



Identity theft, investment fraud and scams rob millions of Americans of their hard-earned money every year. Become a great fraud fighter by following these simple steps.

If you can spot a scam, you can stop a scam.

There are steps each of us can take to protect ourselves and our families from these crimes. AARP is proud to be a leader in the fight to combat fraud everywhere, and right here in Maine, too.

Recognize these common scams:

Foreign Lottery – You receive a letter or a phone call saying you have won millions - you just need to pay a “tax” or “processing fee” to receive the money. Foreign lotteries are illegal in the US so this cannot be real. If you ever legitimately win a lottery, you won’t even owe a postage stamp to claim your prize.

IRS scam – Someone calls you claiming to be an IRS agent. They state that you owe back taxes and face fines or imprisonment if you don’t pay immediately by credit card, I-tunes card or other means. Hang up! If you legitimately owe taxes, the IRS will send you a letter, not make a threatening phone call.

“Phishing” – Someone contacts you via email and says there is a problem with your bank account and that you need to verify information by providing your Social Security number, bank account number or birth date. Delete this email – it is a scam. Contact your bank to report it.

The **AARP Fraud Watch Network** gives you *free* access to information on the con artists’ latest tricks and much more www.aarp.org/fraudwatchnetwork or **1-877-908-3360**.

Need a speaker for your group? Scan our QR code or email us at me@aarp.org



Follow these simple prevention guidelines:

TURN ON THE FREEZE! In Maine, you can freeze your credit report with all three major credit bureaus for free. **This is the best way to protect yourself from identity theft.** Contact the Bureau of Consumer Credit Protection at 1-800-332-8529 for more information.

Protect your Social Security number.
Don't carry it in your wallet, and be careful who you give it to.

Get your free annual credit reports.
You are entitled to a free credit report each year from each credit bureau.

Protect your PINs and passwords.
Select different ones for each account.
Change them every 4-6 weeks.

Monitor your bills and financial accounts often. Report anything suspicious immediately.

Protect your online information with anti-virus software. Don't open unsolicited emails.

Protect your mail by only mailing sensitive documents directly from the post office.

Report any suspicious activity right away through any of these agencies/organizations:

- Call AARP's Fraud Watch Network at 1-877-908-3360 or go to www.aarp.org/fraudwatchnetwork.
- Call your local law enforcement office.
- Call the Maine Attorney General's Office at 1-800-436-2131.
- Call the Maine Bureau of Consumer Credit Protection: 1-800-332-8529.
- Call the Maine Office of Securities at 1-877-624-8551.
- Call AARP Maine at 1-866-554-5380.

Additional important resources:

Charity Watch: Make sure a charity is legitimate before donating. www.charitywatch.org
Credit Reports: Get them for free each year. www.annualcreditreport.com or 1-877-322-8228
Do-Not-Call Registry: Stop unwanted telemarketing calls. www.donotcall.gov or 1-888-382-1222
Medicare fraud: www.medicare.gov or 1-800-633-4227
Report suspicious emails from your "bank" by sending the email to spam@uce.gov
Social Security fraud: www.socialsecurity.gov or 1-800-772-1213
IRS to report a scam call or for general questions: 1-800-829-1040

****Would you like to join our team of volunteer fraud fighters or are you looking for a speaker for your group?** Call 1-866-554-5380 or email us at me@aarp.org.

For more information about AARP's work in Maine, visit: www.aarp.org/me
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