**AARP Fraud Watch Network: May 2018 Scam Alerts**

**5/2 SCAM ALERT**

Last year, the federal government entered into a settlement with Western Union to help recover losses by victims of scams who used Western Union wire transfers. Now scammers are jumping on the refund program to scam more people. Reports to the Federal Trade Commission indicate that consumers are receiving official-looking emails about the program, asking for transaction information and your name and address. These emails are scams – you cannot submit a claim by email. For information about the refund process, visit [www.ftc.gov/wu](http://www.ftc.gov/wu). Claims are due by May 31, 2018.

Be a fraud fighter! If you can spot a scam, you can stop a scam.

**Report scams to local law enforcement. Contact the AARP Fraud Watch Network at** [**www.aarp.org/fraudwatchnetwork**](http://www.aarp.org/fraudwatchnetwork%20) **for more information on fraud prevention.**

**5/9 SCAM ALERT**

Getting calls from debt collectors? They might be fake if the person is trying to collect on a loan you don’t recognize, asks you for sensitive information, or uses threats to try to scare you into paying. Tell the caller you won’t discuss the debt unless they provide a written notice that includes the debt amount, the name of the creditor, and your rights under the federal Fair Debt Collections Practices Act. Never give out or confirm personal financial or other sensitive information unless you know who you’re talking to. If the debt is legitimate, the debt collector will honor your request to follow up in writing. If the calls persist, contact your creditor directly.

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**5/16 SCAM ALERT**

Fake checks are featured in many types of scams, from phony prize winnings to bogus jobs. Scammers are good at making their bad checks look legitimate. The scams typically involve sending victims a check to cover a “processing fee” or similar “service”, asking them to deposit it, and then when cleared, asking them to immediately wire the money to a third party. Remember, a check can take weeks to clear. Wait until you are certain, and the bank can confirm, that your check has cleared before taking further action. If you wire money from your account and later discover that the original check was fake, you’ll have lost the money.

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**5/23 SCAM ALERT**

DEADLINE APPROACHING! You only have until May 31st to make a claim if you were tricked into wiring money to scammers using Western Union. Remember, you may be eligible to get at least some of your money back. If you sent money through Western Union between January 1, 2004 and January 19, 2017, and lost it to a scammer, you may be eligible for a refund. Visit [www.ftc.gov/wu](http://www.ftc.gov/wu) to learn more. You can file your petition online or by mail, but do so by the deadline of May 31, 2018.

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**5/30 SCAM ALERT**

When you see a local phone number pop up on your caller ID, it’s tempting to answer. Even though you don’t quite recognize the number, the area code and even the first three numbers may appear to be from your town. That’s what scammers are banking on. Technology allows them to “spoof” numbers to make them look familiar so you will be more likely to answer the call. Many people are choosing to play it safe and let an unknown number, even one that appears to be local, go to voice mail.

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