

## IMPORTANT NUMBERS

Elder Abuse Hotline  
1-877-ABUSE-TIP (1-877-228-7384)

Adult Protective Services  
Abuse Hotline  
1-877-597-2331

Kentucky Department of  
Aging & Independent Living  
502-564-6930

“No Call” Registry  
1-888-382-1222

## SPEAKERS/ COMMUNITY OUTREACH

To request a speaker from the Office of Senior Protection, contact us at 502-696-5300.

## CONSUMER COMPLAINTS

For assistance with a consumer complaint regarding a purchased good or service, file a consumer complaint online at [www.ag.ky.gov](http://www.ag.ky.gov) or call 1-888-432-9257 to request a complaint form. You may also report the complaint to the Federal Trade Commission by calling 1-877-382-4357.

## ADDITIONAL RESOURCES

Kentucky Office of the Attorney General  
Consumer Protection Hotline  
1-888-432-9257

Federal Trade Commission  
1-877-382-4357 or [ftc.gov](http://ftc.gov)

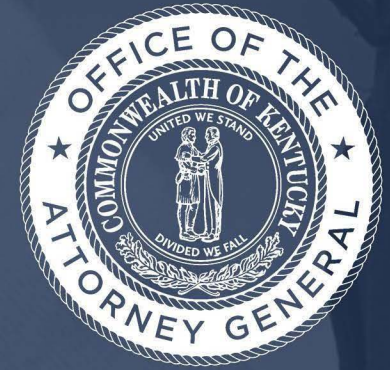
FBI - Internet Crime Complaint Center  
*Report scams and crimes that were facilitated through the internet to the FBI*  
[ic3.gov](http://ic3.gov)

Better Business Bureau  
*File a complaint, leave a review, or search accredited businesses in your area*  
[bbb.org](http://bbb.org)

U.S. Postal Inspection Service  
*Report postal crimes*  
1-888-877-7644 or [uspis.gov/report](http://uspis.gov/report)

Treasury Inspector General  
for Tax Administration  
*Report IRS Impersonation Scams, Fraud, Waste, & Abuse*  
800-366-4484 or [treasury.gov/tigta](http://treasury.gov/tigta)

Social Security Administration  
*Report Social Security phone scams*  
800-269-0271, [ssa.gov](http://ssa.gov), or [oig.ss.gov](http://oig.ss.gov)



## PROTECTING KENTUCKIANS FROM FRAUD AND SCAMS

Office of Senior Protection  
502-696-5300

Consumer Protection Hotline  
888-432-9257



**ATTORNEY GENERAL  
RUSSELL COLEMAN**  
[ag.ky.gov](http://ag.ky.gov)

# OFFICE OF SENIOR PROTECTION

## TOP TIPS ON SCAMS

## COMMON SCAMS

The Office of Senior Protection (OSP) is responsible for administering and offering services and training, as well as collaborating with stakeholders to protect Kentuckians from fraud, scams, and financial exploitation.

### Resources Provided by OSP:

- Mediation/Consumer Complaint Assistance
- Consumer Information
- Scam Reports and Fraud Assistance
- Outreach Programs

### Special Events and Programs:

- Elder Abuse Awareness events
- Elder Abuse Task Force
- Senior Summit

## HOW TO REPORT SCAMS

Report scams to [ag.ky.gov/scams](http://ag.ky.gov/scams) or call the Consumer Protection Hotline at **1-888-432-9257** (option 3) to leave a message for our Office of Senior Protection staff. If you have lost money to a scam, please contact us as quickly as possible. Depending on the type of scam you encountered, we may be able to assist you in protecting yourself from further financial harm. We will also provide information regarding any additional agencies that should be notified.

All scams perpetrated through the internet should also be reported to the FBI's Internet Crime Complaint database at [ic3.gov](http://ic3.gov).

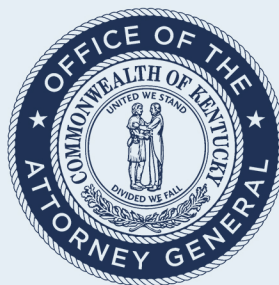
**1. Hang up.** If someone calls asking for money or personal information, hang up.

**2. Do not pay in advance.** Do not wire money or send reloadable credit/gift cards or pay by iTunes cards to people that you don't know. Legitimate businesses and government agencies will never ask you to use these payment methods. Gift cards are for gifts!

**3. Slow down.** Con artists prey on fear and want to scare you into taking action very quickly. Before you issue a payment or provide your personal information, verify the business.

**4. Beware of threats of arrest.** Beware of callers claiming to be from the IRS, Social Security Administration, FBI, Sheriff, or other law enforcement. Call your local law enforcement to confirm if the call is a scam.

**5. Beware of charity calls.** Verify that a charity is legitimate by visiting [www.charitynavigator.org](http://www.charitynavigator.org).



The Commonwealth of Kentucky does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation or gender identity, ancestry, age, disability, political affiliation, genetic information, or veteran status in accordance with state and federal laws.

**1. Grandparent Scam** - A caller claims to be a grandchild in trouble and asks that money be sent immediately. The caller asks that the grandparent purchase gift cards and not tell anyone about the call.

**2. Impersonator Scams** - A caller claims to be from the IRS or Social Security Administration. They will claim you owe back taxes or will lose your social security if you don't call them back and pay money. The IRS and Social Security will NEVER call you and demand payment.

**3. Romance Scams** - You make a new friend on a dating site or on social media sites. Over many weeks, or even months, you develop trust with this person online. Eventually they ask for money for an emergency, often asking you to send cash, MoneyGrams, gift cards, or wire transfers.

**4. Computer Scam** - You receive a pop-up on your computer claiming that spyware has been detected on your computer, and you must call Microsoft for a technician to repair. When you contact the toll-free number that appears on your screen, a scammer will get access to your computer and steal your personal information.

**5. Lottery & Sweepstakes Scams** - A caller claims you've won the lottery or Publisher's Clearing House prize and that you need to send payment for the taxes and fees in order to collect your winnings. Legitimate sweepstakes are free. You will NEVER have to pay in advance to claim a prize.