



They Can't Hang Up

Five Steps to Help Seniors Targeted by Telemarketing Fraud

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Elder Fraud Home

Keep Track of Telemarketers Who Violate Your Rights!

[Click here](#) to view a .pdf of *My Do Not Call Registration Information*.

(Viewing a .pdf requires Acrobat Reader software.

[Click here](#) to download a free copy.)

ACCORDING TO THE NATIONAL CONSUMERS LEAGUE'S NATIONAL FRAUD INFORMATION CENTER,

nearly a third of all telemarketing fraud victims are age 60 or older. Studies by AARP show that most older telemarketing fraud victims don't realize that the voice on the phone could belong to someone who is trying to steal their money.

Many consumers believe that salespeople nice young men or women simply trying to make a living. They may be pushy or exaggerate the offer, but they're basically honest. While that's true for most telemarketers, there are some whose intentions are to rob people, using phones as their weapons. The FBI says that there are thousands of fraudulent telemarketing companies operating in the United States. There are also an increasing number of illegal telemarketers who target U.S. residents from locations in Canada and other countries.

It's difficult for victims, especially seniors, to think of fraudulent telemarketers' actions as crimes, rather than hard sells. Many are even reluctant to admit that they have been cheated or robbed by illegal telemarketers.

1 | the first step

THE FIRST STEP in helping older people who may be targets is to convince them that fraudulent telemarketers are hardened criminals who don't care about the pain they cause when they steal someone's life savings. Once seniors understand that illegal telemarketing is a serious crime—punishable by heavy fines and long prison sentences—they are more likely to hang up and report the fraud to law enforcement authorities. They can help catch the crooks and put them in jail—where they belong.

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2 | the second step

THE SECOND STEP in fighting telemarketing fraud against seniors is to understand why they are particularly vulnerable. It's a myth that victims are incompetent, lonely, or isolated. In fact, AARP research shows that many older victims are active people who are simply lured by false promises of great deals or ways to add to their "nest eggs." Fraudulent telemarketers take advantage of the fact that:

- **It's difficult to tell whether someone is legitimate.** Good salespeople are convincing, but so are crooks. They use many of the same sales tactics—being friendly, getting people excited, creating a sense of urgency;

- **Seniors tend to be trusting.** Since they have difficulty imagining that some telemarketers are criminals, they're more likely to give them the benefit of the doubt;

- **It's easy to wear people down.** Seniors are targeted relentlessly—some get more than 20 calls a day from scam artists. They may also receive dozens of mailings every week asking them to call about sweepstakes and other offers;

- **We all want to believe.** Who doesn't want to win a valuable prize, take a free trip, or strike it rich on an investment? People want to believe that it's their lucky day, and may react with anger or suspicion when others question their optimism; and,

- **It's hard to hang up.** Many seniors feel that it's impolite to hang up on people. Swindlers know how to take control of the conversation and are prepared to tell any lies necessary to keep potential victims on the phone.

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3 | the third step

THE THIRD STEP is helping older people recognize the "red flags" of fraud:

- **A promise** that you can win money, make money, or borrow money easily;
- **A demand** that you act immediately or else miss out on this great opportunity;
- **A refusal** to send you written information before you agree to buy or donate;
- **An attempt** to scare you into buying something;
- **Insistence** that you wire money or have a courier pick up your payment; and,
- **A refusal** to stop calling after you've asked not to be called again.

The common thread that runs through all telemarketing scams is the demand for payment upfront. Seniors need to know that:

- **It's illegal for companies that operate contests or sweepstakes** to ask you to pay to enter or claim your prize or even to suggest that your chances of winning will improve if you buy something;
- **It's illegal for telemarketers to ask for a fee upfront** to help you get a loan if they guarantee or strongly imply that the loans will be made;

- **There is no reason** to give your credit card number or bank account number to a telemarketer unless you are actually making a payment with that account; and,
- **If you have to pay first** before getting detailed information about the offer, it's probably a scam.

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4 | the fourth step

THE FOURTH STEP is to recognize when older people have been victimized or may be in grave danger and know how to help them. Seniors may be in trouble if they:

- **Receive lots of mail** for contests, "free trips," prizes, and sweepstakes;
- **Get frequent calls from strangers** offering great deals or asking for charitable contributions;
- **Make repeated and/or large payments** to companies in other states or countries;
- **Have difficulty buying groceries** and paying utility and other bills;
- **Subscribe to more magazines** than anyone could normally read;
- **Receive lots of cheap items** such as costume jewelry, beauty products, water filters, and knick knacks that they bought to win something or received as prizes;
- **Get calls from organizations** offering to recover, for a fee, money they have lost to fraudulent telemarketers.

If you are trying to help an older person with a telemarketing fraud problem, don't be critical. It could happen to anyone—con artists are very good at what they do. Encourage them to:

- **Report actual or attempted fraud** to the National Fraud Information Center, 800-876-7060, M-F, 9 a.m. to 5 p.m., or at www.fraud.org. That information will be transmitted to law enforcement agencies;
- **Change his or her phone number** if con artists call repeatedly; and,
- **Change his or her bank account or credit card numbers** if they have fallen into the hands of thieves.

