



HOLIDAY FRAUD SQUAD ALERT

HOLIDAY GREETINGS from DA Zappala's Office!

We hope you've made it through another year without being scammed, but don't let your guard down, yet. Holiday scams are on the rise.

"Shopping" scams

- Watch out for 'non-delivery,' where the victim pays for an item they never receive.
- Or 'non-payment,' where the victim provides a service or product but never gets paid.
- If a deal looks too good to be true, it probably is. Before making a purchase, verify the legitimacy of buyers or sellers. Buy directly from secure and reputable websites.
- Check bank and credit card statements routinely. Never give personal information.

"Charity" scams,

- Some scammers use names that sound a lot like the names of real charities. This is one reason it pays to do careful research before giving.
- If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- To be safer, pay by credit card or check.
- Don't let anyone rush you into donating.
- Scammers can change caller ID to make a call look like it's from a local area code.

"Gift Card" scams

- Gift cards are for **gifts**, not for payments. Scammers like gift cards because they're easy for people to find and buy.
- Consumers should beware of offers of payment in exchange for the numbers on the back of a gift card.
- Gift cards have fewer protections for buyers compared to some other payment options.

"You've Won" scams

- You NEVER have to pay to get your prize. Only scammers ask you to pay a fee for "taxes," "shipping and handling charges," or "processing fees."
- Scammers say 'paying a fee' increases your odds of winning. But real sweepstakes are free and winning is by chance. It's illegal to pay to increase your odds of winning.
- There's absolutely no reason to ever give your bank account or credit card number to claim any prize or sweepstakes.

(OVER for a personal message from each of your SENIOR JUSTICE ADVOCATES)

Theme: GRATITUDE

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The days after Thanksgiving, before Christmas, and into the turn of the new year have always given me the opportunity to reflect on the great gifts we've been given and the opportunity to share those abilities with a lot of remarkable people. District Attorney Zappala has set the stage for our team to engage thousands of people 60+ and truly anyone concerned about their safety, health, and finances. People have come to trust our team to work in their interest protecting our citizens from the outlaws and criminals threatening our happiness, quality of life, and peace of mind. I am favored to engage with Cyndie, Joe, Julie Capone (Assistant DA), Tim Logue (Deputy Chief of Investigations), Police Chiefs and Officers in every municipality in our county, the Court System, the non-profit service providers, Area Agency on Aging, and private healthcare service groups - hundreds of dedicated people working together for good. For that I am grateful.

JOE GIUFFRE

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During this holiday season I would like to share my gratitude to all of the seniors who I have been in contact with this year through my position of Senior Justice Advocate. Each of you has contributed to my experiences and knowledge of all the circumstances seniors are faced with during this stage of their lives. I have personally been rewarded by the experiences that you have shared with me during our discussions from my presentations and personal phone calls that I have shared with each of you in the past years. I am especially thankful to be able to help in some way those of you who have personally been affected by some type of fraud or scam. My most memorable one dealt with the "Grandparent Scam," which is very emotional and disappointing, because it has such a personal effect on all that are involved. Wishing each of you a relaxing and blessed holiday season. I look forward to seeing you all in 2022.

CYNDIE CARIOLI

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As I look back on this past year, I am very grateful for all of you who received and shared our FRAUD SQUAD Alerts, listened to our messages, reached out, and helped others to avoid becoming a victim of scamming, fraud, and abuse. And what a year it has been! We have received more calls than ever with stories of phone, email, text and snail-mail scams. The good news is that we were able to advise and assist these callers to help them avoid losing their hard-earned money. The most important message I have is, "DON'T ANSWER YOUR PHONE!" If the scamming criminals can't talk to us, they can't take advantage of us. All the best to you ALL for an enjoyable and safe holiday.

As always, for more information or if you have questions, give us a call.

