

## WHO TO CALL FOR HELP!

Police Emergency 911

District Attorney's Office:

[www.sccgov.org/sites/da](http://www.sccgov.org/sites/da)

**Elder and Dep. Adult Financial Abuse Unit**  
toll-free 1-855-DA-Elder  
(1-855-323-5337)

**Investigations (408) 792-2888**

Consumer Protection / Mediation Unit  
(408) 792-2880  
[consumer@da.sccgov.org](mailto:consumer@da.sccgov.org)

Real Estate Fraud Unit (408) 792-2639  
[realestatefraud@da.sccgov.org](mailto:realestatefraud@da.sccgov.org)

Adult Protective Services (408) 975-4900  
1-800-414-2002

Local Law Enforcement Agencies:

Calif. Highway Patrol (408) 467-5400  
Campbell Police (408) 866-2121  
Gilroy Police (408) 846-0350  
Los Altos Police (650) 947-2770  
Los Gatos Police (408) 354-8600  
Milpitas Police (408) 586-2400  
Morgan Hill Police (408) 779-2101  
Mt. View Police (650) 903-6395  
Palo Alto Police (650) 329-2406  
San Jose Police (408) 277-8900  
Sheriffs Office (408) 299-2311  
Santa Clara Police (408) 615-5580  
Sunnyvale Public Safety (408) 730-7110

Civil Assistance:

Senior Adult Legal Assistance ("SALA")  
(nonprofit) (408) 295-5991

1-800-222-1753

The Silicon Valley Bar Association  
(650) 325-7808  
Fair Housing Law Project (free legal services to qualified individuals)  
[www.lawfoundation.org/fhlp.asp](http://www.lawfoundation.org/fhlp.asp) (408) 280-2435

Santa Clara County Bar Association  
Lawyer Referral Service (408) 971-6822  
[www.sccba.com](http://www.sccba.com)

## OTHER RESOURCES

Free Annual Credit Report  
[www.annualcreditreport.com](http://www.annualcreditreport.com) 1-877-322-8228  
Place a "Fraud Alert" on your credit report  
Equifax 1-800-525-6285  
Experian 1-888-397-3742  
TransUnion 1-800-680-7289

Nursing Facility:

Long Term Care Ombudsman (408) 944-0567  
1-800-231-4024

Telemarketer / Lottery / Email Scams:

Federal Trade Commission  
[www.ftc.gov](http://www.ftc.gov) (Consumer Protection Tab)  
1-877-382-4357

Canadian Anti-Fraud Call Registry (Phone Busters  
National Call Centre) 1-888-495-8501

National DO NOT CALL Registry  
[www.donotcall.gov](http://www.donotcall.gov) 1-888-382-1222  
(TTY: 1-866-290-4236)

Identity Theft:

File a local police report and report it to:  
Federal Trade Commission  
[www.ftc.gov/ftc/consumer.htm](http://www.ftc.gov/ftc/consumer.htm) 1-877-438-4338

Junk Mail:

Direct Marketing Association 212-768-7277, ext. 1

Stop credit card applications:

Consumer Credit Reporting Industry  
1-888-567-8688

Reverse Mortgage Information (HUD):

<http://www.hud.gov/offices/hsg/sfh/hecm/hecmhome.cfm>  
1-800-333-4636

Investment / Securities Fraud:

California Department of Business Oversight  
[www.dob.ca.gov](http://www.dob.ca.gov)  
1-866-275-2677  
(TTY: 1-800-735-2922)

Annuity and Insurance Issues:

California Department of Insurance  
[www.insurance.ca.gov](http://www.insurance.ca.gov) 1-800-927-4357

Miscellaneous:

California Bureau of Real Estate  
[www.dre.ca.gov](http://www.dre.ca.gov)  
1-877-373-4542

Soc. Security Administration Fraud Hotline  
1-800-269-0271  
(TTY: 1-866-501-2101)

Contractors State License Board  
[www.cslb.ca.gov](http://www.cslb.ca.gov)  
1-800-321-2752

Free Living Trust Seminars and Attorney Issues:

State Bar of California  
Senior Information Hotline 1-888-460-7364



Santa Clara County  
Office of the District Attorney  
Jeff Rosen

# FINANCIAL ABUSE...



## It Can Happen To Anyone

Prepared by the Santa Clara County  
Office of the District Attorney  
Elder and Dependent Adult Financial Abuse Unit

# Fraud perpetrated against Elders and Dependent Adults is a Crime!

One in nine people living in Santa Clara County is 65 or older; many others are Dependent Adults. The Santa Clara County District Attorney's Office is committed to prosecuting crimes committed against seniors and dependent adults. The District Attorney's Office has a specialized unit which works with our police agencies to pursue these types of crimes. Furthermore, our office participates in the Santa Clara County Financial Abuse Specialist Team (FAST). FAST is a multi-agency task force dedicated to addressing elder and dependent adult financial abuse. It meets monthly to review and take action on reported cases of such abuse. In addition to the District Attorney's Office, FAST is comprised of representatives from Adult Protective Services, the County Counsel's Office, the Sheriff's Department, and the Public Guardian/Administrator. The District Attorney's Office also has a Consumer Mediation and Enforcement Division to assist elders and others with consumer-related issues.

