

Scams and frauds take on many different forms. Below is a list of possible scams and tips to protect your money:

Home Repair

Do not pay in full upfront.

Make sure all details are in a written contract.

Home Equity Fraud

A lender may offer to stop your home from foreclosure if you sign the deed over to them, which leaves you without a deed or home in the end.

Refinancing incentives may not tell you about high points, fees and rate increases.

Equity stripping occurs when a lender forces you to take a bigger loan than you can afford, forcing you into foreclosure and stripping your home equity from you.

Mail Fraud

You can't win if you didn't enter.

You should never have to pay to claim a prize.

Never mail checks or cash in an unsecured mailbox such as your home mailbox.

Shred incoming mail that you won't keep.

Health Fraud

Be aware of false ads for **free** medical services or products.

Medicare and Medicaid will **never** call and request your personal information over the phone.

If called, **do not** agree to enroll in health insurance plans over the phone.

Credit Cards

Pre-approved usually means your're pre-approved to be approved: **dont't be fooled!**

Identify all annual fees, transaction fees, APR, and hidden charges upfront.

Hold on to receipts to review charges when your bill arrives.

Check your balance regularly for unauthorized charges.

Fake Charities

The Secretary of State's Office has a list of good and bad charities published each year. Call them for this list at 803-734-1790 or visit www.scsos.com.

Avoid charities soliciting door-to-door.

Sham Investments

Legitimate offers will not disappear overnight. **Do not feel pressured.**

Involve a family member or a professional when a stranger promises a large profit on an investment.

Computer Fraud

Make sure you are on a secure site before making a purchase. Secure sites are identified by <https://> in the address bar and a padlock icon on the screen.

Magazine Subscriptions

Ask for a written copy of the contract before you agree to buy any subscription.

If you cancel with a third party, call the publisher to verify your request.

Prize offers should not come before a legitimate magazine offer.

WARNING SIGNS

If you think you or someone you love is being exploited, look for these signs:

- Being encouraged to withdraw sums of money
- Have sudden increase in debt or overdrafts
- Appear nervous or anxious when discussing money or financial matters
- Make changes in property titles, will or other documents
- Unable to meet regular household expenses

Contact Information

If you suspect you or someone you love is being financially exploited, call:

SC Department of Social Services
Phone: 803-898-7318

or

Local County DSS Office or Local Law Enforcement

If you suspect exploitation in a nursing home or another health care facility, report cases to:

State Long Term Care Ombudsman
Phone: 1-800-868-9095

or

SC Medicaid Fraud Control Unit
Office of the Attorney General
Phone: 1-888-662-4328

or

If the facility is operated or contracted for operation by SC Dept. of Mental Health or SC Dept. of Disabilities and Special Needs, call:

SLED

Phone: 803-896-7654

or

Medicare Fraud
Phone: 1-800-447-8477

If you feel you've been the victim of a scam or know of an ongoing scam contact:

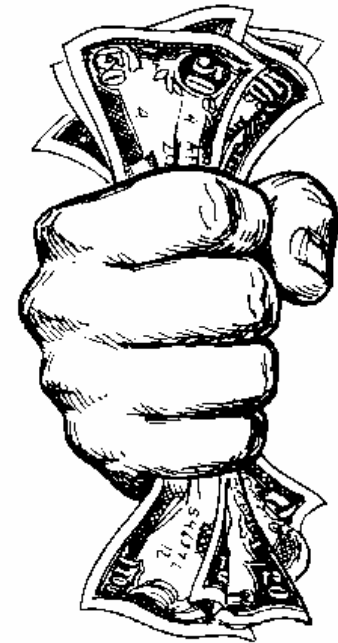
SC Dept. of Consumer Affairs
Phone: 1-800-922-1594

TIPS TO HELP PROTECT YOUR MONEY

- Read ALL documents before you sign them, and ask questions if you don't understand them.
- Use direct deposit for your checks.
- Don't leave money or valuables in plain view.
- Don't give out any personal, financial or health information.
- Be aware of scams. If it sounds too good to be true, it probably is.
- Cancel your ATM or Credit Card if you lose it or don't use it.
- Don't give anyone your Social Security number, your ATM PIN number or a credit card number.
- Be aware of high interest rates.

PROTECT YOUR MONEY

Protect Yourself or Someone You Love From Thefts, Scams and Frauds



South Carolina
Adult Protection Coordinating Council
In Collaboration With
Department of Consumer Affairs
and
AARP