



Communities

Senior Exploitation

Against

# Power Against Fraud

Office of the Barnes County State's  
Attorney

(701) 845-8526

[WWW.CO.BARNES.ND.US](http://WWW.CO.BARNES.ND.US)

**Barnes County State's Attorney, Brad Cruff**

# IDENTITY THEFT

## *Warning Signs:*

- Your purse or wallet is stolen
- Your bank account is overdrawn or there is unusual activity on your credit card
- Mail you are expecting doesn't arrive, especially related to financial matters; bills you paid are still showing due
- You apply for a credit card or loan and are denied

## *Preventative Steps:*

- Carry a close-fitting or hidden pouch instead of a purse or carry a wallet in your front pocket.
- Reduce the items you carry in public such as extra credit cards, Social Security card, and checkbooks; remove your Social Security number from your Driver's License, if possible. Consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.
- Shred, tear into small pieces, or cut up all mail and documents that contain Social Security, bank and credit card numbers.
- Place mail with bills to be paid at the Post Office. Ask that new boxes of checks be held at your bank or credit union rather than mailed to you.

# Telemarketing Fraud

## ***Warning Signs:***

- You live alone and enjoy talking to anyone calling
- You believe it's rude to interrupt a caller or to hang up
- You must pay money up front for taxes or fees to participate
- You must make an immediate decision, before the call ends, or the offer will be rescinded
- You are called more and more frequently by a multiplying variety of telephone solicitors

## ***Preventative Steps:***

- Never talk to strangers on the telephone – they are not calling to wish you a good day. They are invading your privacy - as though they have walked into your home.
- Use an answering machine, voice mail or Caller ID to screen calls.
- Never, under any circumstances, give any portion of your credit card, bank account, or Social Security numbers to a caller.

# Mail & Internet Fraud

## *Warning Signs:*

- You play sweepstakes daily because you think you need extra money, holding out hope you will win a big prize some day
- You believe because your mail is delivered by the U.S. Postal Service, it must be legitimate
- You open and read all of your mail because many pieces look like official government documents or heart-felt solicitations for charity – and you don't have anything better to do
- You're getting the same offers through e-mail that you used to receive through the mail

## *Preventative Steps:*

- Even though it may be fun or give you something to do, stop participating in sweepstakes, lottery, and contest offers.
- If you were to truly win something, you NEVER have to pay any fees, taxes, or costs of ANY kind before receiving your winnings – that's the law!
- Don't give temptation a chance. If you receive a mailing/e-mail that 1) promotes sweepstakes/lotteries, charities, credit repair, work-at-home offers; 2) suggests you can make money by assisting a wealthy African, or 3) requests verification of account numbers, throw the envelope away or delete the e-mail without opening it.

# Home Improvement Fraud

## *Warning Signs:*

- ❑ A contractor solicits you at your door, insisting you have a problem which must be repaired right away
- ❑ A contractor offers a bargain price or claims to have materials left over from a previous job
- ❑ A contractor requires a substantial payment in advance or charges significantly more after the work is completed
- ❑ An inspector appears at your door, claiming to work for the city or a utility company and must come into your home to inspect your water heater, furnace, or back yard

## *Preventative Steps:*

- ❑ **BEWARE** door-to-door contractors who use high-pressure or scare tactics to get an immediate decision.
- ❑ **DON'T** do business with someone who comes to your door offering a bargain or claims to have materials left over.
- ❑ Get at least 3 written bids. **DON'T** always choose the lowest bidder - you get what you pay for!
- ❑ Require the contractor to use a written contract that lists materials, costs, and the completion date.
- ❑ Don't allow any stranger into your home, no matter who they claim to be. City inspectors do not go door to door!

# MORTGAGE FRAUD

## ***Warning Signs:***

- You've fallen behind in your mortgage payments or you are already in foreclosure
- You're getting phone calls and visits from companies offering to help you pay off your debts
- You're receiving numerous fliers in the mail or on your door offering low interest cash loans
- A friend, advisor or relative asks you to sign some forms – you do, without reading them
- You trust that the information on mortgage loan document is accurate and do not read it thoroughly

## ***Preventative Steps:***

- Beware of companies who contact you in person or by fliers offering a foreclosure relief service.
- Don't sign any forms or papers without reading and understanding what you're signing. If you're uneasy or feeling pressured, get advice from a lawyer or other advisor.
- Don't deed your property to anyone. First consult an attorney, a knowledgeable family member, or someone else you trust completely. Once you sign legal papers, it can be difficult, or even impossible, to reverse the action.

