

# SAFETY SENSE

## Hanging Up On Elder Fraud

(NAPSA)—Every year, Americans lose more than \$40 billion to telemarketing fraud. More than half of the victims are over age 50.

Credit card and sweepstakes scams, work-at-home schemes, and advance-fee loans account for most telemarketing cons. To avoid getting stung, know the warning signs of telemarketing fraud:

- Offers for “free” trips and prizes that require you to buy something, attend a sales presentation, or give a credit card number.
- Demands to “act immediately” for a “one-time opportunity.”
- Promises of “fantastic financial returns” or “risk-free investing.”
- Requests for your credit card, Social Security or bank account numbers.



**Never give out your credit card, Social Security or bank account numbers to unknown callers.**

To protect your life savings:

- **HANG UP** if you're suspicious.
- Avoid charities and businesses you don't know.
- Ask for the offer in writing.
- Take your time. If the offer is legitimate, it will be there tomorrow.

For more information, call **1-800-FYI-CALL**, the National Center for Victims of Crime Helpline, or visit **www.ncvc.org**.