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## Senior Fraud Toolkit

### Phone Scams

Common scam offers include free product trials, cash prizes, cheap travel packages, medical devices,

preapproved loans, debt reduction, and low-risk, high-return investments.

**Prevention**: Verify the number calling you or hang up!

#### Internet Scams

Fraudulent websites designed to look like official government or shopping websites.

**Prevention**: Double check the URL name you are on for misspellings or site seal of authenticity.

#### **Email Scams**

Phishing emails are fake or spoof emails pretending to be from your bank or organization. The email will ask you to visit the link and enter your account details.

**Prevention**: Verify the email sender name.

#### Making a report

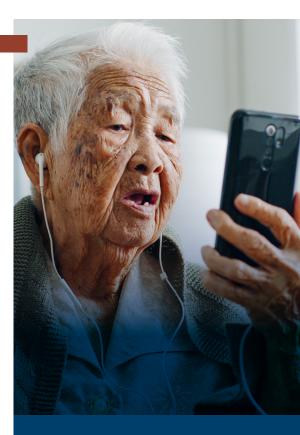
If you believe a vulnerable adult or senior (anyone age 65 or over) is a victim of financial exploitation:

- File the senior fraud form online
- Reports should be made to the Minnesota Adult Abuse Reporting Center (MAARC) at 1-844-880-1574
- There is immunity for reporters of financial industry firms and their employees while acting in good faith, including immunity from criminal, administrative or and civil liability for reporting, third-party disclosure and delayed transactions or disbursement.



#### **Questions?**

Please call Commerce at 651-539-1782 or 651-539-1580 or email SeniorFraud.COMM@State.mn.us



## What Resources Does Commerce Provide?

#### **Enforcement Search**

CARDS (Commerce Actions and Regulatory Documents Search) provides access to

public information about Enforcement Actions taken by the Department of Commerce.



#### License Look Up

The License Lookup Directory can help you find the status of a licensee for

insurance agents, Medicare agents, financial advisors and realtors.

