

FREQUENTLY ASKED QUESTIONS

Is there a cost for a seminar?

Seminars, including all published materials that come with them, are completely free. However, your group or organization must lie within the borders of the City of St. Louis to request a session.

If you wish to support the cost of the seminars, voluntary contributions will be accepted. If your business would like to partner with the Fraud Prevention Taskforce, please contact us using the information given below.

Can we host more than one seminar?

Absolutely! There are no restrictions on the number of seminars any organization may request.

How do I get more information or make a reservation for a seminar?

Contact the Fraud Prevention Taskforce Coordinator at (314) 612-1411.

DID YOU KNOW. . .

As many as 10 million Americans have their identities stolen annually
Consumers lose \$40 billion a year to telemarketing fraud

U.S. citizens send over \$100 million each year to Canadian con-artists

2/3 of financial abusers of the elderly are family members or trusted advisors

The greatest concentrations of scammers in the United States, per capita, are located in Washington D.C. and Nevada

Circuit Attorney's Office

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CITY OF ST. LOUIS CIRCUIT ATTORNEY'S OFFICE



FRAUD PREVENTION TASKFORCE



JENNIFER M. JOYCE
Circuit Attorney

To pursue justice for all citizens within the highest standards of ethical behavior and professionalism

FRAUD PREVENTION

Circuit Attorney **JENNIFER M. JOYCE**'s **FRAUD PREVENTION TASKFORCE** provides St. Louis citizens with the tools to proactively protect themselves against fraud, theft, and scams. The Taskforce provides regular communication and education for the public. The Fraud Assistance Line is 314-612-1412. The following Fraud Prevention Seminars are available for your organization free of charge:

UNDERSTANDING SENIOR FRAUD

Senior Fraud occurs when criminals use specific methods to deliberately target the elderly. In this seminar, you will learn how and why scam artists pursue senior citizens. You will receive an *Understanding Senior Fraud Handbook* with guidelines to proactively protect yourself and your loved ones.

CAN IDENTITY THEFT HAPPEN TO ME?

Identity Theft is the fastest-growing crime in the United States and anyone can be a victim. In this seminar, you will learn proven prevention techniques and discover your personal identity theft probability theft score. You will be provided with a comprehensive list of resources and support to help you get on the road to financial recovery if you fall victim to this crime. You will receive a *Power Against Identity Theft Handbook* that provides a wide range of tips, resources, and a list of identity theft victims' rights.

IT LOOKED REAL TO ME . . .

Mail and Internet Fraud accounts for 20-30% of all scams committed in the United States and the number of victims has skyrocketed in recent years. In this seminar, you will become skilled in

the safest ways to use the Internet and the best use of security software. You will receive a *Mail and Internet Fraud Handbook* with information on a variety of topics, from why sweepstakes are risky to how to reduce the amount of junk mail, or "spam," that can flood your e-mail inbox.

I DIDN'T KNOW HOW TO SAY NO

Telemarketing and Charitable Contributions Fraud involves dangerous con artists who pose as telemarketers or charity representatives. In this seminar, you will learn how these professional liars can take advantage of your good intentions. You will receive a *Telemarketing and Charitable Contributions Fraud Handbook* that outlines concrete strategies for recognizing these scams and preventing these phone calls in the future.

I TRUST MY CAREGIVER

Caregiver Exploitation can take place when a trusted caregiver takes advantage of an individual who relies upon his or her care. The majority of fraud committed against the elderly is by an individual the victim knows; sadly, the criminal is often someone within the victim's family. In this seminar, you will gain insight into some potential vulnerabilities of older adults, common characteristics of perpetrators, and warning signs of exploitation. You will receive a *Caregiver Exploitation Handbook* that offers simple steps you can take to protect yourself and those you care about. The seminar is ideal for family caregivers, pastoral care providers, and senior care managers.

HAVE I GOT A DEAL FOR YOU!

Predatory Lending is one of the most prevalent kinds of financial fraud committed in St. Louis. Lending scams perpetrated by anyone from professional criminals to unscrupulous companies to trusted friends and even family members can result in a victim assuming devastating personal debt and even in losing his or her home. In this seminar, you will obtain the necessary tools to protect yourself from mortgage fraud and quit-claim deed scams.

You will additionally receive a free *Predatory Lending Handbook*.

HE TOLD ME IT WAS A SURE THING

Financial Advisor and Investment Fraud can wipe out a lifetime of hard work in an instant. In this seminar, you will discover how to best research potential investments and financial advisors and how to immediately recognize warning signs of potential fraud. You will receive a *Financial Advisor and Investment Fraud Handbook*.

KEEPING YOUR HOME YOUR CASTLE

Home Improvement Fraud occurs when con artists take advantage of homeowners' pride in their most important investments by offering home improvement services. In this seminar, you will receive a *Home Improvement Fraud Handbook* that answers such questions as how to find a reliable contractor and how to avoid homeowners' most common mistakes.

FIRST I GOT LAID OFF, AND NOW THIS!

Employment and Job Search Fraud is a harsh reality that accompanies a depressed economy and high rates of unemployment. In this seminar, you will learn to protect yourself from criminals as you seek to re-enter the job market. You will receive an *Employment and Job Search Handbook* providing tips on how to safely post your resume online and how to avoid Identity Theft while job hunting.

HE SAID HE WAS FROM THE GAS COMPANY!

Impostor burglars present themselves at your door as legitimate delivery people, utility workers, or even police officers to gain your trust and entry into your home. In this session, you will learn how these thieves seek to distract you as an accomplice ransacks your home. You will receive an *Impostor Burglar Handbook* which will teach you to protect your home from these stealth invasions.