

SCSL Digital Collections

Scams targeting seniors : wait a minute

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MEDICAL SCAMS

Rolling Lab Schemes

Labs on “wheels” that go to senior centers, shopping malls, or door-to-door, pushing “free” tests that are often fake or unnecessary tests and then billing the patient.

Medicare Fraud

Con-artists fake necessary signatures of physicians in order to certify expensive tests are required.

Counterfeit Prescription Drugs

Look for the seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS) provided by the Association of Boards of Pharmacy in the United States. Never get your prescription drugs from an unsolicited e-mail.

Anti-aging Products

Be very careful of any product that claims to cure a variety of diseases, promises a return to youthfulness, or makes other bold claims.

Pre-need Burial

The Department of Consumer Affairs regulates pre-need burial contracts.

Be very skeptical of any free tests, cheap or miracle drugs, especially if you hear about it outside of a doctor's office.

Who to call...

If you receive a check in the mail, contact:
S.C. Department of Consumer Affairs
1.800.922.1594

–Or–

U.S. Postal Inspection Service
843.760.5441

If you're contacted about an investment opportunity contact:
S.C. Attorney General
1.888.662.4328

If you feel you've been the victim of a scam or know of an ongoing scam contact:
S.C. Department of Consumer Affairs
1.800.922.1594

If you're interested in pre-need burial contact:
S.C. Department of Consumer Affairs
1.800.922.1594

Developed by the South Carolina Department of Consumer Affairs in cooperation with the Adult Protection Coordinating Council



Scams targeting seniors

Wait a minute!



FAKE CHECKS

If you receive an unsolicited check in the mail from a person, organization, or business that you have never dealt with in the past – **it's a scam!**



The stories behind the check may change, whether they claim you have won a foreign lottery, sweepstakes, contest, inherited money from an unknown relative, or are being asked to help move currency into the United States, but the results are always the same – **it's a scam!**

It may *sound* very convincing. The check *looks* real and the letters or forms that come with it *look* official. There may even be telephone numbers for you to call that will connect you to a real person. However, there is always a catch and in this case it usually comes in the form of a tax, administrative or processing fee that requires you to send **THEM** money.

The checks con artists use today *look REAL*, but they're not. In fact they are so sophisticated they often fool bank tellers.

Crooks know this and will urge you to cash the check first, and then send them a small percentage, usually several thousand dollars, of the check to cover phony costs.

Later when the bank realizes the check is fake, you will be responsible for returning the money. In short, you'll be out thousands of dollars because you sent away a "good" check in exchange for a "bad" check.

Warning signs it's a fake:

1. They ask you to cash the check and then send them money immediately.
2. You're asked to wire money to the sender. Wired money is impossible to trace and cannot be stopped, which is why crooks prefer it.
3. You're told you won a contest you didn't enter.
4. The check is sent by a person, organization, or business that you have never heard of or dealt with in the past.

PHONY INVESTMENTS

Senior citizens are the number one target of investment scams.

Con artists take advantage of those unfamiliar with investments by preying on their dreams of getting rich and fears of being poor. These scammers promise huge financial returns, but say you must act quickly before this opportunity slips away. **Don't buy it!**

Investigate before you invest.

- Check out the salesperson, company and investment opportunity before making any decisions. Background information and investment firms can be found at Securities Division of the South Carolina Attorney General, where they should be registered. If they're not registered – do not invest.
- Ask for written information about the investment opportunity and have someone knowledgeable, a friend or lawyer, look over it with you.



Fake checks appear in mailboxes on a regular basis promising money for nothing. **NEVER** cash an unsolicited check sent in the mail

If you receive a fake check contact the post office and ask to speak to your local postal inspector.

Anyone promising more than a 20 percent return on your investment is likely trying to steal your money.