



Tips,
Tools and
Resources for
Individuals

Operation Fight FraudSM

Operation Fight Fraud is designed so that individuals, organizations and community groups can help older friends and neighbors educate themselves on the risk of consumer fraud. Your involvement will make a difference to people you care about.

INCLUDED IN THIS KIT:

- 1 Help Family, Friends and Neighbors**
- 2 How to Protect Your Personal Information Tip Sheet**
- 3 Spot and Stop Investment Fraud Tip Sheet**



Help Family, Friends & Neighbors

This Fraud Fighters Do It Yourself (DIY) Kit was created for you to help family, friends and neighbors educate themselves on the risks of consumer fraud. By following a few simple steps, you can help yourself and others to take action and minimize the incidence of fraud.

Step One: Get Started – Select Three Friends or Neighbors.

Choose three friends, neighbors or family members you plan to assist.

(Of course, you can help as many as you would like, but three is a great starting point.)

Step Two: Review the “Protect Your Personal Information” Tip Sheet.

You can copy and forward this document online or print and share it with a family member, friend or neighbor. You may even want to offer to help put their names on the Do Not Call list, to post a simple “I am not interested” script by their phone and/or to stop unwanted preapproved credit offers from coming their way. You can always print more copies; the files are at www.CreateTheGood.org.

For additional information on fighting fraud, visit www.aarpfraudfighters.org.

Step Three: Review “Stop and Spot Investment Fraud” Tip Sheet.

Share and offer to review this tip sheet on how to spot and stop investment fraud with family, friends or neighbors. You can always print more copies for other acquaintances; the files are at www.CreateTheGood.org.

For more detailed information on fighting investment fraud, visit www.aarp.org/investmentfraud.

Step Four: Find Out About Shredding Events in Your Community. Offer a Ride.

Community shredding events help citizens prevent fraud at the most basic level by safely destroying documents such as old credit card and bank statements, which often contain individuals’ personal identifying information. Offering a ride to someone who cannot drive or who needs help carrying the heavy paperwork can help that person safely get rid of documents rather than throwing them in the trash, where thieves can find them.



How to Protect Your Personal Information Tip Sheet

How can you help your family, friends and neighbors protect their personal information? Here are some tips you can give them.

- To **stop unwanted telemarketing phone calls**, join the national **Do Not Call Registry** by calling toll-free, 1-888-382-1222, from the number you want to register or go to www.donotcall.gov. You can register your home phone and your cell phone.
- **To stop getting preapproved offers** of credit or insurance, call toll-free, 1-888-5-OPT-OUT.
- Paste an **“I am not interested”** script by your telephone that reminds you to just tell anyone trying to sell you something that you are not interested. Then just **hang up!** Never give out personal information on the phone, through the mail or over the internet unless you have initiated the contact and know who the party is on the other side of the transaction.
- Be very careful about giving your **Social Security number**. Your bank may need it, but a department store probably does not. Ask if you can use a substitute number with businesses and health care offices. And don't carry your card in your wallet.
- Don't leave your **checkbook, wallet or other personal papers** lying on a table or anywhere visitors could see your private information.
- Get a copy of your **credit report** at least once a year. Read your report to be sure the information is correct and that no one has used your information to get credit, a job or a loan. Report any mistakes to the company that sent you the report. Call toll-free, 1-877-322-8228, to order a free report or go to www.annualcreditreport.com. You must answer security questions to get the report.
- If you believe that someone else has had inappropriate access to your personal information, place a **fraud alert** on your credit bureau accounts. You can also consider placing a **security freeze** on your accounts. For more information on whether these options are right for your situation, go to www.aarpfraudfighters.org.
- Visit www.onguardonline.gov for practical tips from the federal government to help guard you against internet fraud.

Go to www.aarpfraudfighters.org to get more information on how you can recognize, resist and report frauds and scams.



Spot and Stop Investment Fraud Tip Sheet

How can you help your family, friends and neighbors choose safe ways to invest? This checklist is your answer to helping spot and stop investment fraud.

Know the signs of a scam. Listen for promises of high return and low risk – promises that can't be met. If you feel pressured, STOP! Take your time and check it out. And most important, remember that if a deal sounds too good to be true, it probably is!

- To learn more visit, www.aarp.org/investmentfraud.

Check the person and check the product. Make sure the person selling you the investment is licensed and that the product is registered with your state securities regulator or with the Securities and Exchange Commission (SEC). Insurance products are regulated by your state insurance commission. Before you invest, follow the steps below:

- To check the person and product, contact your state securities regulator. Visit www.nasaa.org (click "Contact Your Regulator"). You can also investigate the financial company or professional at www.finra.org/brokercheck.
- If you are offered an insurance product, contact the insurance regulator in your state. Visit www.naic.org.

Beware of "free lunch" seminars. AARP and regulatory agencies are concerned that some free educational presentations and events are thinly disguised sales pitches or scams for products that may not be right for you.

- Before you go to an investment seminar that comes with a free meal, educate yourself with a copy of AARP's What to Listen for Checklist at www.aarp.org/nofreelunch.
- If you choose not to attend but are invited to a "free lunch" seminar, send your invitations to AARP "Free Lunch" Monitor Program, P.O. Box 93028, Long Beach, CA 90809. (You can also scan and email the invitations to nofreelunch@aarp.org.) This way you will help AARP track potentially deceptive practices.

Understand professional designations. Don't be misled by credentials that are meaningless. It's easy to find out what all those initials following a professional's name mean at www.finra.org.

Make sure the product is right for you. A sound investment should follow five basic principles: keep fees low, keep it simple, diversify, rebalance your investments to stay on track and consider using index funds. To learn more, visit www.aarp.org/money.