

## IMPORTANT NUMBERS

Attorney General's Elder Abuse Hotline  
**1 877 ABUSE TIP** (1-877-228-7384)

Attorney General's Consumer Protection  
Hotline  
1-888-432-9257

KY Adult Abuse Hotline  
877-597-2331

KY Aging Services  
502-564-6930

"No Call" Registry  
1-888-382-1222

## Speakers/Community Outreach

To request a speaker on information regarding scams and identity theft for your senior group, church group, or civic organization, etc., contact the Office of Senior Protection at 502-696-5300.

## Consumer Complaints

To obtain assistance with a consumer problem involving goods or services you have purchased, you may file a complaint online at [www.ag.ky.gov](http://www.ag.ky.gov) or call 1-888-432-9257 to request a complaint form.

Also report to Federal Trade Commission at 877-382-4357.



Protect your family from the latest  
scams by enrolling in "Scam Alerts."  
Receive these alerts by text or email.

Text **KYOAG Scam** to **GOV311**  
(468311)

or visit [ag.ky.gov/scams](http://ag.ky.gov/scams) to enroll  
online or sign-up by email.

## Signs of Financial Abuse

- Unexplained missing money or charges to accounts uncharacteristic of victim.
- Suddenly can't afford normal purchases.
- Money wiring service receipts in the home and the excessive purchases of "gift cards" or prepaid credit cards.
- Victim seems confused or unfamiliar with changes in financial situation.
- New "friendships" by phone or others unknown to victim.
- Isolated from friends and family.
- Secretive phone conversations.
- Irritability when asked about money spent or items purchased.
- Hiding papers or documents.
- Borrowing money from others when it is uncharacteristic of victim.



## EDUCATING, EMPOWERING AND PROTECTING KENTUCKY SENIORS

Office of Senior Protection  
(502) 696-5300



**Andy Beshear**  
ATTORNEY GENERAL

# Office of Senior Protection

As part of Attorney General Andy Beshear's Mission in protecting senior Kentuckians, the Office of Senior Protection was established. The Office of Senior Protection is responsible for administering and offering a "triage" of services and training, to equip senior Kentuckians, and collaborating senior stakeholders in protecting seniors against fraud, scams and financial exploitation.

## Resources Provided by OSP:

- Mediation/Consumer complaint assistance
- Consumer Information
- Scam Reports and Fraud Assistance
- Outreach programs
- Referrals

## Special Events and Programs:

- Elder Abuse Awareness Commemoration
- Elder Abuse Task Force
- Scam Jam
- Senior Summit



## Top Tips on Scams:

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 not require you to use these payment methods.
3. **Slow down.** Con artists prey on fear and want to scare you in to taking action very quickly. Before you issue payment or provide your personal information, verify the business.
4. **Beware of threats of arrest** from callers claiming to be from the IRS, Sheriff, or other law enforcement. Call your local law enforcement to confirm.
5. **Beware of charity calls.** Verify at the website [www.charitynavigator.org](http://www.charitynavigator.org).

The Office of the Attorney General does not discriminate on the basis of protected classes: race, color, religion, sex, national origin, sexual orientation, gender identity, ancestry, age, disability, veteran status, or genetic information in employment or in the provision of services and provides upon request, reasonable accommodation necessary to afford individuals with disabilities an equal opportunity to participate in all programs and activities.

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## Top Common Scams:

1. **Grandparent Scam**—Caller claims to be grandchild in trouble and asks that money be sent immediately. Caller asks that the grandparent purchase gift cards (e.g. iTunes) and not tell anyone about the call.
2. **IRS Impersonator**—caller claims that you owe back taxes and must pay immediately or be arrested. Report to the Treasury Inspector General for Tax Administration at 1-888-366-4484. The IRS will NEVER call you concerning this.
3. **Credit Card Interest Rates Reduced**—Caller claims to reduce rates on credit cards but instead enrolls you in a debt consolidation service OR steals your credit card numbers.
4. **Missed Jury Duty Scam**—caller claims to be law enforcement using threats of arrest for not appearing for jury duty.
5. **Computer Scam**—caller claims to be a technician from Windows/Microsoft and indicates there is a virus on your computer. Caller then asks for access to your computer. By doing so, the scammer can steal your personal information and lock your computer for "ransom" money.