

For more information...

National

National Crime Prevention Council

www.ncpc.org

Federal Trade Commission

www.ftc.gov

Federal Bureau of Investigation

www.fbi.gov

Better Business Bureau

www.bbb.org

Local

Better Business Bureau

502-583-6546

ElderServe

502-587-8673

KY Attorney General Office for
Consumer Protection

888-432-9257

KY Senior Medicare Patrol

502-574-6164

Louisville Metro Police Department
Crimes Against Seniors Unit

502-574-2278

About ElderServe

ElderServe is a non-profit organization in Louisville, KY that serves older residents of Jefferson County. Our mission is to empower older adults to live independently with dignity. Programs and services are typically free, available to everyone regardless of income, and include:

- Adult Day Care (*fee-based*)
- Care Management
- Healthy Habits
- Crime Victim Services
- TeleCare and Friendly Visitor
- Guardianship and Financial Management (*fee-based*)
- HomeCare (*fee-based*)
- Senior Center at Oak and Acorn
- Senior Companions

ElderServe

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Louisville, KY 40203

P 502-587-8673

F 502-587-0222

www.elderserveinc.org

Reduce Unwanted Mail and Phone Calls

**elder
SERVE**
Be Empowered.

*Empowering older adults to live
independently with dignity*

The 55+ age group owns approximately 70% of America's wealth and with the older population growing at an exponential rate, financial crimes are poised to overwhelm our society.

And it's not just crimes that are taking money from your back pocket. Everywhere you turn there is someone looking to make you part with your hard-earned money.

But there are some simple ways to reduce your vulnerability to fraud, scams, and making poor decisions.

Order your Free Credit Reports

- To order, visit annualcreditreport.com or call 1-877-322-8228.
- Do not contact the three nationwide credit reporting companies individually.
- Order all three at the same time or order one at a time throughout the year.
- Order one free copy from each agency every 12 months.

Reduce Unwanted Mail

- **Do not give out personal information.**
- Register with Direct Marketing Association at www.dmachoice.org
 - ⇒ Or register by mail. Send a letter with your name, address and signature along with a \$1 processing fee (check or money order made payable to DMA) to: DMA MAIL PREFERENCE SERVICE, PO BOX 643, CARMEL, NY 10512.
 - ⇒ Register every five years.
- Contact individual companies who send you unwanted mail.
- Opt-out of pre-screened credit offers.
 - ⇒ 888-5OPTOUT (888-567-8688)
 - ⇒ sign up online at www.optoutprescreen.com.
- Do not send in warranty registration cards. Your item will still be under warranty.
- Do not fill out "win a free prize" cards at grocery stores, fairs, malls, businesses, car shows, trade shows, basketball games, football games, ANYWHERE. They will sell your information. (That's how they make their money.)

Reduce Unwanted Calls

- Follow the same advice as *Reduce Unwanted Mail*.
- **Do not give out personal information.**
- Consider an unlisted phone number.
- Register for Federal Trade Commission's National Do Not Call Registry at: www.donotcall.gov or by phone 1-888-382-1222.
 - ⇒ The registry is not a perfect solution because it will not stop scams. They don't follow the law anyway.
 - ⇒ It also still permits places to call if you have a prior relationship. If you do not want to receive their calls, tell them.
 - ⇒ If a legitimate company continues to call you and you have asked them to stop, call the Attorney General at 866-877-7867.