telemarking Scams: Join the Do Not Call list to avoid unwanted telemarketing calls. To register, call 1-888-382-1222.

Signs of a Scam

"Keep this information to yourself." Scam artists don't want you to discuss the offer with someone who will tell you it's a scam.

"Guaranteed to more than double your money." There are no guarantees in investments. The higher the returns, the higher the risk.

"Buy now, before it's too late. This is a one-time opportunity." The scammer wants your money before you have time to do research.

Top Consumer Tips

- Never give your personal or financial information to someone you don't know. Identity thieves can use your Social Security number, date of birth, and account numbers to wipe out your accounts.
- If an offer sounds too good to be true, it probably is.
- Do business with companies you know, or those that people you trust have recommended.
- If you don't understand the investment, don't invest.
- Be wary of up-front fees. Try to avoid paying for a service before it has been rendered, and use a credit card when possible.
- Always read contracts carefully before signing. Never sign a document you don't understand.
- Avoid making business checks payable to an individual. Instead, make checks payable to a company or institution, in order to leave a more secure paper trail in case you suspect fraud in the future.
- Don't be tricked into a fraudulent reverse mortgage. Always seek independent financial advice first.
- Check your credit report regularly. Visit <u>www.annualcreditreport.com</u> or call 1-877-322-8228.

Free Educational Programs

The Nevada Attorney General's Office offers free informational brochures and educational publications on a variety of subjects. You can view the publications on our website at <u>www.ag.nv.gov</u> under the "publications" tab. Staff is available to speak on various topics. To request an outreach event, please email mmoazez@ag.nv.gov.



Popular Presentations Include:

- Scam Overview
- Identity Theft
- Street Smart Seniors
- Mortgage Fraud and Assistance Programs