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5 | the fifth step

THE FIFTH STEP in fighting telemarketing fraud is to inform older people about how to reduce the number of unwanted sales calls and mailings they receive and how to deal effectively with telemarketers.

- **Avoid getting on sucker lists.** Don't fill out contest entry forms at fairs or malls—they are a common source of "leads" for con artists. Ask companies you do business with not to share your personal information with other marketers.

- **Know your "Do-Not-Call" rights.** Under federal law, you can tell a telemarketer not to call you again. Ask your state attorney general's office or consumer affairs department if there is a state "Do-Not-Call" law and how it protects you.

- **Know who you're dealing with.** If it's an unfamiliar company or charity, check it out with your state or local consumer protection agency and the Better Business Bureau.

- **Screen your calls.** Use an answering machine, Caller ID, or other services that may be available from your phone company to help you determine who you want to talk to and who you want to avoid.

- **Have a plan** for speaking to telemarketers. Before you pick up the phone, know what questions you want to ask or what you want to say. Be polite, but firm. Hang up if someone refuses to answer your questions or you detect the "red flags" of fraud.

- **Know that your phone number may be collected.** When you call a company, your number can be displayed through Automatic Number Identification (ANI). If you have an account with the business, this enables the customer service representative to pull up your records and help you faster, but ANI can also be used for marketing purposes. Ask what information is being collected and tell the company if you don't want to be put on a marketing list.

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Resources

Better Business Bureau (BBB)

Check the complaint records of companies. Call the BBB nearest to you to find out how to reach the BBB where the company is located or use the BBB locator at www.bbb.org/BBBComplaints/lookup.asp.

Direct Marketing Association

Remove your name from telemarketing and mail lists of major companies (you'll still hear from them if you are current customer). For telemarketing lists, write to

Telephone Preference Service, DIRECT
MARKETING ASSOCIATION, P.O. BOX 282,
CARMEL NY 10512 or go to
<http://www.dmaconsumers.org/cgi/offtelephonedave>.
Include your phone number. For mail lists,
write to MAIL PREFERENCE SERVICE, DIRECT
MARKETING ASSOCIATION, P.O. BOX 282,
CARMEL NY 10512
<http://www.dmaconsumers.org/cgi/offmailinglistdave>.

National Fraud Information Center

Get advice about telemarketing offers and
report suspected fraud through this hotline
operated M-F, 9 a.m. to 5 p.m., by the
National Consumers League, 800-876-7060,
www.fraud.org.

Securities and Exchange Commission

Get general advice and check the records of
investment brokers and advisers,
800-732-0330 or www.sec.gov. Also check
with your state securities regulator, listed in
your phone book under state government or
at the North American Securities
Administrators Association Web site,
www.nasaa.org.

Wise Giving Alliance

Check the records of national charities
through this program operated by the Better
Business Bureau. Visit www.give.org or call
703-276-0100.

Your state or local consumer protection agency

Ask if you have a state "Do-Not-Call" law or other telemarketing
rights and get help with telemarketing complaints.

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One-Stop Shopping to Curb Unwanted Sales Calls

Tired of calls from strangers trying to sell you something? Bothered
by shady characters offering deals that are too good to be true? Take
back control of your telephone!

Sign up for the National Do Not Call Registry. It's easy and it's free!
Call 888-382-1222, TTY 866-290-4326 from the phone number you
want to register. Unfortunately, registering by phone may not work if
you live in a residential complex that uses a PBX phone system. But
you can also register online at www.donotcall.gov. If you don't have
a computer, use someone else's.

To register online, you'll need Internet access and a working email
address. The Do Not Call system will send a response to that address
with a link that must be clicked on within 72 hours to complete the

registration.

Some callers aren't covered. Nonprofit groups, charities, political organizations, and survey companies don't have to use the national Do Not Call list. But when charities use professional fundraisers to call, they must honor your request not to call again.

Even if your number is on the registry, companies can still call if you purchased something from them or made a payment within the previous 18 months, you asked about a product or service, or submitted an application within the past three months. Companies can also call if you have a "personal relationship" as a friend, relative, or acquaintance or you gave them written permission to call. But you always have the right to tell them not to call again. And if you don't want to register for the list, you can tell companies not to call you again on a case-by-case basis.

Registration lasts for five years. No renewal notice will be sent, so you should write the registration and renewal dates on the reverse side of this page as a reminder (or, if you told individual companies or charities not to call again, use the form to note their names and the dates of your requests). You can confirm that a number is on the registry and learn its registration date through the toll-free number or the Web site. If your number changes or is disconnected, you'll need to re-register. You can also take the phone number off the Do Not Call registry any time via the toll-free number or Web site.

Some states that have their own Do Not Call lists have transferred the numbers to the national registry. Look at the www.donotcall.gov Web site to see how specific state do not call laws relate to the national registry. If telemarketers ignore the fact that your number is on the registry or your request not to call again, report them through the Do Not Call toll-free number 1-888-382-1222, for TTY call 1-866-290-4236, or visit the Web site www.donotcall.gov. You can also sue telemarketers that violate your federal Do Not Call rights in small claims court for \$500 (the court can triple that amount if the company knowingly broke the law). Use the form on the reverse side to record violations.

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