

# It Takes A Village



A Community-Oriented  
Approach to Fighting Fraud



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*The U.S. Postal Inspection Service has investigated fraud for almost 150 years. We share our valuable experience with consumers of all ages.*

*Consumers can take a few simple steps — blocking unwanted phone calls, staying safe online and protecting your personal information — that can make all the difference.*

*This advice is especially important for older adults, who want to age safely in place, and for family, friends and community members interested in keeping scammers at arm's length.*

*Use the guide in the back to find resources in your community that can help.*





Our society currently does not keep people connected to their communities at all stages of life. Older people are left at a greater risk of being abused, especially by fraud and other forms of financial exploitation. To correct this, we need to ensure our communities are set up to reduce social isolation, which will help us prevent – and immediately address – elder fraud and financial exploitation whenever it occurs.

Like strong beams in a well-built home, communities are lifted up by the many pillars that support them: pillars such as law enforcement, health care, banks, schools and community centers. When combined, these pillars establish a network of support for everyone and ensure a just society for all. There are certain steps individuals can and should take to guard against scams and identity theft. It is up to all of us to protect each other from fraud.



# Step 1: Get Up and Stay Up

We can prevent fraud by reducing social isolation in our communities. Encouraging everyone to stay active and involved can decrease our risk of financial fraud. Resources like libraries, public transportation and robust public centers help everyone within our communities stay connected, informed and safe.

# Step 2: Create a Fraud Safety Net



There are other steps we as individuals can take to strengthen our support systems, especially as we age. We can start by reducing our marketing footprint. Opt out of unsolicited offers, and block unwanted calls. We can teach ourselves at the earliest possible age to screen incoming phone calls.

While some offers are legitimate, many are not. Check out the United States Postal Inspectors' website [www.DeliveringTrust.com](http://www.DeliveringTrust.com) for more ways to cut down on unwanted solicitations and dubious offers directed at consumers. Now, we're well on the way to building a fraud safety net for ourselves and our households.

# Step 3:

## Safeguard Our Communities

Postal Inspectors believe all members of society should be community sentinels; by that, we mean everyone should spread the word about fraud-proofing our homes and safeguarding our neighborhoods.

It can be upsetting to learn that those we know and care about are sending money because they believe they've won a prize or are supporting a charity that turns out to be fake. When this occurs, we need lots of patience and understanding to help sort the situation out.

First, contact banks and credit card issuers to request that a fraud alert be placed in the account holder's file. Next, call any one of the three credit reporting agencies and ask for the same thing. A more permanent solution is to simply place a "freeze" on the account holder's credit report.

Finally, ensure that bank and credit card statements are carefully monitored by a trusted third person in the future. This person should be able to view the account holder's transactions, but not access funds in the account.



U.S. Postal Inspectors have been combatting fraud for almost 150 years. They have lots of experience enforcing the law and are strong advocates for educating other professionals and the general public. Thanks to technology, society has the potential today more than ever to improve how fraud is detected and stopped.

U.S. Postal Inspection Service  
[postalinspectors.uspis.gov](http://postalinspectors.uspis.gov)



Have you been a victim of a fraud? An effective recovery takes time. Don't try to do it alone. It's everyone's responsibility to assist. Make sure the local police are aware of your situation, and alert doctors, clergy, and social-service agencies. Visit our website for more practical tips for recovering safely from fraud.

[www.DeliveringTrust.com](http://www.DeliveringTrust.com)



Find resources in your state or county at the Department of Justice's Elder Justice website. It lists social services, free or low-cost legal services for seniors, and law enforcement agencies with expertise in elder fraud/exploitation and other types of elder abuse.

Find more at their website:

[www.justice.gov/elderjustice/find-support-elder-abuse](http://www.justice.gov/elderjustice/find-support-elder-abuse).

Or call the Eldercare Locator helpline 1-800-677-1116 or the Victim Connect hotline 1-855-484-2846.

Other agencies and organizations with resources that help older adults:

- AARP's Fraud Fighters: 1-877-908-3360 or [www.AARP.org/fraudwatchnetwork](http://www.AARP.org/fraudwatchnetwork)
- Adult Protective Services: Telephone numbers vary by location. Visit [www.eldercare.gov](http://www.eldercare.gov) or call 1-800-677-1116 for contact information for your area.
- Consumer Financial Protection Bureau: 1-855-411-2372 or [www.consumerfinance.gov](http://www.consumerfinance.gov)
- Federal Trade Commission: 1-877-382-4357 or [www.ftc.gov](http://www.ftc.gov)
- National Association of Area Agencies on Aging: [www.n4a.org](http://www.n4a.org)
- Social Security Administration: 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov)





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