**Important Numbers**

If you suspect you or someone you love is being financially exploited, call:

**SC Department of Social Services**
803-898-7318
or
Local County DSS Office or Local Law Enforcement

If you suspect exploitation in a nursing home or another health care facility, report cases to:

**State Long Term Care Ombudsman**
1-800-868-9095
or
**SC Medicaid Fraud Control Unit**
Office of the Attorney General
1-888-662-4328

If the facility is operated or contracted for operation by SC Department of Mental Health or SC Department of Disabilities and Special Needs, call:

**SLED ~ 803-896-7654**
or
**Medicare Fraud ~ 1-800-447-8477**

If you feel you’ve been the victim of a scam or know of an ongoing scam contact:

**SC Department of Consumer Affairs**
1-800-922-1594

**10 Tips to Help Protect Your Money**

1. Read ALL documents before you sign them. Ask questions if you don’t understand them.

2. Use direct deposit for your checks.

3. Don’t leave money or valuables in plain view.

4. Don’t give out your personal, financial or health information. This includes your social security number, ATM PIN or credit card number.

5. Don’t play a foreign lottery.

6. Know where an offer comes from and who you’re dealing with.

7. Be aware of scams. If it sounds too good to be true, it probably is.

8. Cancel your ATM or credit card if you lose it or don’t use it.

9. Be aware of high interest rates.

10. Read your bills and monthly statements closely and regularly.

**PROTECT YOUR MONEY!**

Protect Yourself or Someone You Love From Thefts, Scams and Fraud

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**SC Adult Protection Coordinating Council**

in collaboration with

**AARP and SC Department of Consumer Affairs**

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Do not pay in full upfront.

Make sure all details are in a written contract.

Check with the SC Department of Labor Licensing and Regulation at www.llr.state.sc.us to verify licensure.

Ask friends or family for references.

Never deed your property to anyone without first talking to an attorney or someone you trust.

Refinancing incentives may not tell you about high points, fees and rate increases.

Don’t agree to a loan if you don’t have enough money to make the monthly payments.

Ask for a written copy of the contract before you decide to subscribe.

Know the cancellation policy.

Be skeptical of “free” or prize offers. They should not come before a legitimate magazine offer.

You can’t win a contest or prize if you didn’t enter.

You should never have to pay to claim a prize.

Never mail checks or cash in an unsecured mailbox such as your home mailbox.

Shred incoming mail that you don’t need.

Be aware of false ads for free medical services or products.

Medicare and Medicaid will never call and request your personal information over the phone.

If called, do not agree to enroll in health insurance plans over the phone.

Legitimate offers will not disappear overnight. Do not feel pressured.

Involve a family member or professional when a stranger promises a large profit on an investment.

Make sure you are on a secure website before making a purchase. Secure websites are identified by https:// in the address bar and a padlock icon on the screen.

Beware of e-mails from persons you don’t know. Do not open attachments to e-mails unless you know who sent them.

Be sure to have virus protection on your computer and updated regularly.

Pre-approved usually means you’re pre-approved to be approved: don’t be fooled!

Identify all annual fees, transaction fees, APR, and hidden charges upfront.

Hold on to receipts to review charges when your bill arrives.

Check your balance regularly for unauthorized charges.

The Secretary of State’s Office has a list of good and bad charities. Call 803-734-1790 or visit www.scsos.com for a copy.

Avoid charities soliciting door-to-door.

August 2011