



Reducing Unwanted Mail to Seniors

From the Office of Minnesota Attorney General Lori Swanson

Some senior citizens are overwhelmed by unwanted mail from bogus senders—ranging from fake foreign lotteries to scam charities to fortune tellers to chain letters and investment schemes.

Once you get on these mailing lists, it becomes very difficult to stop future mailings. This is because criminals regularly trade and sell mailing lists of citizens who they believe to be susceptible to fraud.

Avoid Mail from Scam Artists

Some of the most common scams mailed to senior citizens include the following:

Lotteries

A scam artist may send you a letter stating that you have won a lottery. The “hitch” is that you are asked to pay money in advance for supposed taxes, insurance, administrative fees, or something similar. Once you pay this money, you never hear from the scam artist again.

Remember: Foreign lotteries are always illegal in Minnesota. The Minnesota State Lottery is the only legal lottery in Minnesota.

Sweepstakes

You may receive a letter stating that there are thousands of dollars in sweepstakes winnings in your name and that you should send money to learn how to collect these supposed “winnings.” Once you pay the money, you never hear from the company again.

Remember: You cannot win a sweepstakes you did not enter.

Bogus Charities

You may receive an emotional appeal for what sounds like a worthy cause—such as helping kids with cancer or disabled veterans. The heart-wrenching appeal is designed to get you to turn over your hard earned money. In fact, the charity on the other end may be a criminal seeking to take advantage of your goodwill.

Remember: If you are not familiar with a charity, check with the Minnesota Attorney General’s Office before you send it money.

Fright Mail

Some scam artists may target you with scare tactics known as “fright mail.” Fright mail is designed to scare you into paying money. For example, the mail may be from a supposed “IRS agent” seeking to collect a phony tax penalty. You may be told that if you do not pay the money, bad things will happen to you or a family member.

Remember: Do not let fright mail scare you—it’s just a faraway scam artist trying to trick you out of your money

Tips to Avoid Losing Money to Fraudulent Mailings

Throw it away. Once you get on mailing lists of criminals, it is very difficult to stop future mailings. While legitimate institutions usually honor a citizen’s request not to receive future mailings, criminals and scam artists do not. In some cases, writing to the scam artist asking them not to send future mailings will actually result in more mailings, particularly if the request discloses that the citizen is vulnerable. The best advice is to remember that if something sounds too good to be true, it is.

Reporting Fraud

If you or a loved one have become a victim of mail fraud, you should file a complaint with the United States Postal Inspector. Mail fraud statutes make it a federal crime to use the mail to further a fraudulent scheme. You may file a complaint online by visiting www.postalinspectors.uspis.gov/ and clicking on the “file a complaint” link, or as follows:

United States Postal Service
Criminal Investigations Service Center
433 West Harrison Street, Room 3255
Chicago, IL 60699-3255
(877) 876-2455
postalinspectors.uspis.gov

You may also file a complaint with the Minnesota Attorney General's Office as follows:

Office of Minnesota Attorney General

Lori Swanson

445 Minnesota Street, Suite 1400

St. Paul, MN 55101

(651) 296-3353 (Twin Cities Calling Area)

(800) 657-3787 (Outside the Twin Cities)

TTY: (651) 297-7206 or (800) 366-4812

www.ag.state.mn.us

Reducing Other Unwanted Mail

Scam artists and criminals will not honor requests to be taken off of mailing lists. Legitimate institutions, however, should honor these requests. The following are some tips to reduce mail from otherwise legitimate organizations.

Data & Marketing Association

Many companies are members of the Data & Marketing Association (DMA). DMA compiles a "do not mail" list. Placement on the list may reduce, but does not eliminate, the amount of mail a person receives. You may put your name on the "do not mail" list by visiting www.dmachoice.org, or by sending DMA a letter that includes your request, along with your name, address, telephone number, and a check or money order made out to "Data & Marketing Association" in the amount of \$3, as follows:

DMACHoice

Data & Marketing Association

P.O. Box 900

Cos Cob, CT 06807

www.dmachoice.org

Pre-approved Credit Offers

You may call (888) 5-OPT-OUT (888 567-8688) or go online to www.optoutprescreen.com to stop receiving preapproved credit card offers from credit card companies. Your request is good for five years. You will be required to provide your name, address, date of birth, and Social Security number.

Providing Assistance to Loved Ones

The Attorney General's Office is sometimes contacted by family members who ask for tips on how to stop bogus solicitations to elderly family members, some of whom may suffer from Alzheimer's or memory loss. Some family members have tried the following:

Offer to Sort or Pick up Mail

Some citizens ask the U.S. Post Office to forward mail to a family member or trusted friend, who then reviews it in advance or with the senior citizen. Others have asked the post office to put a hold on mail delivery so that a friend or family member can pick it up at the post office and help sort through it.

Offer Help with Financial Affairs

Some people are dismayed to learn that family members on fixed incomes have paid hundreds or even thousands of dollars to scam artists in response to mailings. Family members usually become aware of this when they help balance the senior citizen's checkbook or review credit card statements. Helping to balance your loved one's checkbook may allow you to spot questionable transactions and determine if they are associated with unwanted mail. Any fraudulent activity should be promptly reported to the bank or credit card company. In some cases, it may be necessary to cancel the account.

Evaluate Offers

It may be helpful to assist the senior citizen in evaluating offers they receive in the mail or on the phone from someone they don't know. In some cases, the senior citizen may agree to set the offer aside and talk it over with a family member before paying money. The Minnesota Attorney General's Office has free information available about scams, which may be helpful when talking to the senior citizen. If you have any doubt about the legitimacy of an offer, call the Attorney General's Office at (651) 296-3353 (Twin Cities Calling Area) or (800) 657-3787 (Outside the Twin Cities).