An Elder is defined as anyone over the age of 65. A Dependent Adult is defined as anyone who has impaired physical or mental abilities, or has inpatient status at a hospital or care facility.

Anyone who commits Larceny, Theft by False Pretense, Embezzlement, Forgery, Fraud, or Identity Theft against an Elder or Dependent Adult may be charged with an enhanced crime.

- Other Crimes May Include:
- Real Estate Fraud / Home Equity Skimming
  - Loan Modification Scams
  - Unlicensed Contracting / Burglary
  - Caregiver Theft / Family Theft
  - Theft from a Trust / Fiduciary Abuse
  - Power of Attorney Abuse
  - Insurance Fraud
  - Investment / Loan Schemes
  - Annuity Fraud / Free Living Trust Seminars
  - Various Con-Artist Scams

## VARIOUS SCAMS

IF IT SOUNDS TOO GOOD TO BE TRUE  
THEN IT PROBABLY IS!!

- Advanced Fee Scams:  
Someone (Telemarketer, E-mailer, Mailer) wants you to send them money promising you will get an enormous amount of money later.

For example, someone:

- asks for help transporting a vast amount of money out of a depressed or corrupt country;
- claims to be a secret governmental representative affirming you won a foreign lottery. They state before you can collect your huge winnings you must first pay its taxes or fees, even though lotteries cannot require upfront payments;
- Convinces you to deposit a large check into your bank account and send them money. Later the check bounces and you're left owing money to the bank. **NEVER GIVE THEM MONEY - LOTTERIES CANNOT CHARGE UPFRONT FEES. NEVER AGREE TO DEPOSIT OR SEND BACK MONEY.**

- Pigeon Drop / Handkerchief Switch Scam:  
The conartist approaches the victim in public and claims to have come into a large amount of cash. The scammer "flashes" it to the victim and claims not to

know what to do with it, or may have received instructions to donate it to a church or charity. A second scammer may become involved, "appearing" to help. Eventually, they convince the victim to hold onto the money once the victim puts their own "good faith" money into the pot. The scammers leave and the victim is left holding wadded up paper shavings. **CALL POLICE. IT'S ILLEGAL TO KEEP FOUND MONEY.**

- Gold Bar Scam:  
The scammer approaches a victim in public, shows a gold bar and gives a hard luck story about needing cash. Victim gives cash and the gold bar turns out to be worthless. **NEVER BUY GOLD THAT IS UNTESTED.**

- Home Entry Ruse / Imposter Burglary:  
Wearing uniforms, a fake water company, utility or repair worker (usually two) try to get into your home to check your pipes or electricity, or take you out to your backyard to distract you. Meanwhile another thief enters your home and rummages through your belongings and steals available items such as jewelry, purses, and cash. This may take the form of a parent with children asking to use your bathroom. **DO NOT LET STRANGERS IN, CALL THE POLICE AND THE UTILITY COMPANY.**

- Investment / Loan Scams:  
Often these are "Affinity" scams, where the seemingly friendly investment consultant or "friend" promises a low-risk, high return in interest (10-50%) on your money. "Investments" can be anything: real estate, promissory notes, personal loans, foreign currency, oil wells, gold mines, etc. **CHECK WITH THE S.E.C AND DEPT. OF CORPORATIONS. NEVER INVEST MORE THAN YOU CAN AFFORD TO LOSE.**

- Distress Phone Call / Email:  
Scammer pretending to be family or friend contacts you stating they are in jail or stuck in another country. They ask you to wire money immediately. **CONTACT OTHER FAMILY MEMBERS AND CHECK OUT**

**THE STORY.**

- Fortune Telling / Psychic Scams:  
Fortune teller does a reading, sees victim is distressed, tells them it's because of a curse which only more money and elaborate rituals can cure. Cost keeps going up, scammer keeps pressure on victim who becomes terrified. **DON'T GO TO FORTUNE TELLERS.**

- Sweetheart Swindle:  
A younger person meets you, befriends you, says they love you, promises to take care of you, then starts asking for money or your house in return for lifetime care. **NEVER AGREE TO GIVE SOMEONE YOUR HOUSE IN EXCHANGE FOR ANY SERVICES. SOMEONE WHO LOVES YOU WILL NOT TRY TO TAKE YOUR SAVINGS.**

- Identity Theft:  
Thief steals personal information: Social Security Number, bank account and credit card numbers, PIN, date of birth and uses the information to charge items to your accounts and/or set up accounts in your name. **SHRED DOCUMENTS; GET A LOCKING MAIL-BOX, AND NEVER CARRY YOUR SOCIAL SECURITY CARD WITH YOU. OFTEN CHECK YOUR FREE CREDIT REPORTS AND YOUR ACCOUNTS FOR FRAUDULENT ACTIVITY.**

**BOTTOM LINE:  
DON'T GIVE THEM  
YOUR MONEY!**

Santa Clara County  
Office of the District Attorney  
Elder and Dependent Adult Financial Abuse Unit  
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