

Fraud BINGO

F	R	A	U	D
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts taxpayers by US Mail.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites with fake info and stolen photos.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or through a gift card.</p>	<p>FREE Fraud Info</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it.</p>

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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>36</p> <p>Successful scam artists sell their lead lists to other fraudsters.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults over 60 to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>25</p> <p>Fake phone numbers mask the identities of callers so you believe they are in the United States or work for a government agency.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it.</p>

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<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>FREE Fraud Info</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>44</p> <p>Don't isolate yourself. Stay involved!</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>

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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>29</p> <p>The IRS will never call about past due taxes.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>FREE Fraud Info</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>63</p> <p>Say "No!" to freebies.</p>

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<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>33</p> <p>Question opportunites.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>FREE Fraud Info</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now." Hang up!</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>63</p> <p>Say "No!" to freebies.</p>

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<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>FREE Fraud Info</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>33</p> <p>Question opportunities.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>63</p> <p>Say "No!" to freebies.</p>

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<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>33</p> <p>Question opportunities.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>FREE Fraud Info</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>31</p> <p>"Family Member in Distress" scammer claims a family member is in trouble, and needs help.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
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<p>1</p> <p>Unless you have initiated contact, never give your personal info to someone you don't know.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts taxpayers by US Mail.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>69</p> <p>Your money is your responsibility.</p>
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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>FREE Fraud Info</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call 800-422-8338.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>

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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>33</p> <p>Question opportunities.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>FREE Fraud Info</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home."</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>59</p> <p>Be alert when you hear, "Last Chance." Hang Up!</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>

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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25</p> <p>Fake phone numbers mask the identities of callers so you believe they are in the United States or work for a government agency.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>33</p> <p>Question opportunities.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home."</p>	<p>FREE</p> <p>Fraud Info</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now." Hang up!</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>63</p> <p>Ponzi Schemes - Only Ponzi promoters get rich.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>FREE Fraud Info</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "taxes" and "fees."</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>FREE Fraud Info</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
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<p>11</p> <p>Don't be drawn by appearances; artists know the importance of first impressions.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>33</p> <p>Question opportunities.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>

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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home."</p>	<p>FREE Fraud Info</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>69</p> <p>Your money is your responsibility.</p>
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<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>

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<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>FREE Fraud Info</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>33</p> <p>Question opportunities.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
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<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>36</p> <p>Successful scam artists sell their lead lists to other fraudsters.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>33</p> <p>Question opportunities.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home.</p>	<p>FREE Fraud Info</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>

Fraud BINGO

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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>18</p> <p>Very few people ever get money back from scam artists.</p>	<p>33</p> <p>Question opportunities.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>27</p> <p>A credit freeze is a great tool to prevent new accounts from being opened in your name.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>FREE Fraud Info</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home."</p>	<p>FREE Fraud Info</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>33</p> <p>Question opportunities.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>

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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>31</p> <p>"Family Member in Distress" scammer claims your family member needs help.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>FREE Fraud Info</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>31</p> <p>"Family Member in Distress" scammer claims your family member needs help.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>33</p> <p>Question opportunities.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>FREE Fraud Info</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now. Hang up!"</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>FREE Fraud Info</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>FREE Fraud Info</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>63</p> <p>Say "No!" to Freebies.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>

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<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>49</p> <p>If you're told the opportunity should be kept a secret, walk away.</p>	<p>63</p> <p>Say "No!" to Freebies.</p>
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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from people you don't know personally.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prodecute online fraudsters.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
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<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>33</p> <p>Question opportunities.</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>FREE Fraud Info</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>69</p> <p>Your money is your responsibility.</p>

Fraud BINGO

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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>63</p> <p>Say "No!" to Freebies.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>30</p> <p>No questions are dumb are silly, especially when it comes to your hard earned money.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>29</p> <p>The IRS will never call about past due taxes.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>73</p> <p>There is no such thing as a "No risk" opportunity.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>FREE Fraud Info</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>63</p> <p>Say "No!" to Freebies.</p>

