

Law for *Seniors*



Options for Victims of Scams & Fraud

Victims of fraud, identity theft, and other forms of financial crimes are often older adults. Who committed the crime (if known) and where they live (if known) may limit the options available to victims.

My personal information was compromised. What can I do?

To protect yourself after being victimized:

- Contact your bank and let them know that you need to place a freeze on your account
- Cancel credit cards by contacting the company's fraud department
- Place a fraud alert on your credit report by contacting one of the 3 credit bureaus
- Change all account passwords and personal identification numbers (PIN)
- Contact Social Security to request paper checks until your bank account is safe

If you know that a bill will be late or missed, contact the company immediately and see if you can make an arrangement to reduce fees and penalties.

Report identity theft to the FTC

The Federal Trade Commission's portal, IdentityTheft.gov provides you with an Identity



Theft Affidavit, sample letters, and action items to help victims report and recover from identity theft.

Request a copy of your credit report

You may request a free copy of your credit report once a year. Check your report for any errors. Report these errors to one of the 3 credit bureaus. Reach out to any business where an account was opened in your name to close the account from future use.

Do you know who scammed you?

If you know the actual identity and location of the person or company who committed the fraud, you may have some more legal options.



File a Police Report

Contact the police with evidence that you were scammed or defrauded. Get a copy of your police report for your records. You may need this to defend against debt collectors or criminal charges.



File a Civil Lawsuit

If you have evidence of the theft or damages, you may choose to file a civil lawsuit. Where you file depends on the amount of damages you are seeking. Visit AZCourtHelp.org for more information.



File a Complaint

If a contractor or company was at fault, report them to:

- 1) Arizona Attorney General's Consumer Complaint Portal
- 2) Better Business Bureau
- 3) Arizona Registrar of Contractors