

## Welcome to 2021!

**Fraudster, bilker, conman, trickster, hoaxer, scammer, swindler, fast-talker, double-crosser- the dictionary is filled with synonyms for criminals who, along with modern technology, have found new ways of creating victims.**

This year especially, the potential to be scammed by a smooth-talking or eloquent, email-writing fraudster is even greater. 2020 brought with it the COVID-19 virus and, with that, came a new level and diversity of scams.

We, at Bucks County Crimes Against Older Adults Task Force, unfortunately, have become aware of some devastating crimes against some of our senior citizens here in Bucks County. However, at the same time, we have noted progress in consumer awareness to these fraudsters and their tactics. While striving to educate the public on the “scam du jour”, we have noticed that more residents are aware and thus prepared if/when contacted by a potential scam artist.

For example, most folks that we speak to recognize that, when the “IRS” or “Social Security” is displayed on their caller ID or someone identifies themselves this way when they answer the phone and begin by informing them that there is a problem with their Social Security number or benefits or that they are in serious trouble concerning their taxes, that it is definitely a scam call. This awareness has drastically reduced the number of victims of fraud and thwarted the thieves in their pursuit of theft.

Scammers continue to attempt to trick unsuspecting residents by using a **Robo** dialing program and **spoofing** the caller ID by displaying phone numbers that you may think are local or familiar thus being more inclined to answer. Fraudulent calls have continued and even flourished during the COVID-19 epidemic. Residents report receiving calls from government agencies/debt collecting companies or calls alerting you that your car warrantee is going to expire! Perhaps they want to lower your interest rate. These are all scam calls! Don't fall for it!

The following are just a few things that all residents can do in an effort to protect themselves against becoming a victim of fraud:

- **Register for the Do Not Call list** every three years at <https://www.donotcall.gov/>. While there are those people that think that this system does not work, we believe that it does stop “legitimate” businesses from calling you without your permission. These businesses will check the Do Not Call list and, generally, honor your request. **That does limit telemarketing calls.**
- **Inquire as to what types of call blocking services your telephone company offers** that can identify and block known scam callers. Many telephone companies are now compatible with FREE landline call blocking services such as “No More Robo” <https://www.nomorobo.com/> This service is also available via some cell phone providers, however, there is usually a fee involved.
- **Be suspicious of unsolicited emails** from those posing as a well-known telecommunications company such as Microsoft or Apple stating that they have “identified an issue/problem on your computer” that can be repaired by them for a small fee. Do not fall for this scam. Do not share your credit card or any other financial information via this type of email. **If you do experience issues with your computer, you should initiate the repair by contacting an established, local computer repair business.**
- **Check your credit report.** It has become increasingly important to check your credit report, at least once a year, to look for any fraudulent accounts that were not opened by you and/or mistakes made to your credit report. Free credit reports are available annually online at <https://www.annualcreditreport.com/index.action> or by calling Experian credit bureau 1-877-284-7942, 1-877-322-8228 or 1-888-397-3742, Equifax credit bureau dial 1-800-846-5279 or 1-888-202-4025, Transunion credit bureau dial 1-800-916-8800, 800-888-4213 or 888-909-8872.  
**Please note that in order to obtain your credit report you will be asked to give them your Social Security number. Because you are contacting them directly, this is one of the few times that it is acceptable to do that.**

Monthly Fraud Alerts brought to you by:

**Bucks County Crimes Against Older Adults Task Force**

Bucks County District Attorney's Office: 215-348-6344

A Woman's Place (AWP): 1-800-220-8116

Bucks County Area Agency on Aging: 267-880-5700

Bucks County Office of Consumer Protection: 215-348-6060

Bucks County Coroner's Office: 215-348-3852

Bucks County Register of Wills: 215-348-6265

Network of Victim Assistance (NOVA): 1-800-675-6900

US Dept. of Health and Human Services/OIG: 1-800-447-8477

[www.buckscounty.org/CrimesAgainstOlderAdults](http://www.buckscounty.org/CrimesAgainstOlderAdults) **24 - HOUR HOTLINE: 1-800-490-8505**