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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>33</p> <p>Question opportunities.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>FREE Fraud Info</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give remote access to your computer.</p>
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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>28</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>36</p> <p>Successful scam artists sell their lead lists to other fraudsters.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>32</p> <p>Be very skeptical of people who people who make promises.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>

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<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>29</p> <p>The IRS will never call about past due taxes.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>63</p> <p>Say "No!" to Freebies.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>FREE Fraud Info</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>33</p> <p>Question opportunities.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>57</p> <p>Beware if online paramours as for financial help to visit you, or with business opportunities.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>

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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>33</p> <p>Question opportunities.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation cases of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>FREE Fraud Info</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or</p>	<p>FREE Fraud Info</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
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<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>35</p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>FREE Fraud Info</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>63</p> <p>Say "No!" to freebies.</p>
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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>35</p> <p>It is difficult to get money back after sending a wire transfer.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>FREE Fraud Info</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now!" Hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>

Fraud BINGO

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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>

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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>2</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>FREE Fraud Info</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards</p>
<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>33</p> <p>Question opportunities.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>61</p> <p>Don't wire money, or allow bank deposits from, people you don't know personally.</p>

Fraud BINGO

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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>FREE Fraud Info</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>20</p> <p>Think twice about send your money by wire-transfer or gift card.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>FREE Fraud Info</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>63</p> <p>Say "No!" to freebies.</p>

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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
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<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>

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<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>23</p> <p>Sweepstakes Scam- Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
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Fraud BINGO

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE</p> <p>Fraud Info</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>

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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>33</p> <p>Question opportunities.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>FREE</p> <p>Fraud Info</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>

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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>FREE Fraud Info</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>23</p> <p>Sweepstakes Scam- Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>call again.</p> <p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>

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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>FREE Fraud Info</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home.</p>	<p>36</p> <p>Successful scam artists sell their lead lists to other fraudsters.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
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<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

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<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>23</p> <p>Read the fine print before you sign up.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>FREE Fraud Info</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>40</p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>75</p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>18</p> <p>Very few people ever get money back from a scam artist, and its difficult to prosecute online fraudsters.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>8</p> <p>Older persons are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>

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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>26</p> <p>Use Caller ID!</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>29</p> <p>The IRS will never call about past due taxes.</p>	<p>40</p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p>51</p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>FREE Fraud Info</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with a business opportunities.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>

Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or through a gift card.</p>	<p>FREE Fraud Info</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>

Fraud BINGO

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<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now." Hang up!</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local police and check out IdentityTheft.gov.</p>	<p>25</p> <p>Ask to have information sent.</p>	<p>FREE Fraud Info</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>1</p> <p>Unless you initiated the call, never give your personal information to someone you don't know.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>

Fraud BINGO

F	R	A	U	D
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>75</p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>52</p> <p>Trust, but verify- Unsolicited emails can be used to spread false information.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>FREE</p> <p>Fraud Info</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>33</p> <p>Question opportunities.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>

Fraud BINGO

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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>33</p> <p>Question opportunities.</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now." Hang Up!</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>32</p> <p>Be very skeptical of people who make big promises.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>

Fraud BINGO

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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and it's difficult to prosecute online fraudsters.</p>	<p>FREE Fraud Info</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>59</p> <p>Be alert when you hear, "Last chance, you must act now." Hang up</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

Fraud BINGO

F	R	A	U	D
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>67</p> <p>If you discover a problem with your finances, act quickly.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>31</p> <p>"Family Member in Distress" scammer claims your family member needs help.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>

Fraud BINGO

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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>33</p> <p>Question opportunities.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>

Fraud BINGO

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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>31</p> <p>"Family Member in Distress" scammer claims your family member needs help.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>FREE Fraud Info</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>42</p> <p>Think carefully before you add someone to your financial accounts or give them a financial power of attorney.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>

Fraud BINGO

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>FREE Fraud Info</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or through a gift card.</p>	<p>33</p> <p>Question opportunities.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>1</p> <p>Unless you have initiated the call, never give out your personal information to someone you don't know.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>

Fraud BINGO

F	R	A	U	D
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>51</p> <p>If you become a victim, don't be ashamed or embarrassed.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>FREE Fraud Info</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>63</p> <p>Say "No" to freebies.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>

