

Consumer Alert

Fraudulent Phone Pitches Target Seniors

Fraudulent telemarketers rob people every day, using phones as their weapons. According to the nonprofit National Consumers League, which operates the National Fraud Information Center, these criminals target seniors because they are generally too polite to hang up. Not all older victims are isolated or lonely—many are active people who are lured by great-sounding deals.

Be Careful When You Hear These Pitches:

Prizes and Sweepstakes

The pitch: You won a prize, but you have to pay or buy something to get it.

The scam: You pay and never get anything, or you get a cheap trinket.

Charities

The pitch: Help the disadvantaged, support your local police, aid disaster victims, etc.

The scam: The charity doesn't exist, or most of your money goes to a professional fundraiser.

Magazine Sales

The pitch: Subscribe for just pennies a day, or renew your subscription at a big discount.

The scam: The total cost is more than you realize, or the caller has no connection with the magazine at all.

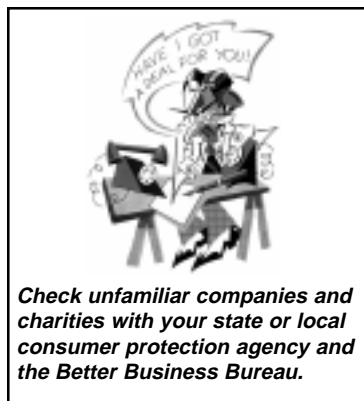
Buyers Clubs

The pitch: Get a trial membership in a discount buyers club free for 30 days.

The scam: You don't realize that you must cancel before the trial period ends to avoid charges.

Credit Card Loss Protection

The pitch: This protects you from



losing lots of money if someone fraudulently uses your credit card.

The scam: You're only liable for up to \$50, and most credit card issuers will remove fraudulent charges completely if you report them promptly.

Other frauds aimed at seniors include bogus investments, travel scams, and foreign lotteries. Many telemarketing offers are perfectly legitimate. How can you tell if they're not? You're in danger if the caller:

- Promises you easy money;
- Demands that you act immediately;
- Refuses to send written information;
- Tries to scare you into buying;
- Wants you to send payment by wire or courier.

Check unfamiliar companies and charities with your state or local consumer protection agency and the Better Business Bureau. For more information, or to report suspected telemarketing scams, contact the NFIC at 800-876-7060 or www.fraud.org.