COMMON SCAMS TO AVOID

ROBOCALLS & TELEPHONE PHISHING SCAMS
Robocall scammers will try to make you think that a phone call is urgent and you need to respond immediately. If you do not recognize a number, let the call go to voicemail. If you are asked to provide personal information, the call is most likely a scam.

INSURANCE & MEDICAID FRAUD
This can appear in the form of a bill for services you didn’t receive, a call from a debt collector for a debt you don’t owe, medical collection notices on your credit report that are not yours, or a denial of insurance for a service you should receive.

COVID-19 SCAMS
Fraudulent unemployment assistance claims, high-priced and low quality products, vaccinations and other treatments offer, unauthorized and fraudulent solicitations.

GRANDPARENT SCAMS
Scammers call pretending to be your loved one, pretending that your loved one is hurt or in trouble, or more terrifyingly, that your loved one has been kidnapped. Usually they will demand payment for their safe return.

LOTTERY & SWEEPSTAKES SCAMS
This type of scam starts with someone offering to buy something you advertised, pay you to do work at home, give you an “advance” on a sweepstakes you’ve supposedly won, or pay the first installment on the millions that you’ll receive for agreeing to have money in a foreign country transferred to your bank account for safekeeping.

DOOR TO DOOR SOLICITATION
Scammers who come to your home can be very intimidating. It can be very difficult to say ‘no’ when you’re pressured to buy goods or services, which can turn out to be poor quality and very expensive, with little chance of getting your money back. They may come offering home improvements (driveway paving, chimney repair), posing as a charity, or offering magazine or newspaper subscriptions.

MAIL SCAMS
In these schemes, a scammer will offer a product, service, or investment opportunity that does not live up to its claims. Always be aware of fake check mail scams as well!
HOW TO AVOID IDENTITY THEFT

Identity theft occurs when a person uses your personal information to assume your identity and gain access to your financial accounts or take out a line of credit in your name.

You may be a victim of identity theft if:

- You notice that you no longer receive your mail
- You receive bills for things you never received
- IRS informs you that more than one tax return was filed using your personal information
- Your credit report has strange entries
- You are contacted by debt collectors regarding unfamiliar debts
- You find strange transactions on your banking or credit card accounts

There is no one way to avoid scams since they take many different forms, but here are some general best practices:

SECURE YOUR ACCOUNTS
Change passwords on your email, banking, and other personal accounts.

KEEP RECORDS
Take notes about all conversations and keep copies of all records

ADD A FRAUD ALERT
Place a fraud alert on your credit file. You can do this by contacting just one of the credit agencies to add an alert with all three agencies.

FREEZE YOUR CREDIT
Place a credit freeze with each of the three major credit reporting agencies. A freeze prevents identity thieves from opening new lines of credit in your name. Call each of the credit reporting agencies at these phone numbers or visit their websites to freeze your credit.

Equifax: (800) 349-9960    Experian: (888) 397-3742   TransUnion: (888) 909-8872

HOW TO REPORT

<table>
<thead>
<tr>
<th>Category</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone Scams</td>
<td>(877) 382-4357</td>
</tr>
<tr>
<td>Mail Scams</td>
<td>(877) 876-2455</td>
</tr>
<tr>
<td>Internet Scams</td>
<td>ic3.gov</td>
</tr>
<tr>
<td>Identity Theft</td>
<td>identitytheft.gov</td>
</tr>
</tbody>
</table>

CONTACT THE AG’S OFFICE

<table>
<thead>
<tr>
<th>Category</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elder Hotline</td>
<td>(888) 243-5337</td>
</tr>
<tr>
<td>Consumer Hotline</td>
<td>(617) 727-8400</td>
</tr>
<tr>
<td>Fair Labor</td>
<td>(617) 727-3465</td>
</tr>
<tr>
<td>Medicaid Fraud</td>
<td>(617) 963-2360</td>
</tr>
</tbody>
</table>