Fraud BINGO

F	R	A	U	D
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>42</p> <p>Keep information about your bank accounts and credit cards to yourself.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>64</p> <p>Many scams are just variations on older themes.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used debit and credit cards at home</p>	<p>FREE Fraud Info</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>

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<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>29</p> <p>The IRS will never call about past due taxes.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>FREE Fraud Info</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>63</p> <p>Say "No!" to freebies.</p>

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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>FREE Fraud Info</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>

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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>16</p> <p>Leave Social Security and Medicaid Cards at home that you know you will not need.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>29</p> <p>The IRS will never call about past due taxes or penalties. It always contacts consumers by US Mail.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>65</p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize a number, let them leave a message. You can always call back.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes."</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>

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<p>9</p> <p>Check your financial statements for unauthorized transactions.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>52</p> <p>Scam artists use Internet tools such as unsolicited email to spread false information.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal info to someone you don't know.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>41</p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>29</p> <p>The IRS will never call about past due taxes and penalties. It always contacts taxpayers by US Mail.</p>	<p>39</p> <p>Don't give a second chance to a scam artist.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>69</p> <p>Your money is your responsibility.</p>
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<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>56</p> <p>Red flag: "Risk free."</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>21</p> <p>Read the fine print before you sign up.</p>	<p>43</p> <p>When in doubt, check out the company.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>70</p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p>4</p> <p>Keep copies of all financial documents.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>58</p> <p>Red flag: "Limited time offer."</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>FREE Fraud Info</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>50</p> <p>The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>51</p> <p>Report non-emergency abuse, neglect, or exploitation of adults 60+ to MO Adult Protective Services, (800) 392-0210 or https://health.mo.gov/safety/abuse/.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>

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<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>15</p> <p>Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>26</p> <p>Use Caller Id!</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>57</p> <p>Beware if online paramours ask for financial help to visit you, or with business opportunities.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>30</p> <p>No questions are dumb or silly when it comes to your hard earned money.</p>	<p>FREE Fraud Info</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>5</p> <p>Many victims of financial fraud are smart and well-educated.</p>	<p>29</p> <p>The IRS will never call about past due taxes and penalties. It always contacts taxpayers by US Mail.</p>	<p>38</p> <p>Take your time and ask for written information.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>74</p> <p>Don't play along with scammers. It only encourages them to call again.</p>
<p>2</p> <p>Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>73</p> <p>There is no such thing as a "no risk" opportunity.</p>

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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>23</p> <p>Sweepstakes Scam - Victims are bilked out of imaginary fees and taxes.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>49</p> <p>If you are told the opportunity should be kept a secret, walk away.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>10</p> <p>No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>22</p> <p>"Lighten your load," leave your credit and debit cards at home.</p>	<p>FREE Fraud Info</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>45</p> <p>Check your bank and credit card statements every month.</p>	<p>54</p> <p>Share this knowledge with a neighbor.</p>	<p>69</p> <p>Your money is your responsibility.</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>27</p> <p>A credit freeze is a great tool to protect yourself.</p>	<p>34</p> <p>If dating online, never send money to someone you haven't met in person or video conferenced.</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>66</p> <p>Don't let embarrassment or fear keep you from reporting you have been victimized.</p>
<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>25</p> <p>Callers can mask their phone numbers so you think they are calling from the U.S. or a government agency.</p>	<p>40</p> <p>Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>72</p> <p>Seniors are the number one target of frauds and scams.</p>
<p>6</p> <p>Be aware that you may be at risk from strangers as well as those closest to you.</p>	<p>17</p> <p>Be leery when contacted by someone you don't know about an opportunity.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>33</p> <p>Question opportunities.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>63</p> <p>Say "No!" to freebies.</p>
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<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>29</p> <p>The IRS will never call about past due taxes and penalties. It always contacts taxpayers by US Mail.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>28</p> <p>Do not give control of your computer to someone who calls you out of the blue.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>70</p> <p>Governmental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.</p>
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<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>35</p> <p>Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.</p>	<p>55</p> <p>Financial crimes can be as devastating as violent crimes.</p>	<p>75</p> <p>Computer repair companies will not call randomly. Don't give them remote access to your computer.</p>
<p>1</p> <p>Unless you have initiated the call, never give your personal information to someone you don't know.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>37</p> <p>Be careful, recovering your money is very difficult.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>