# INVESTMENT FRAUD

## ***Warning Signs:***

- ❑ High pressure sales tactics with an insistence on an immediate *decision*
- ❑ Unwillingness to let you discuss the deal with another advisor or to get a second opinion
- ❑ A guaranteed investment and one with 'no risk'
- ❑ Unwillingness to provide written information, including state securities registrations and verifiable references
- ❑ A suggestion that you invest on the basis of trust or faith

## ***Preventative Steps:***

- ❑ Surround yourself with several advisors – don't become solely dependent on one financial advisor or consultant.
- ❑ Thoroughly check out any offer – don't be rushed into making a hasty decision. Contact your State's Securities Administrator if you have questions.
- ❑ Carefully review your financial statements and look for signs of unauthorized or excessive trading. Periodically check your account online or by phone with the fund managers.
- ❑ If you have trouble retrieving your funds, don't let a false sense of trust keep you from demanding a return of your investment.

# CARE GIVER FRAUD

## ***Warning Signs:***

- Unusual activity in bank and credit card accounts
- Care giver tries to isolate the victim who comes to rely solely on the care giver
- Care giver has total control over finances and has all financial statements mailed to him or her
- New acquaintances appear on the scene and the adult is either completely charmed, or fearful of the care giver

## ***Preventative Steps:***

- If your care giver, financial Power of Attorney, relative, neighbor, or any one else suggests you make a change in your assets, your investments or insurance, always get two or three other opinions from other relatives or advisors. Only a potential crook will not want you to discuss the change with others
- No matter how much you know, love or trust someone, never sign documents you have not read or do not understand
- Even if you have a representative payee, Power of Attorney or other advisor who manages you finances, insist on receiving and reviewing copies of all bank and financial statements

# **Power Against Fraud Prevention Checklist**

- Use a close-fitting pouch and/or hidden wallet, instead of a purse.**
- Don't carry your Social Security card, remove Social Security numbers from ID/health cards, and consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.**
- Deposit all outgoing mail inside the Post Office rather than placing in your mailbox or blue postal box for carrier pick-up.**
- Use a cross-cut shredder on all financial mail and documents.**
- Get a free copy of your credit report once a year.**
- Don't talk to strangers on the phone, at your door, or on the street.**
- Sign up for the North Dakota DO NOT CALL list.**
- Request those with whom you have established business relationships to put you on their "Do Not Call" and "Opt Out" lists.**
- Send a letter to the Mail Preference Service.**
- Make an annual charitable giving plan and do not give to charities who solicit by telephone or door-to-door.**
- Get 3 written bids for contracting; check out contractors with the Better Business Bureau; and don't do business with door-to-door contractors.**
- Never sign a contract/document or make an investment without getting a second opinion from a trusted advisor.**
- Consult with an attorney to discuss 'advance directives' and set up checks/balances so that no one person has total control over you.**

# Remove Your Info from Marketing Lists

1. Don't play direct mail sweepstakes or talk to telemarketers.
2. Sign up for the North Dakota Do Not Call List for both your home and cell phones at 1-888-382-1222 TTY 1-866-290-4236 or [www.ag.nd.gov](http://www.ag.nd.gov)
3. Ask phone companies, and others with whom you do business to put you on their 'DO NOT CALL LISTS.'
4. 'OPT OUT' of credit reporting agencies' credit card solicitation marketing lists: 1-888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com)
5. Call your credit card(s) customer service number(s) to 'OPT OUT' of marketing programs, including 'convenience checks'.
6. Request a free Preferred Service Provider Freeze by calling 1-800-922-1879 to prevent changes in your phone service.
7. Reduce e-mail/mail through the Direct Marketing Association: [www.dmaconsumers.org/consumerassistance.html](http://www.dmaconsumers.org/consumerassistance.html) or by customizing and sending the letter on the next page.

