



## January 2021 State Scam Alerts

Please consider publishing these alerts in your local publications, and share them on social media, too. AARP Maine will publish the alerts on their website [www.aarp.org/me](http://www.aarp.org/me) each Tuesday. If you have alerts to suggest, please send them to us and we will add them into our scam alert schedule. Questions? Suggestions? Contact Jane Margesson [jmargesson@aarp.org](mailto:jmargesson@aarp.org) or 207-229-5628 (cell).

### Week 1 -- Three Words For 2021

The AARP Fraud Watch Network is dedicated to providing people with simple tips to keep them safe from scammers. In 2021 we've got three simple words to keep you protected: Stop, Think and Verify.

When you get an unexpected offer or alarming news over the phone or other device, **stop** and ask yourself, "Is this for real?" Next **think** about content of the message. Is it too good to be true? Do you have to act now? Is there a threat involved? If the answer is yes, you should end contact. If you are concerned the communication may have been valid, independently **verify** it. For example, if the caller claimed to be with the government, look up the agency's phone number (without relying on the results of a web search, as the numbers that result could connect you to a scammer) and inquire if there is an issue.

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

Visit the AARP Fraud Watch Network at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork) or call the AARP Fraud Watch Network Helpline at 1-877-908-3360 to report a scam or get help if you've fallen victim.

### Week 2 - COVID - Vaccine Scams

If 2020 taught us anything it's that scammers follow the headlines. While we're all relieved to turn the calendar to 2021, the uncertainty that marked the last 12 months isn't going away any time soon. And scammers thrive on uncertainty.

One particular uncertainty right now is when we'll get our COVID vaccines. In the early weeks and months, expect the limited supply of vaccines to be available only to certain high-risk populations. So, when you see an ad, email, text message, or you pick up a call and the offer is to reserve your vaccine for a fee, know it's a scam. Listen to your health care provider and health authorities for guidance and ignore all else.

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Report scams to local law enforcement. For help from AARP, call 1-877-908-3360 or visit the AARP Fraud Watch Network at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork).

### Week 3 - Scam Map

Scammers make their living by keeping up their ploys day in and day out. Often, they aren't solo con acts but are part of a large criminal enterprise scheming to fund illegal activity, from child trafficking to terrorism. And often, our reaction to hearing about a scam is to shake our heads and not understand how someone could "fall for it".

Once we know, though, that these are sophisticated criminal enterprises, and that the money they steal funds deeply troubling criminal activity, we could perhaps have more empathy for the victims and more desire to shut it down.

See for yourself how ubiquitous scams are. Thousands of people report scams they've seen or experienced on AARP's scam-tracking map at [www.aarp.org/scammap](http://www.aarp.org/scammap). Add your story to help others spot and avoid criminal scammers.

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### Week 4 - New Year's Resolution: No Nudes

If we could share just one New Year's Resolution for 2021 it might be this: don't send nude photos. While this might seem like a joke, it is very serious to victims of romance scams who have been extorted because they shared private photos with someone who turned out to be a scammer.

The AARP Fraud Watch Network Helpline has seen a sharp increase in calls from romance scam victims who have shared compromising photos. Scammers, who have been particularly active during the pandemic, develop virtual relationships with victims online and eventually ask for seductive photos. Once they have them, they then threaten to share the photos with the victim's personal and professional contacts

unless the victim pays money. The fact that scammers can readily violate people's trust in such a personal way is a reminder that you can never fully trust someone you've never met in person.

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