

NNA 2018
LAS VEGAS
THE SKY'S THE LIMIT



NATIONAL NOTARY ASSOCIATION



FIGHT FRAUD When and Where YOU CAN

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Topics for Discussion

- I. What is fraud and why is it such a hot topic?
- II. Top “5” popular scams on the elderly and veterans
- III. Learn “fighting” detective methods to counteract a scam
- IV. Discover the Notary Public’s role in fraud deterrence
- V. Become a certified AARP trainer and improve your networking and Notary opportunities in the fraud prevention industry



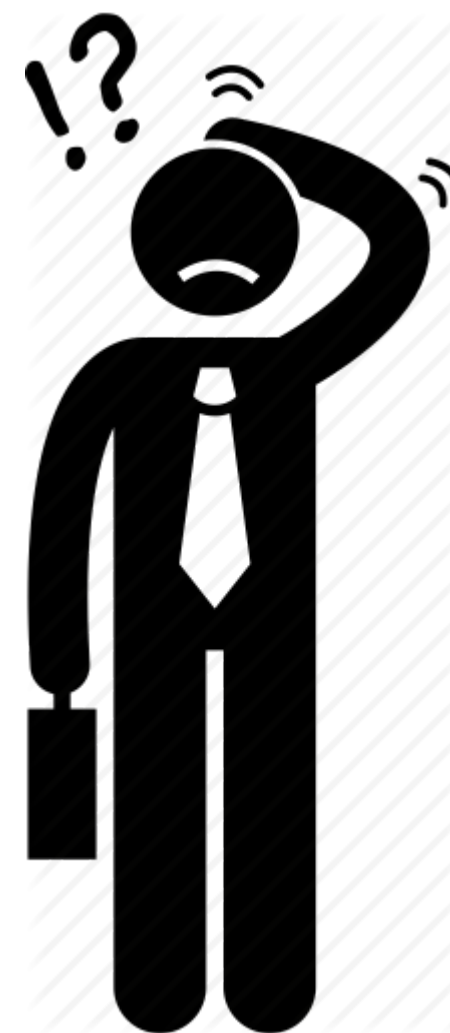
I. Why is fraud a HOT TOPIC for discussion?

According to a recent AARP survey, 85% of adults are confident they can identify an impostor!

Consumer



Reactive



Notary
Public



Proactive



Why is fraud a HOT TOPIC for discussion?

Americans age 60+ lose nearly \$3 billion a year to fraud & financial abuse





1. Funds vanish from accounts, belongings vanish from the house and bills go unpaid.
2. A family member is not forthcoming about mom or dad's finances.
3. Property titles, refinanced mortgages, deeds, wills, trusts or other documents have inexplicable changes.
4. Depleting a joint checking account.



TYPICAL OR ASSUMPTION?

Relationship of Abuser

- Son 29%
- Daughter 24%
- Spouse 8%
- Grandchild 7%
- Multiple Family 11%
- Other Family 15%
- Friend 6%



II. What are the top 5 common scams?



S SCHEMING

C CRAFTY

A AGGRESSIVE

M MALICIOUS

DON'T LET THEM CON YOU



Health Care / Medicare / Health Insurance Fraud



MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY YOUR NAME HERE			
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX FEMALE		
IS ENTITLED TO HOSPITAL (PART A)	EFFECTIVE DATE 07-01-1986		
MEDICAL (PART B)	07-01-1986		
SIGN HERE	<i>Jane Doe</i>		





Medicare number fraud

A sample Medicare Health Insurance card. The card has a red header with "MEDICARE" and "HEALTH INSURANCE" in white, separated by a blue circle with a white eagle. Below the header is a blue bar with the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the beneficiary's name as "YOUR NAME HERE", Medicare claim number as "000-00-0000-A", and sex as "FEMALE". It also lists the beneficiary is entitled to "HOSPITAL (PART A)" and "MEDICAL (PART B)", both with an effective date of "07-01-1986". The sign-off area shows "SIGN HERE" followed by the signature "Jane Doe".

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
YOUR NAME HERE

MEDICARE CLAIM NUMBER SEX
000-00-0000-A FEMALE

IS ENTITLED TO EFFECTIVE DATE
HOSPITAL (PART A) 07-01-1986
MEDICAL (PART B) 07-01-1986

SIGN HERE *Jane Doe*

Review Medicare statements to be sure you have in fact received the services billed, and report suspicious activities to 1-800-MEDICARE.

Funeral & Cemetery Scams



Understand the difference between funeral home basic fees for professional services and any fees for additional services. Take a friend with you.



The Internal Revenue Service Scam



“You owe taxes and are at grave risk of large fines or jail time if you do not settle this situation immediately.”



Homeowner/Reverse Mortgage Scams



Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scheme.



III. “Fighting” detective methods to counteract a scam





“TIPS to COUNTERACT SCAMS”

Reverse (HECM) Mortgage Scams

- Be suspicious of anyone claiming that you can own a home with no down payment.
- Seek out a Reverse Mortgage Counselor.

