Stay Independent. Prevent Falls.



Every year, 1 in 3 older Albertans will fall but there are things you can do to prevent falling.

Fraud is the number one crime against older Canadians. Older adults are targeted by criminals more often because seniors may be more trusting and be home during the day to answer the door or phone.

Criminals who commit fraud and scams target people who have a lot of money, or may try to steal a small amount of money from many people. Scammers may call or email you directly or come to your door. Common scams include pension scams, free items or vouchers, tax rebates, tax refunds, fake competitions, investment scams, door to door scams, and free money from the government.



Your bank, the government, and protective services (police) will NEVER ask you to transfer money or move it to a safe account through email or on the phone. Your bank or credit union will not send you anything by email unless you have set that up with them. People who phone saying they are from your 'credit card company' or are from 'Canada Revenue Agency' are two of the most common scams. If you get a phone call like this, hang up immediately. Do not give them any information.

Protect yourself from identity theft and credit/debit card fraud:

- » Report it right away! Call your bank if your wallet is lost or stolen, or the mail that you are expecting goes missing.
- » Never share your Personal Identification Number (PIN) with another person.
- » Memorize your PIN.
- » Cover the number pad with your hand when entering your PIN at bank machines and when making store purchases.
- » Keep your credit or debit card in sight when you are paying at a restaurant or store.
- » Safely dispose of old bills and statements shredding is best.
- » Keep all personal documents (birth certificate, passport, and Social Insurance Number (SIN) card, etc.) in a secure place and do not carry those documents with you for your daily activities.
- » Never give out your credit card, bank account, or personal information to someone over the phone, at the door, or in an email unless you can confirm the person or organization you are dealing with or you made the contact with them first.



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Online or email scams are also quite common. Sometimes the emails look like they are coming from a person or organization you know.

Protect yourself from online or email scams: If an email looks suspicious:

- » **DO NOT** respond to that email.
- » Call to check the organization or person, if possible.
- » DO NOT GO to website links listed in that email.
- » **DO NOT** CLICK on pop-up windows. You can safely close the window.
- » **DO NOT** OPEN attachments.

Phone and door-to-door scams are also very common. Someone will call or come to your door pretending to be from a charity, from your credit card company, or even a distant relative. You might be offered a free prize or trip. The caller or visitor may ask you to confirm personal information, to send them money or a cheque, or to return money they "accidentally" sent you.

Protect yourself from phone and door-to-door

scams: If you are not completely sure who you are dealing with on your phone or at your door, do not give them any money or information.

Other Tips to Protect Yourself from Fraud and Scams:

- » Do not sign an agreement or contract to buy anything without giving yourself time to think it over. If someone insists that an "offer" is "time limited" and you must decide at that moment, it is probably better not to buy.
- » Before hiring someone or agreeing to have work done on your home, ask for proof of identity and check their references.

What should you do if you think you have been scammed? Report all fraud and scams to your local police. Even if you are embarrassed or feel the amount of money is too small to worry about, you might not get your money back, but you can help stop someone else from being scammed.

For more information, visit https://www.canada.ca/en/employmentsocial-development/campaigns/seniors.html or visit your local Service Canada office.

LOCAL CONTACT INFORMATION:

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