

scam.

# **Beware of Emergency Scams**

Recognize, Refuse, Report!

Call us

Monday-Friday,

9 a.m.-4 p.m.

800-222-4444

Option 2

They impersonate your loved one convincingly.

Social networking sites make it easier than ever to sleuth out personal and family information. Scammers also could hack into the e-mail account of someone you know.

Scammers may pose as relatives or friends, calling or sending

need cash to help with an emergency – like getting out of jail, paying a hospital bill or needing to leave a foreign country. Their goal is to trick you into sending money before you realize it's a

messages to urge you to wire money immediately. They'll say they

### They play with your emotions.

Scammers are banking on your love and concern to outweigh your skepticism. In one version, scammers impersonate grandchildren in distress to trick concerned grandparents into sending money. Sometimes, this is called a "Grandparent Scam."

### They swear you to secrecy.

Scammers may insist that you keep their request for money confidential – to keep you from checking out their story and identifying them as imposters.

## They insist that you wire money right away.

Scammers pressure people into wiring money or sending payment via prepaid gift card because it's like sending cash – once it's gone, you can't trace it or get it back.

#### What Should You Do?

- Remain calm and ask to speak with the relative directly, not only to ensure they're alright but to make sure it's them.
- Set up a family password. The call recipient can ask for the family password to help verify the caller is really their relative.
- If possible, try to use another phone or computer to reach your relative directly. If you're able to reach your relative and can determine the call is a scam, hang up and file a fraud report.

Don't hesitate to call AARP Foundation ElderWatch to speak with a Volunteer Specialist if you have any questions about emergency scams or any other potential scams.

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Denver Metro Area 303-222-4444

www.aarpelderwatch.org

August 2017