FRAUD BINGO

F1 Unless you have initiated the call, never give your personal info to someone you don't know.	**R16** Leave Social Security and Medicare cards at home that you know you will not need. *You will never be denied treatment for not having them with you.	**A31** The "Family Member in Distress" Scam tries to convince you some-one you care for is in trouble.	**U46** If the sales person cannot give you detailed answers, hang up!	**D61** Don't wire money to, or allow bank deposits from, people you don't know personally.
F2 Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov	**R17** Be leery when contacted by someone you don't know about an opportunity.	**A32** Be very skeptical of people who make big promises.	**U47** If in doubt, say "NO!" Trust your instincts.	**D62** Nigerian Letter Scam: promises millions for help with foreign business or inheritance.
F3 Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.	**R18** Very few people ever get money back from a scam artist, and its difficult to prosecute online fraudsters.	**A33** Question opportunities.* *People promoting legitimate offers will answer questions and put it in writing. Be wary of those hesitant not to.	**U48** It is much less risky to hang up.	**D63** Say "No!" to freebies.

FRAUD BINGO

F4 Keep copies of all financial documents.	**R19** Don't fall for a promise over the phone.	**A34** If dating online, never send money to someone you haven't met in person or video conferenced.	**U49** If you are told the opportunity should be kept secret, walk away.	**D64** Computer Pop-ups- Know before you click.
F5 Many victims of scams or fraud are smart and well-educated.	**R20** Think twice about sending your money by wire-transfer or through a gift card.	**A35** Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.	**U50** The Better Business Bureau, the Federal Trade Commission, and the AARP can teach you about scams and frauds.	**D65** Educate family and friends on how to identify and act against scams and frauds.
F6 Be aware that you may be at risk from strangers --- and those closest to you.	**R21** Don't give out personal information unless you have initiated the call.	**A36** Make copies of the front and back of your credit/debit cards. Keep them in a safe place.	**U51** 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/.	**D66** Don't let embarrassment or fear keep you from reporting you have been victimized.

FRAUD BINGO

F7 Get a copy of your free credit report every year from www.annualcredit report.com	R22 “Lighten your load,” leave least used credit and debit cards at home.	A37 Resist high pressure sales tactics.	U52 Trust, but verify - Unsolicited emails can be used to spread false information.	D67 If you discover a problem with your finances, act quickly.
F8 Older persons are likely to suffer larger losses than any other age group. The annual total is almost $3 billion.	R23 Sweepstakes Scam - Victims are bilked out of imaginary "fees" and "taxes.	A38 Take your time and ask for written information.	U53 Affinity Fraud—“I’m like you so you can trust me” scam.	D68 Never make a decision under pressure. Sleep on it!
F9 Check your financial statements for unauthorized transactions.	R24 Hang up on high-pressure sales pitches.	A39 Don’t give a second chance to a scam artist.	U54 Share this knowledge with a neighbor.	D69 Your money is your responsibility.

FRAUD BINGO

F10 No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.	**R25** Fake phone numbers mask the identities of callers so you believe they are in the United States or work for a government agency.	**A40** Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.	**U55** Financial crimes can be as devastating as violent crimes.	**D70** Govermental agencies will not call and threaten to arrest you if you don't give them a credit card number or buy them gift cards.
F11 Don't be drawn by appearances; scam artists know the importance of first impressions.	**R26** Use your Caller ID. If you don't recognize the number, let them leave a message. You can always call back.	**A41** Don't send money to anyone who insists on immediate payment.	**U56** Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.	**D71** Do not let someone pressure you into doing something you are not comfortable with.
F12 Beware of anyone who calls you out of the blue claiming that you owe them money. * *Request proof of the debt by mail before sending money.	**R27** A credit freeze is a great way to prevent new accounts from being opened in your name.	**A42** Think carefully before you add someone to your financial account or give someone a financial power of attorney.	**U57** Beware if online paramours ask for financial help to visit you, or with a business opportunity.	**D72** Seniors are the number one target of frauds and scams.

FRAUD BINGO

F13 Keep in mind that good manners don't indicate personal integrity.	**R28** Do not give control of your computer to someone who calls you out of the blue.	**A43** When in doubt, check it out.	**U58** Red flag: “Limited time offer.”	**D73** There is no such thing as a “no risk” opportunity.
F14 Use a cross-cut shredder to shred anything containing your name or identifying info.	**R29** The IRS will never call you about past due taxes or penalties. It always contacts taxpayers by US Mail.	**A44** Don't isolate yourself! Stay involved!	**U59** Be alert when you hear, “Last chance, you must act now.” HANG UP!	**D74** Don't play along with scammers. It only encourages them to call again.
F15 Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.	**R30** No questions are dumb or silly, especially when it comes to your hard earned money.	**A45** Check your bank and credit card statements every month.	**U60** [illegible]	**D75** Companies will not call you randomly. Don't give them remote access to your computer.