



FIGHTING FRAUD



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'Tis the season to spot and avoid gift card scams

By Kira Krown

Consumer Education Specialist, FTC

Looking for a New Year's resolution? Here's one for you: Keep your hard-earned money safe from scammers by spotting and avoiding gift card scams. Then help others spot and avoid them, too. Scammers want you to pay with gift cards because they're like cash: once you use a gift card, the money on it is gone. But what do gift card scams look like?

Someone may call, tell you they're from a government agency, and say you owe taxes or a fine. Or they may pretend to be a family member or friend in trouble, who needs money right away. Or they may say you've won a prize, but first must pay fees or other charges.

In these and similar scenarios, here are signs you're dealing with a scammer:

- **The caller says it's urgent.** They tell you to pay right away or something terrible will happen. They try to pressure you into acting quickly, so you don't

This holiday season, remember:

Gift cards are for gifts, not payments.

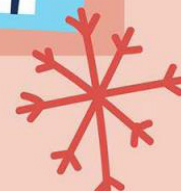
Learn more:

ftc.gov/giftcards

#GiftCardScams



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have time to think or talk to someone you trust. Don't pay. It's a scam.

- **The caller usually tells you which gift card to buy.** They might tell you to put money on a Google Play, Target, or iTunes gift card — or send you to a specific store like Walmart, Target, or CVS. Sometimes they tell you to buy cards at several stores, so cashiers won't get suspicious. If so, stop. It's a scam.
- **The caller asks you for the gift card number and PIN.** The scammer uses that information to get the money you've loaded on the card. Don't give them those numbers. It's a scam. You'll lose your money, and you won't be able to get it back.

If you paid a scammer with a gift card, tell the company that issued the card right away. Keep the card and find any receipts you have. Then tell the FTC at ReportFraud.ftc.gov.

Visit

ftc.gov/giftcards
for more information.



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7 Tips for Avoiding Fraud When Donating to Charities

Make sure your generosity doesn't benefit criminals this season

By Katherine Skiba, AARP



'Tis the season to shop for holiday gifts and donate to worthy causes for a potential tax deduction — and to help those in need — before year's end.

But when doling out dollars to charity, be careful. Crooks will take advantage of your generosity and steal your cash.

"People are in a generous spirit," says Amy Nofziger, who oversees the AARP Fraud Watch Network Helpline (877-908-3360). "Most of us are out hustling and bustling and planning parties and buying gifts, and the criminals make you feel guilty for your ability to celebrate [when many others can't]. They'll prey on that feeling" to get you to donate to their sham charities.

Nofziger and others familiar with holiday charity scams have tips to help ensure that your gift will benefit a good cause — not a con artist.

1. Do your homework.

"Investigate before you invest," says Steve Bernas, president and CEO of the Better Business Bureau of Chicago and Northern Illinois.

The BBB Wise Giving Alliance monitors and evaluates charities; visit its site to find reports on your chosen cause. Other watchdogs include the American Institute of Philanthropy's Charity Watch (www.charitywatch.org), Charity

Navigator (www.charitynavigator.org) and GuideStar (www.guidestar.org).

2. Know the warning signs for fraud.

A genuine charity won't protest if you ask for time to think things over or conduct due diligence. Nofziger says it's a red flag if a person or group making an appeal is "not willing to give straight answers."

When the phone rings and you're pressured to give, "caution is the watchword," the Federal Communications Commission advises. "If an unsolicited call seems suspicious, or you feel a caller is trying to strong-arm you for a donation, hang up and don't answer if you get a call back. There are plenty of legitimate charities with which you can initiate contact."

The National Do Not Call Registry (www.donotcall.gov), applies to telemarketers; on the other hand, nonprofits calling potential donors do not need to check if your phone number is on the list, the FCC says, though you can ask a charity to stop calling you and it must comply. "Legitimate charities will respect your request, but scam callers won't," the agency cautions.

3. Confirm that the donation is tax-deductible.

Only gifts to charities with 501(c)(3) status are potentially tax-de-

ductible. Check with the IRS to see if an organization has tax-exempt status and learn more about charities and nonprofits.

Some organizations assert that contributions to them are tax-deductible even though they have not registered with the IRS, notes Federal Trade Commission (FTC) attorney Rosario Méndez. "Unfortunately, we also have seen organizations that are registered within the guidelines, and they still were not using the money in the way that they said that they were going to," she adds.

4. Be cautious about crowdfunding.

Money given to a personal GoFundMe fundraiser is considered a personal gift, the site says, and "you won't be issued a tax receipt from our company." Scrutinize crowdfunding appeals on GoFundMe, Kickstarter, Indiegogo and other sites, Méndez says. It's easy to set up an appeal and donors should be aware the money tends to go directly to the organizer, she says, and that photos have been pilfered to buttress bogus appeals.

"There's no site in the U.S. that is 100 percent safe," says Bernas. "That's why consumers need to be vigilant and do the research ahead of time."

Continued on next page

5. Be alert to fake charities that mimic the names and logos of well-known nonprofits.

And remember that phonies may inflate their stature by adding “federal” or “national” to their names. So do an online search of groups along with the words “complaints” or “reviews,” Méndez says.

6. Validate the identity of individuals requesting donations.

Some criminals may pose as religious leaders, perhaps asking for Christmas presents for a needy family. There’s always an excuse as to why the “religious leader” can’t personally help and their “unavailability” is why they purport to need your help.

7. Don’t leave cash under your front doormat for a “charity.”

Méndez at the FTC says the scam unfolds like this: A person gets a phone call from a “charity” asking for a contribution and the caller says, “You can just leave the money under the doormat, and I will just come pick it up.” The same goes for gift cards (and keep in mind that if you relay the cards’ serial numbers and PINs to someone over the phone, it’s almost impossible to recover your cash).

The bottom line: There are many wonderful charities you can support, and the fact that bad actors try to impersonate them needn’t thwart your generosity. Just give with care.

How to keep your mail secure



The USPS has outfitted some mailboxes in high-risk areas with anti-fishing devices, preventing criminals from pulling up mail through collection-box slots. The agency is also quietly developing another layer of security to protect mailboxes beyond the arrow keys, says Donahue. But there’s still plenty that consumers can do to lower their risk of mail theft and financial loss. Some tips:

- Deposit mail in collection boxes as close to the indicated pickup time as possible — or bring it inside the post office for mailing.
- If you choose to leave outgoing mail in your mailbox, don’t put up the flag.
- Try not to leave incoming or outgoing mail sitting in your mailbox for an extended time, particularly overnight.
- Sign up for Informed Delivery. With this free service, the USPS will email you images of everything that will be delivered to your home that day, so you’ll know what to expect (and what’s missing when the carrier drops off your mail). Some 44 million postal customers have signed up. “It’s an added security benefit that many people have not heard about,” says Donahue.
- Use the USPS Hold Mail service (you can sign up online) if you’ll be away from home, or have a neighbor collect your mail.
- Keep an eye on your bank accounts for potential fraud, and report suspicious activity as soon as possible.
- When making out a check, write out the amount — “One hundred and twenty dollars and ten cents,” for example — so the words fill out the line. This makes it more difficult for someone to alter it without washing off the ink. Also make sure the numeric amount fills the box on the far-right side of the check.



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