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<p>7</p> <p>Get a copy of your free credit report every year from www.annualcreditreport.com.</p>	<p>24</p> <p>Hang up on high-pressure sales calls.</p>	<p>40</p> <p>Before you send money, talk to a friend or someone you trust.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>75</p> <p>Computer repair companies will not call you randomly. Do not give remote access.</p>
<p>11</p> <p>Don't be drawn by appearances, scam artists know the importance of first impressions.</p>	<p>27</p> <p>A credit freeze is a great way to prevent new accounts from being opened in your name.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>56</p> <p>Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.</p>	<p>68</p> <p>Never make a decision under pressure. Sleep on it!</p>
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<p>4</p> <p>Keep copies of all financial documents.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>36</p> <p>Make copies of the front and back of your credit/debit cards. Keep them in a safe place.</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>64</p> <p>Computer Pop-ups - Know before you click!</p>
<p>14</p> <p>Use a cross-cut shredder to shred anything containing your name or identifying info.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>44</p> <p>Don't isolate yourself! Stay involved!</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>

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<p>8</p> <p>People 60+ are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.</p>	<p>18</p> <p>Very few people ever get money back from scam artists, and its difficult to prosecute online fraudsters.</p>	<p>36</p> <p>Make copies of credit and debit cards, safely store.</p>	<p>60</p> <p>Be wary of "work at home" jobs where you reship items because the items may not have been obtained legitimately.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
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<p>6</p> <p>If it sounds too good to be true, it probably is.</p>	<p>26</p> <p>Use Caller ID. If you don't recognize the number, let them leave a message. You can always call back.</p>	<p>FREE Fraud Info</p>	<p>47</p> <p>If in doubt, say "NO!" Trust your instincts.</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
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Fraud BINGO

F	R	A	U	D
<p>1</p> <p>Unless you initiated the call, never give your personal info to someone you don't know.</p>	<p>19</p> <p>Don't fall for a promise made over the phone.</p>	<p>44</p> <p>If you are a victim of fraud, report it.</p>	<p>52</p> <p>Trust, but verify - Unsolicited emails can be used to spread false information.</p>	<p>70</p> <p>If you think you may be a victim of fraud or ID theft, talk to someone you trust.</p>
<p>3</p> <p>Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.</p>	<p>18</p> <p>Very few people ever get money back from a scam artist, and its difficult to prosecute online fraudsters.</p>	<p>33</p> <p>Question opportunities.</p>	<p>46</p> <p>If the sales person cannot give you detailed answers, hang up!</p>	<p>61</p> <p>Don't wire money to, or allow bank deposits from, people you don't know personally.</p>
<p>12</p> <p>Beware of anyone who calls you out of the blue claiming that you owe them money.</p>	<p>16</p> <p>Leave Social Security and Medicaid cards at home that you know you will not need.</p>	<p>FREE Fraud Info</p>	<p>53</p> <p>Affinity fraud - "I'm like you so you can trust me" scam.</p>	<p>69</p> <p>Your money is your responsibility.</p>
<p>13</p> <p>Keep in mind that good manners don't indicate personal integrity.</p>	<p>20</p> <p>Think twice about sending your money by wire-transfer or gift card.</p>	<p>31</p> <p>The "Family Member in Distress" scam tries to convince you someone you care for is in trouble.</p>	<p>48</p> <p>It is much less risky to hang up.</p>	<p>71</p> <p>Do not let someone pressure you into something you are not comfortable with.</p>
<p>15</p> <p>Frausters "phish" for your personal information through fake emails, texts, and copycat emails.</p>	<p>22</p> <p>"Lighten your load," leave less frequently used credit and debit cards at home.</p>	<p>43</p> <p>When in doubt, check it out.</p>	<p>59</p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p>62</p> <p>Nigerian Letter Scam: promises millions for help with foreign business or inheritance.</p>

Pages 101 through 201 redacted for the following reasons:

