

# 8 Red Flags to Help You Avoid Fraudulent Scammers



While people of all ages can fall victim to scams, seniors are often targeted and lose more than \$3 billion per year in fraudulent scams. Watch and listen for these **red flags** to help protect yourself and loved ones:

## 1. Wire Transfers

Wire transfer requests are often made as funds are instant and harder to pull back.

If a wire transfer is being requested, ask yourself:

- a. Do I know the recipient?
- b. Am I confident I owe the money?
- c. Should I run this by someone else?



## 2. Demands for Secrecy

Scammers will often pressure you by creating fear and demanding you keep the transaction a secret from your loved ones. While they may try to persuade you that it is for your benefit, there is no reason that an official agency would tell you not to share information with your support team.



## 3. Gift Card Purchases

Fraudulent requests often include gift cards as they are harder to trace or recover than funds that are transferred or wired. If someone is requesting several, high dollar gift cards, stop! Legitimate companies will never request gift cards as payment.



## 4. High Pressure Conversations

Scams usually include a sense of urgency to prevent you from talking to your support team. If someone is demanding funds immediately, pause, talk to your support team, and ensure the request is legitimate.



## 5. Too-Good-To-Be-True Offers

If an offer is too good to be true, it is probably just that. If someone is offering to overpay for something if you wire them a portion back, if they promise an exceptionally high return on your investment, etc.

– talk to someone you trust to see if they think it might be a scam!  
Real companies will not ask for payment to give you a prize.



## 6. Government Agencies + Utility Companies

Someone calling posing as person collecting for the IRS, social security, the bank, or utilities companies. If you get a call requesting money from one of these institutions, tell them you can call them back. Proceed to call the company with its public phone number and ask them if they have called requesting money.



## 7. Family or Romantic Impostors

Is a family member or loved one acting out of character? Some scammers will pose as loved ones or romantic interests with claims that they urgently need money for visas, medical emergencies, or to visit.

When loved ones act out of character, ask other loved ones if their story is accurate before sending funds.



## 8. Computer Tech Support

Your computer will not send you a pop up ad with a support number to call. However, these ads can appear. Often, they will be directed to someone who requires money for a fix that you did not need in the first place. Do not call or click these links. People lose an average of \$500 per “support call.”

