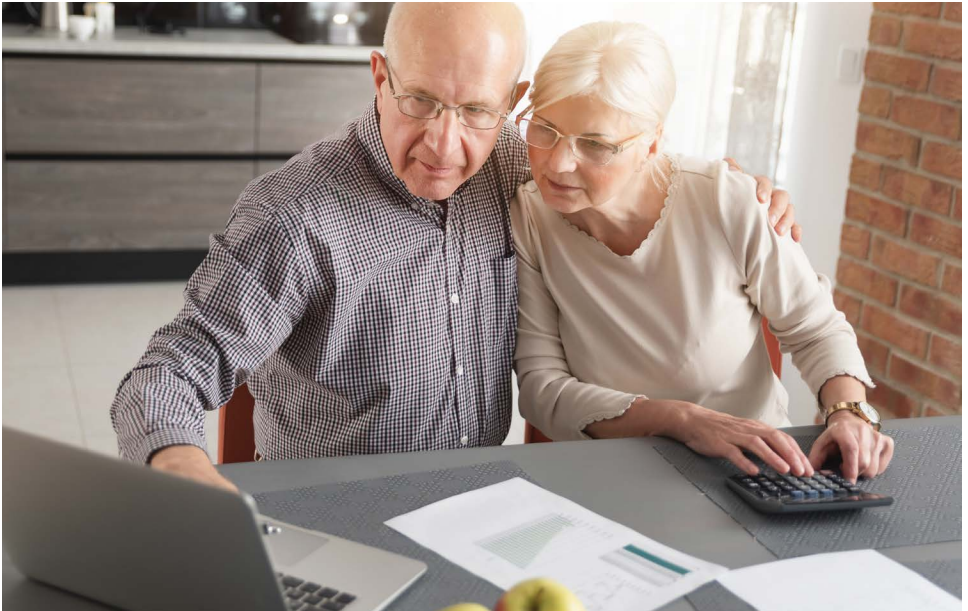


# *I've been scammed... now what?*



**Even the most careful consumer  
can be a victim of a financial scam.**

Over 42,000 new scams were reported last year. Each had multiple victims. Here are the steps to take to fix the problem.



## Where to Start

Financial scams target your money, accounts, social security number or public benefits. Even if you are very careful in not sharing private information, scammers are highly sophisticated. Scams can happen to anyone. If you discover a scam, here are steps to preserve your financial safety and security.

1. Contact one of the credit reporting agencies and add a fraud alert to your account. This will be good for 1 year. The fraud alert can be requested online or via telephone.
  - TransUnion – 800.680.7289
  - Equifax – 800.525.6285
  - Experian – 888.397.3742
2. Make a police report explaining the identity theft. This report can be used to add a 7-year fraud alert to the credit reporting agencies.
3. Request your free credit report to look for any new accounts that may have been opened. In addition, you can consider a credit freeze which will not allow anyone to issue new credit without your release.
4. Check your bank account for any unusual transactions. Contact your bank and ask them to put a fraud alert on your account.
5. Check all credit card statements carefully. Some credit card companies offer free credit monitoring. Take advantage if they do.
6. Report the fraud to the FTC. <https://reportfraud.ftc.gov>
7. If you are a victim of the Illinois unemployment insurance scam, report the fraud at [https://www2.illinois.gov/ides/Pages/Reporting\\_Unemployment\\_Insurance\\_Fraud.aspx](https://www2.illinois.gov/ides/Pages/Reporting_Unemployment_Insurance_Fraud.aspx)





## **To protect yourself from fraud, follow these tips.**

- 1. Use strong passwords for all financial institutions. A strong password includes at least 8 characters that are a combination of numbers, letters and unique symbols. Store your passwords in a place that is separate from your computer, tablet or phone.**
- 2. Use a unique password for your email account and enable two-factor authentication for all accounts. Two-factor authentication requires that you approve any new sign-in to your accounts with a code sent to you by text or telephone.**
- 3. Find one trusted person to call before making any new financial decisions.**
- 4. Scammers follow the headlines. If something sounds too good to be true, it probably is.**
- 5. Don't let someone pressure you into making quick financial decisions. High pressure tactics are a common sign of fraud.**
- 6. Don't let embarrassment stop you from reporting a scam.**

## How can CJE SeniorLife help?

We can refer you to the following CJE Senior Life supportive resources:

**Community Engagement**—We provide education—geared toward your unique group—on well-being, emergency planning, financial scams, physical, mental and financial health and many other subject areas.

**Consumer Assistance**—We are resource specialists available to help you identify and apply for a broad range of benefits and support services available to older adults.

**Counseling Services**—Our Licensed Clinical Social Workers are specialists in the field of mental health services for seniors. We offer individual, family and group psychotherapy, as well as support groups.

**CJE Care Management**—We make assessments, develop Care Plans and refer clients to free and low-cost services. Must meet financial eligibility.

**Your Eldercare Consultants**—We work collaboratively with physicians, develop Care Plans, coordinate home care, guide families and find practical resources that support independence. Ongoing services are fee-based.

**To find out more about our many services and programs, Call CJE SeniorLife at 773.508.1000.**

THE CJE ADVANTAGE: Our broad continuum of care offers people of all ages, faiths and incomes access to life-enriching opportunities, resources and healthcare. Our Jewish values make us the provider of choice for enhancing lives and navigating the positive aging process.

3003 West Touhy Avenue | Chicago IL | [www.cje.net](http://www.cje.net) | 773.508.1000

CJE SeniorLife® is a partner with the Jewish United Fund in serving our community.

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