

## SAFETY IN PUBLIC

- Walk in well-lit areas.
- Walk confidently.
- Do not take shortcuts.
- Use the buddy system.
- Tell someone where you are going and when you plan to return.
- Carry a noisemaker or pepper spray.
- Carry a cell phone.
- Only carry items you are willing to lose.
- If confronted, do not resist.

## SAFETY AT HOME

- Make a list of your valuables.
- Have adequate lighting around your house.
- All outside doors to your home should be solid core doors of metal or wood with deadbolts.
- Keep doors and windows locked at all times.
- Do not open the door until you can confirm the identity of the knocker.
- Keep shrubs trimmed to no higher than 3 feet and trees no lower than 6 feet.
- Have a neighbor or family member collect mail and newspapers while out-of-town.
- Report suspicious people and vehicles.

## SAFETY ON THE PHONE

- Keep emergency numbers by the phone.
- Hang up on prank calls.
- Use caller ID.



- Never give out personal information over the phone.
- If you need help but cannot speak, dial 911 and keep the line open.

## SCAMS: THINGS TO REMEMBER

- If an offer sounds too good to be true, it probably is.
- When presented with a “now or never” opportunity, choose “never.”
- Keep account numbers, codes and passwords private. Never give out your Social Security number, credit card or bank account number to a person who contacts you by phone or email.
- Shred bills, junk mail, and receipts when discarding them.
- Many of these victims are too embarrassed to come forward once they find out they’ve been duped. If you feel uncomfortable, tell someone. Don’t be afraid to report your experiences.
- Visit [www.ncdoj.gov](http://www.ncdoj.gov) for current fraud alerts.

## CREDIT REPORTING AGENCIES

The three major credit bureaus are:

- Equifax: [www.equifax.com](http://www.equifax.com); 888-781-8688
- Experian: [www.experian.com](http://www.experian.com), 888-397-3742 / 1-877-322-8228
- Trans Union: [www.transunion.com](http://www.transunion.com), 888-916-8800

Federal law entitles all consumers to ask each of the three major credit bureaus for a free copy of their credit report once every 12 months. Do not contact the credit bureaus directly for these free annual reports. They are only available by calling 877-322-8228 or going to [www.annualcreditreport.com](http://www.annualcreditreport.com). You can make your requests by phone or online, or download a form to mail your requests.

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### CITY OF WINSTON-SALEM

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C. Clark, West Ward; Molly Leight, South Ward; Wanda Merschel,  
Northwest Ward; Derwin L. Montgomery, East Ward; James Taylor, Jr.,  
Southeast Ward City Manager: Lee Garrity



# CRIME PREVENTION TIPS

from the Winston-Salem Police Department

# SENIOR CITIZENS

## *Safety Tips and Avoiding Scams*



# SENIOR CITIZENS SAFETY

## AVOID HOME REPAIR SCAMS

Be wary of door-to-door “contractors” and others offering home repair services.

- Deal only with licensed contractors.
- Don’t pay for unnecessary repairs.
- Insist on a complete written contract.
- Know your right to cancel.
- Don’t pay more than one-third of the total in advance.
- Be cautious of financing offers for home repairs.
- Do not accept unsolicited offers for home repairs.

### *Some common scams are:*

**Driveway paving scams.** A traveling asphalt paving crew may offer you a low-price. They want up front money and often times don’t finish the job or it is subpar.

**House painting scams.** This does not necessarily involve the typical “take the money and run” scam. It may involve lazy, incompetent workers. The homeowner may have been promised one thing, but given something completely different upon hiring the house painting contractor.

**Roofing, siding, or gutter repairs scams.** A brochure may be left on your doorknob or in your mailbox telling you that a catastrophic hail and windstorms struck the area, that you may have severe damage to your roof, and offer to help you get your insurer to pay for a new roof. Or a roofing crew may show up unsolicited, offer a low price and request up-front payment.

### **Warning signs of a scam**

- An offer to charge a reduced price because they’ve “just done a job nearby and have materials leftover.”
- An offer of a “special” percentage off the repair without being clear about what the bottom-line price will be.
- Lack of a business street address or telephone number and using a post office box or an answering service instead.
- A refusal to give a written estimate or contract.
- A request to pay in cash and to pay up-front.

## TELEMARKETING FRAUD

- Credit card security scam: Callers request your credit card information so they can protect you from identity theft and from thieves who might steal credit card numbers over the Internet.
- Phone service switching: Telemarketers can cause your phone service to be switched by getting you to say “yes” during a telemarketing call. Also, you can inadvertently agree to switch your phone carrier by signing a card to enter a sweepstakes.
- Processing fee scam: Callers claim that you need to pay a processing fee from reported winnings.
- Loan scam: Beware of advertisements and websites that guarantee loans or credit cards, regardless of your credit history. When you apply for the loan or credit card, you have to pay a fee in advance.
- Phone donation scam: Con-artists set up fake charities and then pocket their donations.

## BANK SCAMS

- DO NOT give your account numbers or withdraw money for someone you do not know or trust!
- Bank personnel WILL NEVER ask you to withdraw funds in order to spot internal theft!
- A bank will never call or send an e-mail request for information about your accounts or credit cards.
- Your credit card company will never call or e-mail you asking to verify personal information by providing the three-digit code on the back of your card.
- Never send account information to someone promising to deposit money in your account.

## SWEEPSTAKES SCAMS

Sweepstakes scams have many variations but can generally be described as an “advance fee” scam which attempts, through deception, to get you to send in money, with or without your knowledge or consent, to pay for taxes, products or duties for a non-existent or misrepresented prize.

The external packaging and envelopes of sweepstakes solicitations often use deceptive text and graphics to create the false impression that the document is urgent and legally important, when in fact it is simply a mass-market mailing.

Sweepstakes scams may:

- Require a payment up front to send your prize.
- Use free E-mail accounts through Yahoo, Google, etc.
- Tell you you’re a winner when you don’t remember entering the contest.
- Send you a large check with your notification.
- Instruct you to wire money.
- Pressure you to act in a hurry.
- Require bank or credit card information to send your prize.
- Tell you have won a lottery or raffle when you never bought a ticket.
- Send notifications through bulk mail.
- Have notifications that contain many typos or improper English
- Send notifications that don’t use your name.
- Pose as a government organization.

