COVID-19 CHARITABLE DONATIONS
CharityWatch rates 35 different categories of charitable organizations.
Gives in-depth charity ratings and analysis.
ON-LINE SELLING OF OVER PRICED OR HARMFUL COVID-19 SUPPLIES
REPORT AN ONLINE VENDOR SELLING FAKE PRODUCTS

If you have discovered an online retailer selling counterfeit or pirated goods or have bought fake products over the Internet, report the vendor to one of these U.S. Government agencies responsible for enforcing intellectual property laws.

https://www.stopfakes.gov/Reporting-an-Online-Vendor-Selling-Fakes
COVID-19

IDENTITY THEFT
COVID-19 AND IDENTITY THEFT

Go online to: IdentityTheft.gov to report identity theft and to get a recovery plan.
COVID-19 GOVERNMENT ECONOMIC STIMULUS CHECK
The payments are automatic for most taxpayers.

No further action is needed by taxpayers who filed tax returns in 2018 and 2019 and most seniors and retirees.
SOCIAL SECURITY CHECKS

If someone has misused your Social Security number or other personal information to create credit or other problems for you, Social Security can't resolve these problems.
MEDICARE CARD ID

MEDICARE HEALTH INSURANCE

Name/Número: JOHN L SMITH

Medicare Number/Número de Medicare: 1EG4-TE5-MK72

Entitled to/Con derecho a:
- HOSPITAL (PART A)  03-01-2016
- MEDICAL (PART B)   03-01-2016
COVID-19 TRACKING AND TRACING SCAMS

THE GOAL IS GET YOUR PERSONAL INFORMATION

IDENTITY THEFT
Call the Eldercare Locator, a government sponsored national resource line. Their website is at: https://eldercare.acl.gov.

The Eldercare Locator is a public service of the U.S. Administration on Aging connecting you to services for older adults and their families. You can also reach us at: 1-800-677-1116.
IF YOU SUSPECT YOU’VE BEEN THE VICTIM OF A PHONE SCAM

Keep handy the phone numbers and resources you can turn to, including the local police, credit card company, and your bank if money has been taken from your accounts.
RESPONDING TO COVID-19 E-MAIL
MOBILE “COVID-19” APPS

Fake COVID-19 apps can load ransomware, spyware on devices

- Fake mobile apps are Android or iOS applications that mimic the look and/or functionality of legitimate applications to trick unsuspecting users to install them.

- Once downloaded and installed, the applications perform a variety of malicious actions. Some fake applications are built to aggressively display advertisements to rake in ad revenue, other apps are designed to harvest credentials, intercept sensitive data, divert revenue or infect devices.
Report a fraudulent e-mail and fake app scams to the Federal Trade Commission at FTC.gov/complaint.

file it online or call 1-877-FTC-HELP.
HUD Office of Inspector General Issues Reverse Mortgage Fraud Bulletin

As interest in reverse mortgages increases due to the economic effects of the COVID-19 coronavirus pandemic, the U.S. Department of Housing and Urban Development (HUD) Office of the Inspector General (OIG) has published a bulletin designed to inform consumers of potential scams.
There are costs associated with setting up a reverse mortgage and ongoing interest charges that become part of the loan and continually accrue interest debt.
COST OF SETTING UP A REVERSE MORTGAGE

1) The HECM Counseling Fee $125
2) The Home Appraisal Fee $300 - $500
3) Initial Mortgage Insurance Premium 2% of loan at closing
4) Annual Mortgage Insurance Premiums 0.5% of loan balance
5) Monthly Loan Servicing Fee $30 - $35
6) Loan Origination Fee $6,000 cap
7) Plus Cost for Closing the Loan
   (Credit Checks, Title Insurance, Loan Recording)
SETTING UP A REVERSE MORTGAGE = COMPOUNDING DEBT
CANHR’S ON-LINE RESOURCES

WWW.CANHR.ORG
REVERSE MORTGAGE
LIFELINE OR FINANCIAL TRAP?

The Reverse Mortgage: Financial Lifeline or Financial Trap?

Published January 2020

CANHR
Long Term Care Justice and Advocacy
600 Harrison Street, 2nd Floor
San Francisco, CA 94107
CONSUMER RESTITUTION GUIDE

RECOVERING COMPENSATION FOR VICTIMS OF ELDER ABUSE IN CALIFORNIA
A GUIDE FOR PROFESSIONALS HELPING VICTIMS OF PHYSICAL AND FINANCIAL ABUSE
SENIOR SCAM ALERT
FOR FURTHER INFORMATION
PLEASE SEND US AN E-MAIL

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