



Presented by the Office of the  
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## HELPFUL CONTACTS

### Westchester County Resources

- Department of Consumer Protection: **(914) 995-2155**
- Westchester County Clerk: **(914) 995-3080**
- District Attorney: **(914) 995-4200**

### State & Federal Resources

- NYS Attorney General Consumer Frauds: **(800) 771-7755**
- Check Charities: **[www.charitiesnys.com](http://www.charitiesnys.com)**
- Federal Trade Commission (FTC): **877-FTC-HELP** or **877-382-4357**  
**[www.ftc.gov](http://www.ftc.gov)**
- National DO NOT CALL Registry: **(888) 382-1222**
- US Postal Inspection Service: **1-800-372-8347**

OFFICE OF WESTCHESTER  
COUNTY CLERK Thomas M. Roach



## Seniors Safe at Home

A Handy Guide to Avoiding  
Scams, Schemes, and Cons

## PROTECT YOURSELF

This guide is not intended to scare you. Rather, it offers valuable tips to help you **avoid the common pitfalls** that cost seniors their hard-earned savings.

### Common Red Flags

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- **"Win a Vacation" Forms:** Do not fill out contest forms in malls or stores. This often leads to junk mail lists and persistent calls from telemarketers.
- **Unsolicited Checks:** If a stranger sends you a check for no reason, do not deposit it. If they ask you to deposit it and wire money back, it is a scam.



### The Golden Rule

If it seems too good to be true, it IS too good to be true!

### Electronic Safety

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- **Don't Click:** Delete suspicious emails immediately.
- **Hang Up:** If a caller pressures you, hang up the phone.

## HOME IMPROVEMENT SAFETY

### Before the Work Begins

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- **Verify Licenses:** Before contracting work, review the license status of plumbers, electricians, and home improvement contractors.

Contact the Westchester County Department of Consumer Protection at (914) 995-2155.



- **Beware of Drop-ins:** Be skeptical of unsolicited "Home Repairmen" showing up at your door.
- Avoid all **"Door-to-Door" sales** solicitations.

### Before You Sign Anything

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- Talk to trusted family members, friends, or an attorney before entering into financial deals.
- **Stop and think.** Scammers want you to act fast. Take your time. Never make major money decisions under pressure.

## BANK SAFE & ID THEFT

### Secure Your Data

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- **Store It:** Keep checks, credit card statements, medical bills, and passwords in a safe place.
- **Shred It:** Invest in a paper shredder to discard outdated financial documents. Thieves often go through trash to find personal info.

### Verify Callers

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- If someone calls **claiming to be from your bank**, do not discuss your business.
- Ask for their name, hang up, and call the phone number listed on the back of your credit card or bank statement to verify the call.

### Monitor Your Credit

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- Federal law allows you to obtain **one free credit report** from each of the three major agencies per year.
- Register here: [www.annualcreditreport.com](http://www.annualcreditreport.com)