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ALABAMA DEPARTMENT OF SENIOR SERVICES WARNS SENIORS TO BEWARE OF SCAMS THIS HOLIDAY SEASON

MONTGOMERY—The Alabama Department of Senior Services wants seniors and their family members to exercise extra precaution this holiday season and be on the lookout for scams. While seniors can be primary targets of scams throughout the year, during the holidays it is important for them to be on special notice.

One common example of a scam a senior might encounter during the holiday season is the "Grandparent Scam." This involves the scammer calling pretending to be a relative (grandchild, niece, nephew, etc.). The caller will phone in the middle of the night claiming to be the relative in desperate need of money. They may say they are out of the country in trouble or they are in jail needing bail money. Usually, they request that money must be paid immediately by credit card or wire transfer.

To protect against this type of scam the senior should ask questions about things only that relative would know, for example, the location of the last family reunion or a birthdate. They should also contact a separate family member to verify that the relative really is in immediate need of help before sending any money. The senior should never wire money to anyone without verifying this information first.

Another common example is the "Fake Charities Scam." Here scammers will take advantage of seniors by posing as a genuine charitable organization. They use high-pressure tactics to attempt to get the senior to donate money immediately, either by cash, credit card, or wire transfer. They will even offer to send a courier or overnight delivery service to your home to collect the donation.

A good practice for these types of calls would be for the senior to ask specific questions about the charity and also ask for a call back number. The senior can then call the organization directly to verify the information and also find out if the organization is aware of someone soliciting on their behalf. The senior should be wary if asked to immediately pay in cash, check or credit card, or a wire transfer.

Seniors and all consumers can never be too careful, too prepared, or too aware. The best method to for seniors to protect themselves is to stop, ask questions, and verify information.

If a senior or a caregiver encounters this type of scam during the holidays or throughout the year, they can call 1-800-AGELINE to report it and get to the correct agency for further action.