Identity Theft Scam

- Identity theft is a type of fraud that involves using someone else's identity to steal money or gain other benefits.
- Sign up for a free identity protection service like True Identity to keep tabs on your finances. It'll inform you if someone applies for any kind of credit using your name.

“Self-Help To-Do’s”

- Shred all receipts with your credit card number.
- To protect yourself, invest in —and use —a paper shredder.



“Self-Help To-Do’s”

1. Don't self-isolate from the larger community - stay involved!
2. Don't buy from an unfamiliar company and always ask for and wait until you receive written material about any offer or charity.

Tagline for solicitors:
“I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing.”

RULE OF THUMB: NEVER donate money if it requires you to write your credit card information on any forms.

“Self-Help To-Do’s”

1. Take your time in making a decision!
2. In any transaction, albeit over the phone, in person or via the internet, obtain the following:



1. Salesperson’s name
2. Business identity
3. Telephone number
4. Street/mailing address
5. Business license # before you transact business

“Self-Help To-Do’s”



- Monitor your bank and credit card statements.
- Never give out personal information over the phone to someone who initiates the contact with you.
- Use direct deposit for benefit checks to prevent checks from being stolen from the mailbox.
- Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call.
- Be skeptical of all unsolicited offers and do thorough research.
- Be an informed consumer. Take the time to call and shop around before making a purchase.



“Self-Help To-Do’s”



- **Carefully READ** all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing.
- Understand all contract cancellation and refund terms, AND if you cancel the transaction, do not feel bad!

“Self-Help To-Do’s”



- Be careful with your mail. Do not let incoming mail sit in your mailbox for a long time.
- When sending out sensitive mail, consider dropping it off at a secure collection box or directly at the post office.

“Self-Help To-Do’s”

Sign up for the “Do Not Call” list at www.donotcall.gov to take yourself off multiple mailing lists and stop telemarketers from contacting you.



NATIONAL
DO NOT CALL
REGISTRY

“Self-Help To-Do’s”

You also can regularly monitor your credit ratings and check on any unusual or incorrect activity:

www.AnnualCreditReport.com

To get more tips on protecting yourself from fraud, visit

www.Onguardonline.gov,

which has interactive games to help you be a smarter consumer on issues related to spyware, lottery scams and other swindles.



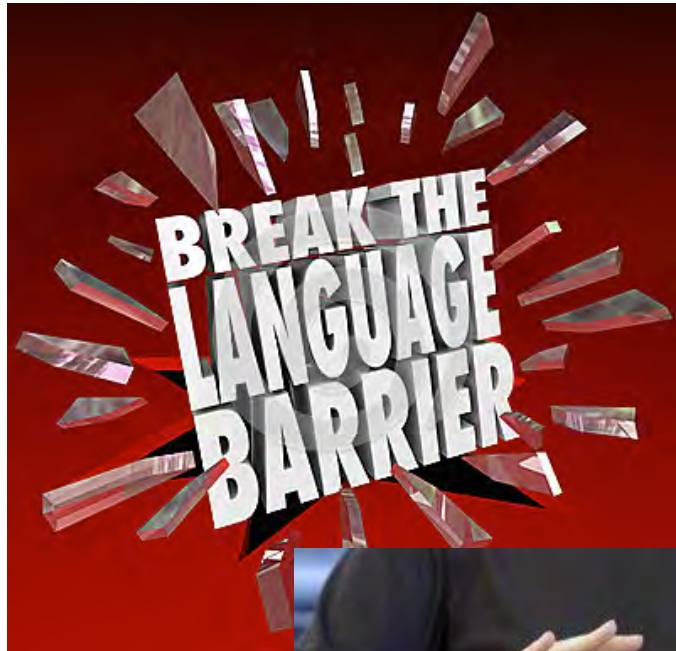
Notary and Public “Self-Help To-Do’s”

If you’re a family member or caregiver, here are some ways you can help protect yourself or loved ones in your life:

1. Plan ahead to protect your assets and ensure that your wishes are followed.
2. Keep your identification current: driver’s license, passport, etc.



Notary and Public “Self-Help To-Do’s”



The elderly and the deaf also are targets for fraud... how can you as the Notary help?



HOW DOES THIS AFFECT YOU THE NOTARY?





BE Prepared!





Calendar Note:



June 15
World Elder Abuse
Awareness Day



How You Can Help Fight Elder Abuse

- Turn your Facebook photo purple on June 15th.
- Post information about elder abuse to your website, blog, Twitter, Instagram or other social networking sites.





- Wear a purple awareness ribbon as a conversation starter.
- Be proactive at your local senior community facilities.



How can I become an AARP Fraud Trainer?



Fraud Watch Network

aarp.org/fraudwatchnetwork

1. Contact your local AARP office and ask for a volunteer application.
2. Explain you are interested in the Fraud Watch Network facilitator training program.
3. The local Associate State Director of Advocacy and Outreach will contact you.



Notaries can also report suspected fraud
abuse:

Call 1-866-ENDHARM (1-866-363-4276)





NOTARY FAQ:

Assessing A Signer's
Mental Capacity

Questions?



Scams That Prey On
Notaries (NNA)



Only one of a kind.

Does your state allow expired ID for verification?