

**Important Telephone  
Numbers**

Middlesex County  
Prosecutor's Office  
732-745-3300

Federal Trade Commission  
Consumer Response Center  
877-FTC-HELP  
877-382-4357

NJ Consumer Affairs  
800-242-5846  
973-504-6200

Middlesex County  
Consumer Affairs  
732-745-3875

NJ Dept. Of Law & Public Safety  
Office of Insurance Fraud  
Prosecutor  
877-55 FRAUD  
877-553-7283

**FRAUD  
PREVENTION**



**MIDDLESEX COUNTY  
PROSECUTOR'S OFFICE**

**Andrew C. Carey  
County Prosecutor**

**732-745-3300**

<http://co.middlesex.nj.us/prosecutor>



**PROTECT YOURSELF!!**

**FOLLOW THESE TIPS AND PRECAUTIONS:**

- ◆ Never give a stranger personal information (date of birth, social security number, address, bank account information, etc.).
- ◆ Keep an eye out for your neighbors, especially if they are elderly. Call the police if you are skeptical.
- ◆ Do not allow strangers in your home unless you solicited their services.
- ◆ Ask contractors for a written estimate, location of office, insurance information and referrals in the immediate areas.
- ◆ Never do business without a contract.
- ◆ Get all guarantees, warranties and promises in writing.
- ◆ Never make a full up-front payment prior to completion of work.
- ◆ Do not do business over the phone, ask for information by mail.
- ◆ When making a donation do not give cash or a credit card - only write a check payable to the charity.

## Top 10 Financial Scams Targeting Seniors

1. Health Care / Medicare Health Insurance Fraud
2. Counterfeit Prescription Drugs On-Line
3. Funeral & Cemetery Scams
4. Fraudulent Anti-Aging Products
5. Telemarketing
6. Internet Fraud
7. Investment Schemes
8. Homeowner/Reverse Mortgage Scams
9. Sweepstakes & Lottery Scams
10. Grandparent Scams



## BE AWARE OF FRAUDS & SCAMS

The public is constantly at risk of falling prey to a variety of schemes and scams by deceitful individuals. A con artist can be of any age, gender, ethnic origin, religious affiliation or race.

It is up to the average citizen to utilize common sense and be cautious to protect their identity and family.

The general rule of thumb is:

**“IF IT SOUNDS TOO GOOD TO BE TRUE - IT PROBABLY IS”**

### TELEMARKETING SCAMS

The telephone rings and a fast talking representative of some good sounding company advises that you are a “winner” if you act “now”. All too often they are out to defraud you of your savings. **Never give out your name, social security number or bank accounts.**

### DOOR TO DOOR SOLICITATIONS

Be cognizant of the unscrupulous contractor who says he has left over materials from a job in the neighborhood and can fix your roof or repair your driveway if you give him cash up front. Many times these individuals work in pairs, while the homeowner is distracted, the accomplice is stealing your belongings.

### IRS PHONE SCAM

A caller, claiming to be with the IRS or the Treasury Department, tells you that you are behind on your tax bill, and threatens you with arrest unless you pay money immediately. The IRS does not contact you by phone. **If you get that call, hang up.**

### GRANDPARENT SCAMS

This begins with an urgent phone call from a person claiming to be the victims’ grandchild or a police officer. *“Your grandchild is hurt, in jail or is in trouble and needs hundreds of dollars immediately—Please don’t tell Mom!!”* Then they ask you to wire money immediately.

### CREDIT CARD SKIMMERS ATM / GAS PUMP/ GROCERY CARD READERS

Pin hole cameras are placed near the keypad to catch your pin number. Be proactive by first checking the reader to see if it moves. Cover your hand over if you are entering your pin number. At gas pumps make sure the card readers look the same.

### FUNERAL & CEMETERY SCAMS

Funeral homes are required to show a list of all caskets with description & prices **before** showing any models. Be aware that caskets and embalming are not required for direct cremations. Research the difference between basic fees and any other additional services. Get a written, itemized price list for all items and services the home offers.

Scammers read obituaries and call or attend funeral services claiming the deceased has an outstanding debt with them, trying to extort money from grieving relatives.