



Fraud watch! HANG UP!

By Diane Klein

Phone scams are always a threat, especially to people who are 55+ years of age. We've written about [cybersecurity on this blog](#) before and we'll continue to pass along articles of interest and timely information. Here is one from the [June 2022 AARP Bulletin](#).

Actual scam phone pitches reported by AARP:

- "This is Bill from Genetic Testing Services. Your doctor reached out to us because he is concerned about the cancer that runs in your family and would like you to do a DNA swab test. It is covered by Medicare and we just need your Medicare number to process the order." – The truth: Medicare DOES NOT cover these tests.
- "This is Apple Inc. We are calling to tell you there is a problem with your phone and someone has placed malware on it. We need you to download software onto your computer so we can help you remove it." – Do not give anyone access to your personal phone or computers – they are trying to steal information off of the devices.
- "This is agent from the IRS and I am calling to inform you that you have a warrant for your arrest for not paying your taxes. Please press 1 to be connected to my desk so we can clear up this matter." – Computerized robocalls are your first tip to hang up – the IRS will notify you by mail first if they need something from you.
- "Grannie, this is Joe. I was away for spring break and got arrested because my friend was driving drunk and we hit someone. Please don't tell mom or dad. I need your help." – Reach out to your grandchild directly or another family member to check the situation. Grandparent scams are becoming more common in today's age.
- "This is Amazon Security calling to inform you that there has been an attempt to order items on your account. We can help with your refund but I need some information from you to get started." – Go to your Amazon account and contact the company directly through the website.
- "This is Denver Energy Company and we are calling to notify you that you have missed your last two payments. Your electricity will be shut off unless you can immediately pay over the phone." – Utility shutoffs are handled by notification in the mail.
- "This is Social Security Administration and your check has been frozen due to fraudulent activity. Press 1 to take care of this matter." – Paying money over the phone or asking for personal information from SSA does not happen.

So in summary, be wary of odd phone calls and emails. If these are related to your investment and retirement accounts, don't hesitate to reach out to us to confirm their legitimacy. Thanks for reading!

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