

## Big Scam Stories of 2017

- **The Equifax data breach.** A staggering 143 million Americans had their information compromised. Though this doesn't mean you are automatically a victim of identity theft, vigilance is key, and the best way to do that is to monitor your credit reports. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to get your free reports each year from the three major credit bureaus. Don't order all three reports at the same time – spread them out so you can keep closer tabs on any suspicious activity. Also, consider placing a freeze on your credit to prevent identity thieves from opening a new account in your name. Depending on the state in which you live, the bureaus may charge a small fee for this service. You will have to request to lift the freeze when you apply for credit.
- **Phishing via text.** Phishing is when scammers try to trick you into sharing sensitive information, typically through legitimate-looking e-mail messages from what appears to be a bank, federal agency or service provider requesting that you “verify” personal information. Now that people are catching onto e-mail phishing, scammers have branched out to texting – counting on our tendency to respond immediately to a text message. Whether it's through your smartphone or instant messaging on a social media site, be wary of suspicious texts. When in doubt, delete.
- **The Medicare card scam.** The Centers for Medicare and Medicaid Services is removing Social Security numbers from Medicare cards and will begin to issue the new cards in April 2018 (new beneficiaries will receive them first). Beneficiaries are getting calls claiming to be from Medicare asking for payment to receive their new Medicare card, or asking them to verify their Medicare number. Know that Medicare will NEVER call to verify your number because they already have it. Also, there is no cost to get your new card. If you get a call like this, hang up and report it to your state's Senior Medicare Patrol. Find the number at [www.smpresource.org](http://www.smpresource.org).
- **Hope for wire transfer scam victims.** If you were tricked into wiring money to scammers using Western Union between January 1, 2004 and January 19, 2017, you may be eligible to get at least some of your money back. The Federal Trade Commission and Department of Justice came to a \$586 million settlement with Western Union earlier this year. Visit [www.ftc.gov/wu](http://www.ftc.gov/wu) to learn more. You can file your petition online or by mail, but do so by February 12, 2018.