Unsolicited calls are a very real danger to Texas seniors. These calls come from people you do not know, including people who claim to be someone who has real business with you. Unfortunately, the callers are too often con-artists using the telephone to steal money or commit identity theft.

Never give personal or financial information, including your bank account number, social security number or date of birth, to anyone over the phone if you did not initiate the call and, if you are ever suspicious of a caller or feel uncomfortable, just hang up! The following list outlines some common telephone scams to prepare you in case you are ever on the receiving end of one of these calls.

♦ CALLER ID SPOOFING – Just because your caller ID says the call came from a legitimate business, organization or even a governmental entity does not mean it’s true. Scammers can change the identity of the caller and display number. If a caller asks for personal or financial information, simply hang up! You can always find a legitimate number for the business or entity in question and call them to find out if someone is trying to reach you. Also, do not answer a call if your own phone number shows up on the caller ID – a technique that almost always indicates spoofing by a scammer.

♦ GRANDPARENT SCAM – The caller may tell the victim that he/she is a family member who has been in an accident, was arrested, is stranded or in some other kind of trouble and needs money immediately. Do not give this caller any personal or financial information. Always verify by asking the caller questions that only the real family member would know and call a telephone number you know to belong to the family member in question before taking any action.

♦ INTERNAL REVENUE SERVICE (IRS) SCAM – Scammers posing as IRS agents have called unsuspecting individuals to tell them to pay up or risk arrest for filing their taxes late or incorrectly. The IRS typically contacts taxpayers through the U.S. Postal Services (not by phone, text messages or emails) in a sealed IRS envelope with letters printed on IRS stationery and a telephone number of an IRS office that taxpayers can call with any questions.

Don’t be a Victim! You have the right to JUST HANG UP!

HOW TO PROTECT YOURSELF

Sign-up for the NATIONAL NO-CALL LIST
www.donotcall.gov or (888) 382-1222.

Sign-up for the TEXAS NO-CALL LIST
www.texasnocall.com or call (866) 896-6225.

File a consumer protection complaint with the OFFICE OF THE ATTORNEY GENERAL CONSUMER PROTECTION:
Submit a consumer complaint form online www.texasattorneygeneral.gov
OR fill out a form and mail it to Office of the Attorney General P.O. Box 12548, Austin, Texas 78711-2548
OR call between 8 a.m. and 5 p.m. Monday–Friday (800) 621-0508
♦ DEBT COLLECTION SCAM – If you don’t recognize a debt a
debt collector claims you owe, ask the caller for his/her
name, company, address, telephone number and license
number. If the caller cannot provide this information,
just hang up! You may also request a written validation
notice that includes the amount of the debt, the name of
the creditor, and a description of your rights under the
Federal Fair Debt Collection Practices Act or contact the
company directly that the caller claims you owe in order to
determine if the debt actually exists.

♦ CHARITY SCAMS – Thieves prey on the hearts of their
victims by calling to request money for a charitable cause,
particularly after a natural disaster. Never give financial
information to an unsolicited caller. Ask for information
in writing and research a charity before making a donation.

♦ TELEMARKETING SCAMS – If you are in the market for
particular goods or services, do your homework and
conduct business with a company you can trust, rather than
with an individual or business who places an unsolicited
call to you. If you wish, you can ask a telemarketer to send
you more information or simply hang up. If you are not
in the market for the goods or services the telemarketer
claims to provide, just hang up!

♦ SWEEPSTAKES AND LOTTERY SCAM – You may receive a
call from someone saying that you have won a lottery
or sweepstakes and he/she needs your bank account
information to directly deposit the funds into your
account. Don’t be fooled, and don’t give the caller any
information. These scammers are just looking for an
opportunity to take your money or steal your identity.

FIVE HOOKS: TELL-TALE SIGNS OF A SCAM?

1. THEY contacted YOU. If you contact a business yourself, you know who is on the other end of the deal. With a con-artist,
all you know is who that person says he or she is. You are already at a huge disadvantage.

2. They dangle BAIT in front of you. It is almost always a large sum of money, like a prize or an easy loan or a large income. It
sounds so easy! However, we all know that people don’t give away large sums of money so easily.

3. They want your PERSONAL INFORMATION. Anytime someone tries to get your bank account number, Social Security Number,
or other sensitive information, you should automatically be on red alert. Don’t do it!

4. First, YOU have to pay THEM. Don’t be blinded by the promise of a large sum of money in the future. If they are asking you
to give them money first, back off. It is illegal for someone to require up-front payment before funding a loan or paying
out a sweepstakes prize.

5. You have to WIRE or AIRBORNE money instead of MAILING it. If you are asked to wire somebody money in order to get a
prize or a loan, an inheritance or any other large sum of money, STOP! It is a scam, and they are trying to avoid the stiff
penalties for mail fraud.

OTHER USEFUL NUMBERS

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<tr>
<th>Service</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Aging and Disability Services</td>
<td>(800) 252-9240</td>
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<tr>
<td>Family and Protective Services</td>
<td>(800) 252-5400</td>
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<tr>
<td>National Domestic Violence Hotline</td>
<td>(800) 799-7233</td>
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<tr>
<td>State Bar Lawyer Referral Service</td>
<td>(800) 252-9690</td>
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<tr>
<td>Crime Victims’ Compensation Program</td>
<td>(800) 983-9933</td>
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<tr>
<td>Identity Theft Hotline</td>
<td>(866) 720-8100</td>
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<tr>
<td>Texas Crime Stoppers</td>
<td>(800) 252-8477</td>
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<td>Child Support</td>
<td>(800) 252-8014</td>
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