

BEWARE of DISASTER SCAMS!

SCAM-Past due insurance premiums: You receive notice your insurance will be cancelled if you don't pay immediately by credit card or bank draft.

ACTION-Call your insurance company using contact information on your policy to check on your premiums.

SCAM-FREE Walker Replacements: Simply provide your Medicare number to get your flood-damaged walker replaced.

ACTION-Never provide your Medicare number to a person or company in exchange for "free" items.

SCAM-Beware of fake "FEMA" –Someone contacts you claiming to be from FEMA and needs your Social Security number, bank account number and a fee before helping.

ACTION-Federal/state workers, FEMA and the U.S. Small Business Administration staff NEVER charge applicants for disaster assistance, inspections or help in filling out applications.

SCAM-Pre-Approved Disaster Grant: Provide your Social Security and bank account numbers to initiate the deposit.

ACTION-Don't give out your SS# and access to your bank account.

SCAM-Don't forget your mail. Criminals look for unoccupied homes to steal their mail.

ACTION-Contact your local post office to have your mail held or forwarded.

SCAM-Fake charities: New disaster-related charities pop up looking for donations.

ACTION-To ensure a charity is legitimate, go to www.Give.org or contact your local Better Business Bureau.

SCAM-Beware of Open Enrollment (Oct.-Dec.) scams: A caller wants your Medicare number to "review" your plan and pricing.

ACTION-Medicare will NEVER call to enroll you or review your plan and pricing. Beware of unscrupulous marketers who make unsolicited contact with you.