**Mail Preference Service Direct Marketing Association  
P.O. Box 643  
Carmel, NY 10512**

**To Whom It Concerns:**

**Please remove my name from your marketing lists.**

**Thank you for your attention to this matter.**

**My name and address are:**

**All versions of your name used in mailings  
Your mailing address  
City, State, Zip Code**

# Hang Up on Telemarketers

Keep this script near your telephone. If you are contacted by a telemarketer or someone soliciting contributions, read from the script and then HANG UP! Remember, YOU are in control of your phone!

***I do not do business over the telephone.(I do not donate to charities over the telephone.)Please put me on your "DO NOT CALL" list.***

Don't allow the caller to interrupt you or engage you in further talk. Read the script and HANG UP - this is NOT BEING RUDE. It is protecting you from unwanted and perhaps fraudulent intrusions. If someone calls you back after you hang up, are harassing or rude, interrupt them and say:

**"We don't have a good connection – call me back my other line."  
Give them the telephone number of the Barnes County State's Attorney (701) 845-8526.**

# Annual Charitable Giving Plan

This is my Annual Charitable Giving Plan. I will not add any other charity or increase my annual budget without serious consideration.

Name of Charity/Annual Gift

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

Total Annual Charitable Giving Budget \_\_\_\_\_

- I have asked for, and received, written information, such as an annual report, from each charity
- I have checked out these charities through [www.give.org](http://www.give.org) [www.charitynavigator.org](http://www.charitynavigator.org) or my Better Business Bureau.
- If solicited for a donation, I will say, "I already have a chosen list of charities I support. If you would like me to consider you for next year, please send me your annual report."

# Important Resources

## Barnes County State's Attorney's Office

If you need assistance with any of the fraud prevention steps in this handbook or need assistance in reporting a crime, contact:

**Brad Cruff**  
**State's Attorney**  
**230 4th Street NW**  
**Valley City, ND 58072**  
**Telephone: (701) 845-8526**  
**E-mail: [bcruff@co.barnes.nd.us](mailto:bcruff@co.barnes.nd.us)**  
**Web address: [www.co.barnes.nd.us](http://www.co.barnes.nd.us)**

## North Dakota 'Do Not Call' List

To reduce phone calls, sign up for North Dakota Do Not Call. Exceptions include charities, politicians, and companies with whom you have an established relationship. The call is free and there is no charge.

1-888-382-1222 TTY 1-866-290-4236 or [www.ag.nd.gov](http://www.ag.nd.gov)

## Credit Card Offer 'Opt Out' Line

Stop credit card offers and unwanted credit cards from credit reporting agencies' marketing lists. The call is free and there is no charge for this service. It's safe to give your Social Security Number.

1-888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com)

## **Business and Charity Reliability Reports**

To receive a reliability report on a business or charity, before buying or giving, contact the Better Business Bureau.

1-800-222-4444 or [www.bbb.org](http://www.bbb.org)

Charities: [www.give.org](http://www.give.org) [www.charitynavigator.org](http://www.charitynavigator.org)

## **Investment Offers**

To inquire about the legitimacy of any investment offer that you don't understand or that seems unusual, call the North Dakota Insurance Department. Make this call before you invest any money.

1-800-247-0560 or [www.nd.gov/ndins](http://www.nd.gov/ndins)

## **Credit Reporting Agencies**

To receive a FREE copy of your credit report each year to help ensure that there is no inaccurate information or unusual activity, contact the following. It is safe to give your Social Security Number.

Website: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Telephone: 877-322-8228

(DO NOT use [www.freecreditreport.com](http://www.freecreditreport.com))

You can also download a copy of the Annual Credit Request Form at:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

and mail it to:

**Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281**

**To report theft or unauthorized use of your credit card or SSN, call:**

**Equifax      1-800-525-6285    [www.equifax.com](http://www.equifax.com)**

**Experian      1-888-397-3742    [www.experian.com](http://www.experian.com)**

**Trans Union   1-800-680-7289    [www.transunion.com](http://www.transunion.com)**