



CYBER SAYS...

Protect your Elders and Vulnerable Adults

Cyber and fraud best practices for protecting your loved ones

Protect Your Elders

- Make sure you have discussions about scams, phishing emails and junk emails on a regular basis
- Identify warning signs & concerns – drastic rise in expenses, adding individuals to an account, changing beneficiaries, sudden online or significant other relationships
- Don't share account access credentials with anyone
- Add a power of attorney to accounts when appropriate
- Consider credit freezes and elder protection monitoring
- Share responsibility amongst trusted family members – monitoring of accounts, caregivers and safeguarding important docs

What you can do to Help

- Encourage social connections
- Monitor across accounts and institutions
- Be aware and express concerns, make unannounced visits



If you or a loved one are faced with one of these scams, remember, in **EVERY** scenario, the first step is to **STOP** communicating with the person immediately!



According to the National Council on Aging, approximately **1 in 10 Americans aged 60+** have experienced some form of elder abuse.

Know the Scams

- **Grandparent Scam:** Scammers call or email posing as a grandchild or relative in distress (e.g., in jail or the hospital) who needs money, often via cash or gift card, urgently
- **Romance Scam:** Con artists use dating websites, apps or social media to build relationships and then start asking for money
- **Lottery/Inheritance Scam:** Fraudsters send fake letters or emails telling people they must pay an up-front fee to claim a prize
- Government Official Impersonation, Investment & Tech Support Scams

Educate Your Family

- **Fraud Alert Credit Freeze:** Equifax 800-525-6285, Experian 888-397-3742, TransUnion 800-680-7289
- If you or a loved one suspect a scam: [AARP Fraud Watch Network](#)
- [Consumer Finance Protection Bureau Resources for Older Adults](#)
- [Federal Trade Commission OnGuard Online Scam Alerts & Security Tips](#)
- [Submit an online complaint to the FBI](#)