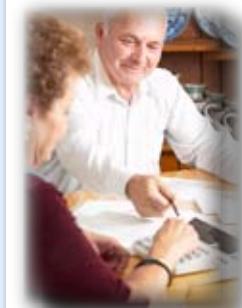


HOW CON ARTISTS GET TO YOU...

Fraud against seniors usually occurs in their home on the phone, via mail, or on the Internet.



Protect yourself:

- Call the Department and investigate before you invest.
- Do not give out personal and financial information.
- Invest with people you know and trust.
- Watch out for “free” or “high returns.”
- Get an opinion from someone you trust.
- If you made a payment and regret it, stop payment and cancel the order.
- Demand the details *and* get it in writing.
- Request information by mail *before* you invest.
- Don’t get “the bum’s rush.” *Take your time.*
- Closely monitor your bank and credit card statements.
- Name, Social Security number, bank and credit card account numbers and other “identifying” information should never be given to a stranger who contacts you.
- Request your free credit reports from www.annualcreditreport.com, or at (877)322-8228. Regularly examine and monitor them to see if an ID thief is misusing your name.
- Register your telephone number on the National Do Not Call Registry at www.donotcall.gov or call (888)382-1222. *Stop them before they start.*

LEARN MORE...

Please call our Consumer Hotline, (877)471-3445, with questions or concerns about finance.

VISIT [WWW.NDBF.ORG](http://www.ndbf.org)...

For detailed information on the Nebraska Department of Banking & Finance, complaint forms, our searchable online database, and online contacts, please visit our website at www.ndbf.org.

NDBF
 NEBRASKA DEPARTMENT
 OF BANKING AND FINANCE
 1230 'O' Street, Suite 400
 Lincoln, NE 68508-1402
 Consumer Hotline: (877)471-3445
 In Lincoln: 471-2171
www.ndbf.org

Seniors & Fraud... Prepare Yourself With Information

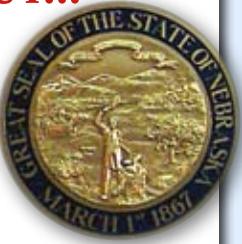


Your regulators & advocates in banking & finance since 1890.

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CHECK THEM OUT...

Don't let embarrassment or fear that others will think you are unable to deal with your financial matters stop you from reporting investment fraud or abuse.



Con artists know your fears and count on them to prevent or delay you from notifying authorities. Don't hesitate; calls to the Department are strictly confidential...we are here to help you.

Nebraskans are encouraged to call the Nebraska Department of Banking & Finance Consumer Hotline, (877)471-3445.

Visit our website for detailed online information, complaint forms, and our searchable database—
www.ndbf.org.



When you suspect that something is wrong and don't like the answers you are getting—call the Department, (877)471-3445, and make an inquiry or complaint.

SENIORS & INVESTMENT FRAUD...

According to the Federal Trade Commission, nationwide in 2004, consumers over age 50 reported more than \$152 million lost to fraud. You can reduce your risk.

NOT ALL FINANCIAL PLANNERS & STOCKBROKERS ARE ON YOUR SIDE...

Some financial planners, investment advisers, and stockbrokers engage in abusive practices. The North American Securities Administrators Association urges seniors to check credentials before giving away any personal information or money by

calling the *The best defensive strategy against fraud is education.*

Nebraska Department of Banking & Finance Securities Bureau, toll free at (877)471-3445.

Investigating before you invest will help insure you won't be cheated out of savings, life insurance payments, and even the equity in your own home. *These tips may help you to avoid falling into traps:*

▪The AARP found that two-thirds of seniors surveyed could not detect the difference between a real investment and a fraudulent one. Look out for investments

that promise high returns—it's a pretty good warning flag that requires additional investigation.

Call the Department first.

Another flag—if you have already invested and request your investment return and the company doesn't come up with the cash in a reasonable amount of

time. Unscrupulous investment promoters pocket the funds of their victims and go to great lengths to explain why returns on investments are not readily accessible. They will often pressure investors to "roll over profits" into new and even more attractive investments.

▪Exercise extra caution if you are a woman with no experience handling money. Many retired women received little education about handling money. As a result, women, especially those who have received life insurance payments after the death of their spouse, are prime targets for con artists. *Seek the advice of family members or someone you have trusted over the years.*

▪Monitor your investments and ask tough questions.

▪Insist on regular written and oral reports.

▪Take notes on times of contacts, names, numbers, and any other pertinent information.

▪Look for signs of excessive or unauthorized trading of your funds. Do not be swayed by assurances that such practices are routine or in your best interests.

▪Don't let a false sense of friendship or trust keep you from demanding a routine statement of your investment.



MORE SENIOR-TARGETED FRAUDS...

Beware if you are contacted by a stranger, offered a "deal," or pressed for action.

▪**Internet Fraud:** Internet fraud is on the rise and seniors aren't left out of this trend. The Federal Trade Commission found 40 percent of people over 50-years-old have home computers and are getting online; this opens a whole new world of opportunity for both positive and negative encounters. Don't give out personal or financial information and don't open unsolicited emails.

▪**Loan Fraud:** Don't get cornered into using a specific lender—shop around. Don't sign anything you don't understand. Ask questions, and if you still aren't confident contact the Department. Don't sign a blank document or a document that has any blank spaces. Insert 'N/A' (not applicable), in any blank spaces to protect yourself from later entries. Don't sign your loan documents if the costs and loan terms have changed from what you agreed upon.

▪**Bogus "Officials" or "Investigators":** Con-men pose as bank officers, examiners, police or the like and ask you to "assist" their investigation. They'll ask you for personal information or to withdraw funds from your account—don't believe them. Real officials will never ask you to do this.

▪**Work-at-Home Offers:** Remember this, "If it sounds too good to be true—it probably is." For your "advance fee" you're likely to receive worthless information that won't make you money.



▪**Credit Card Fraud Protection scams:** Watch out! Callers pretend to represent credit card companies. They will often say your information has been compromised and for a fee they can "protect" you. Federal laws protect you. Report unauthorized credit charges and the most you are accountable for is \$50.

▪**Identity Theft:** It can't be said enough—name, Social Security Number, bank account and credit card account numbers and other "identifying" information should never be given to a stranger who contacts you. Be careful where you display and store this information. Watch for others notifying you that your address has been changed, that you've been denied or approved credit, or collection agencies calling for debt that you didn't incur. Pick up the Department's brochure on Credit Reporting and monitor your account.

▪**Foreign Scams:** You receive a call, letter, fax or email from a "Foreign VIP." They say they need to transfer money to the U.S. and ask that you allow them to transfer the cash to your account. In return for writing a check for their "project," they offer to give you a percentage of the amount they wire; plus they will ask you for a fee as "proof" of your honesty. Don't do it. They will walk away with your fee and your cash if you gave them account information.

