

Consumer Protection

One Less Victim

Older adults continue to be the “victim of choice” when it comes to scams and frauds. North Carolina has one of the fastest growing populations of older adults, and as our elderly population grows, so do consumer fraud problems. North Carolina Attorney General Roy Cooper reports that “Seniors are attractive targets because they often have good credit, investments, equity in their homes and a lifetime of savings. Many con artists are also skilled at exploiting age-related conditions, such as memory loss and depression.” The Federal Trade Commission determined from a survey conducted in 2004 that education and information are the keys to preventing individuals from becoming victims or fraud or scams. With unethical activities increasing in our region at alarming rates, it is crucial that individuals maintain awareness when making financial decisions. Based upon information provided to the Federal Trade Commission, North Carolina residents lost almost \$21 MILLION dollars to fraudulent activities in 2007.

To ensure that our older adult community remains aware of their safeguards to prevent from becoming “the next victims” of consumer fraud, the following tips are offered.

- Beware of emails that ask for personal information such as your Social Security Number or bank account number. Don't reply to the email or click on any link. Legitimate companies will never ask you for this information by email.
- Never share personal financial information by email even with someone you know and trust. Email can be vulnerable to

hackers. If you must share information with a legitimate company, use a secure web site. Look for a lock icon on the web site and a web address that begins with “https”.

- Cut up expired credit and debit cards by cutting through the numbers.
- Secure your personal documents at home by placing them in a small fireproof safe.
- Minimize the personal information you print on your checks. You do not need your Social Security number, phone number or driver's license number on your checks.
- Monitor your bank and credit card transactions for unauthorized transactions. Scammers with your account information generally start with small transactions to see if you will notice.
- Pay attention to your billing cycles. If bills do not arrive on time, follow up with your creditors.
- Shred all documents that have any personal information.
- To reduce the number of pre-approved credit offers received, contact 1-888-5-OPT-OUT.
- Never give out information of any type by telephone when you have not initiated the telephone call. There are no exceptions to this rule.

- Maryanne P. Dailey, MA, Executive Director, Better Business Bureau Consumer Foundation and Vice President of Operations, Better Business Bureau. Ms. Dailey is available for presentations to groups on the prevention of consumer fraud. She may be reached at 704.927.8625.

Attorney General and NC Department of Justice

9001 Mail Service Center Raleigh, NC 27699-9001
T 919 716 6400

Consumer Protection: T 877 5 NOSCAM
www.noscamnc.gov

Better Business Bureau - Consumer Foundation

13860 Ballantyne Corporate Pl Ste 225 Charlotte NC 28277
T 704 927 8625 www.bbbconsumerfoundation.org

Law Help.org/nc

This website helps low- and moderate-income North Carolinians find legal help and information including: finding free legal services in your community, learning about the law and your legal rights, accessing information and finding other helpful organizations. www.lawhelp.org/nc

Legal Aid of North Carolina (LANC)

Legal Aid of North Carolina (LANC) is a statewide, nonprofit, 501(c)3 law firm that provides free legal services in civil matters to low-income people in order to ensure equal access to justice and to remove legal barriers to economic opportunity. www.legalaidnc.org

Legal Aid of NC – Charlotte Mecklenburg County

1431 Elizabeth Ave, Charlotte, NC 28204
T 704 971 2621

Legal Aid of NC – Gastonia Serves: Cleveland, Lincoln and Gaston Counties

111 East Third Ave, Ste 200, Gastonia, NC 28052
T 704 865 2357

Legal Aid of NC – Concord / Serves: Monroe, Anson, Cabarrus, Union, Stanly Counties

133 Union St S, Concord, NC 28025
T 704 786 4145 or 877 439 3480
100 West Jefferson St, Monroe, NC 28110
T 704 283 2172 or 877 439 3480

Legal Aid of NC – Winston-Salem Serves: Iredell county

Liberty Plaza, 102 Liberty St, Ste 305
Winston-Salem, NC 27120-0188
T 336 725 9162

Legal Services of Southern Piedmont

Legal Services of Southern Piedmont (LSSP) provides legal assistance in civil matters to low-income persons in the Charlotte area and in west-central North Carolina.
1431 Elizabeth Ave, Charlotte, NC 28204
T 704 376 1600 contact@lssp.org

National Fraud Information Center

T 800 876 7060

NC Dept of Insurance Services for Consumers

T 800 546 5664 www.ncdoi.com/Consumer

NC Victim Assistance Network

T 800 348 5068 www.nc-van.org

Senior Health Insurance Information Program

The Seniors' Health Insurance Information Program (SHIIP) answers questions and counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare prescription drug plans, long-term care insurance and other health insurance concerns. The counselors on toll free phone line offer free and unbiased counseling on Medicare health care products. The Medicare Lookout Program provides assistance with Medicare/Medicaid billing errors, fraud and abuse.

T 800 443 9354

Social Security Administration

T 800 772 1213 between 7am to 7pm
www.ssa.gov

South Carolina – SC Access Database

SC Access is a free and confidential service of the Lieutenant Governor's Office on Aging with a mission to help older adults, people with disabilities, and those who care for them access useful information about long term support and needed services. www.scaccesshelp.org

United Family Services

United Family Services offers multiple programs and services that include counseling and education, crisis intervention and advocacy, domestic violence counseling and economic independence programs.

T 704 332 9034 info@ufscft.org