



WATERCREST

SENIOR LIVING

welcomes you to:

WATERCREST SHARES

If it's important to you, it matters to us!



PROTECTING SENIORS FROM IDENTITY THEFT AND SCAMS

Identity theft can take many forms and can happen to anyone at any time. Criminals continue to find new methods to access personal information for their own gain.

Information they seek is not always as obvious as a social security or bank account number. Acquiring family, personal, or medical information may be their goal, and the effect may be as detrimental as consequences of stolen financial information.

Identity theft is not always discovered immediately; it may take months or years before victims realize they've been targeted, usually after the damage is done.

Victims of identity theft lose much more than material possessions; ample time investment and stress usually accompany the attempted recovery of funds.

There are steps you can take to help protect yourself from identity theft.

Steps to reduce risk of Financial Identity Theft

- Obtain a credit report on a regular basis to check for inaccuracies.
- Check your online bank and credit card accounts regularly.
- Use online/over the phone bill pay when possible to reduce paper mail.
- Place a hold on mail if you're out of town.
- If discarding sensitive information, shred first.
- Do not carry unnecessary credit cards or checks.
- Keep copies of all cards and identification in a safe place, so that if cards are stolen you can quickly take action.
- Use security features on mobile devices and computers, and use complex passwords.
- Be especially careful when utilizing a public Wi-Fi network.
- Identity theft is often electronic, but you must also protect information that is in your home and wallet.
- Be aware of "phishing" scams – fraudulent e-mail that appears legitimate from a company you deal with – check the sender address, or communicate via phone or their company website.

Steps to reduce risk of Medical Identity Theft

- If incorrect medical history is recorded, it can result in wrong treatment or paying for someone else's care.
- Monitor all bills and statements with extreme detail, and ask questions.
- Hang up the phone if someone calls you claiming to be conducting a health survey and asks for your Medicare number.
- Use caution with offers of "free" preventive health screenings or diagnostic tests, such as genetic or cholesterol checks, in exchange for your Medicare number.

Steps to reduce risk of Social Security and Driver's License Theft

- A criminal with your social security number can access new loans or credit cards, sign up for utility service or even apply for jobs, and tax implications may follow.
- Protect your social security card in a safe place so it is not kept with your driver's license.
- New Medicare cards were issued between April 2018 and April 2019, removing Social Security numbers and replacing with a unique identification number. If you did not receive yours, contact Medicare.

Steps to reduce risk of Scams

- Scam artists are professionals and consider seniors a vulnerable target audience.
- Be careful when replying to unfamiliar email senders requesting information to provide inexpensive medical supplies, healthcare, home repairs or even companionship.
- Be wary when individuals appear at your door with a 'great offer' for repairs or maintenance.
- Never respond to telephone requests for personal information of any kind.
- Be prudent regarding generosity for charitable purposes; make a plan and stick to it, and verify the legitimacy of any charitable organization.

What to do if you are a victim of identity theft, fraud or scam:

- Seek out help from trusted family members and professionals – never feel embarrassed or ashamed, or assume there is nothing you can do.
- Credit agencies may offer fee-based identity theft programs and/or free credit freezes; contact them for information to determine if this is a service you'd benefit from:
 - <https://Equifax.com>
 - <https://Transunion.com>
 - <https://Experian.com>
- Find reporting agency and company contact information at:
 - <https://www.identitytheft.gov/Top-Company-Contacts>

