




Share this email:   THIS IS JUST THE BEGINNING
OF A WHOLE NEW ADVENTURE.

LET US BE YOUR TOUR GUIDE.

EXCLUSIVELY FOR OUR MEMBERS AGES 55 AND BETTER.

Be Alert For Scams Targeting The Elderly

Scammers often target the elderly because they tend to have money and can sometimes be too trusting.

Crooks who prey on this population often use the telephone or Internet to trick their victims with promises of prize money, threats designed to scare them into sending money, or companionship.

Here are some of the most common scams to trick senior citizens out of their precious savings:

Scammers Target Elderly



They promise PRIZE MONEY. They make THREATS. They offer COMPANIONSHIP.

Medical-related scams are used to steal money or personal information. The crooks behind these scams will tell their victims that they are collecting unpaid medical bills or that they need personal information such as Social Security or financial account numbers to process claims. They may also claim that they can reduce prescription bills by hundreds or thousands of dollars.

Computer-related scams can include unsolicited claims that your computer has problems, the spreading of malware via attachments or bad links, and phishing for personal information such as account or card numbers.

Prize or charity scams try to trick you out of money by telling you that you need to send money to claim a prize, or crooks pretend to represent charities that might be related to disasters in the news.

Repairs that cost too much or don't get made. Repair scammers will either charge too much for their services or they might start a job, require payment then leave without finishing.

IRS or utility scams happen when you get a call or email threatening that unless you make immediate payments you will be jailed or have your services cut off.

Scams of the heart include things like the Grandchild Scam or Sweetheart Scam. These include someone portraying a family member who has fallen on hard times and needs you to send money fast, or a new romantic interest who wants you to send them money.

What can you do?

Experts say it's always best to be cautious when it comes to your money and who you can trust.

Here are a few tips to help protect yourself or someone you know:

If someone threatens you or demands that you wire money or pay via a prepaid card, hang up or close the email. Most legitimate businesses or agencies will not do this.

- Never download attachments or click on links from unsolicited email unless you're sure of the source.
- Don't make rash decisions. Ask a trusted family member or friend for advice if you are uncertain about something.
- Always verify. If you are suspicious of a call or claim, hang up and call the business or agency's official phone number and let them know why you're calling.
- If you feel you've been the victim of a scam, call local law enforcement or your local adult services agency and explain what happened. And call your financial institution if you are concerned about the safety of your accounts.

It's always best to be cautious to avoid being a scam victim.

Whether it's years down the road or you're already living your best life in retirement, our Endless Summer program is perfect for members ages 55 and better.

[Visit Endless Summer](#)

Beach Municipal FCU is not responsible for decisions made based on this content. This information is for reference only.

As always, we thank you for your membership & the opportunity to serve you!



[757.333.7787](tel:757.333.7787) • beachmunicipal.org

[4164 Virginia Beach Blvd., Virginia Beach, VA 23452](#)

Follow Us:    

If you no longer wish to receive emails from us please go [here](#).