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About R.O.S.E.

R.O.S.E., a 501(c)(3) non-profit, is creating change by providing awareness, resources, tips, and tools for financial scams that typically target the older adult population...

Mission

To prevent the financial exploitation and defrauding of the older adults through advocacy and education.

Vision

Retirement should be the best years of your life; it should be protected at all costs.

Goal

To reduce the number of victims and losses of financial frauds.

Help Us Get to 1,000 Subscribers

SUBSCRIBE
and
STAY AHEAD


- ✓ The latest scam information
- ✓ Protection tools
- ✓ And much more!

www.roseadvocacy.org and scroll to bottom of page

Help us reach our goal of 1,000 subscribers! With scams being so prevalent today, we need regular reminders to keep scam prevention top of mind in order to avoid falling victim.

- 1. Forward this email to your friends and family and encourage them to sign up to get the scam prevention information. Click the subscribe button at the bottom of this newsletter.**
- 2. Share on social media and encourage your connections, followers, etc. to sign up.**
- 3. Have connections that would prefer a printed newsletter, [email](#) Joyce with name and mailing address.**

Testimonial



The presentation we had the privilege of being shown to our senior community was extremely thorough, scary, and enlightening. R.O.S.E. presented in a manner that allowed us to ask questions. With each answer or suggestion, we didn't get the sense that we were naïve or ignorant for NOT knowing...but really, this is just how it is, and to be aware that the methodology of scams is changing rapidly so stay tuned. I could see how we'd need annual refreshers in our community!

-Allyson P



What To Do With a Pop-up and Loud Noise

Well, in this case, my mother



h Watson roseadvocacy.org

MOTHER OWNS A MAC SO

 @r.o.s.e.resources-outreach203 [Subscribe](#)

Quick Fix: How to Handle Scary Computer Pop-Ups

Watch this video with Brian Watson, Community Outreach Specialist for R.O.S.E., tells you how he helped his mom get rid of the pop-up and loud noise.

Full episode on our [YouTube Channel](#) and [Let's Talk About Scams website](#) and give us a review.

Landline and Bank Fraud

Do you have a landline and is it associated with one or more of your bank account(s)?

In this [CyberGuy article](#), a person had their old landline number on their bank account. The scammer convinced the phone company to port the landline over to a mobile phone. Then the scammer requested a password reset which went to the old landline number but the scammer now controls this number. The scammer changed the login, locked the real owner out of the account and transferred the account funds.

Old phone numbers and emails can still receive security codes.

Credit monitoring can detect new credit but might miss unauthorized transactions in existing accounts.

Multi-factor authentication is only as secure as the phone number and email that is used.

Authenticator apps are more secure than phone numbers or emails.

Check your recovery settings on all of your accounts and delete any unused phone numbers and email addresses.

Consider freezing number porting with your phone service provider.

Five Signs You Are Being Scammed



Our weekly Let's Talk About Scams radio show has valuable information on scam education, resources, tips and tools for everyone. Check out this recent episode. With scams being so prevalent today, we need regular reminders to keep scam prevention top of mind in order to avoid falling victim.

Want to get involved in helping your senior community stay knowledgeable and know how to protect themselves? We have sponsorship opportunities available for our Let's Talk About Scams radio show. Contact Joyce at (602) 445-7675 or [email](#).

Subscribe to our [YouTube channel](#) so you don't miss an episode. You can also find all the episodes on our [Let's Talk About Scams website](#).

Listen to the Radio Show by going to K4HD Radio at [k4hd.com](#) or by downloading the K4HD Radio App from the IOS or Android store.

For Radio Listeners, click Listen Live to K4HD Radio on [k4hd.com](#) or on the App.

Scammers Targeting Amazon Prime Customers



Amazon sent out an alert to its customers about a Prime membership scam in the form of a fake email alerting Amazon customers that their Prime subscription will soon automatically renew at a higher rate.

This would entice many prime customers to open and possibly interact with the email. Scammers also included a cancel subscription button at the bottom of the fake email.

Clicking on the Amazon link in the email will take you to a fake Amazon website and prompt you to enter your login which the scammer will have access. If you have reused this login on any other accounts, the scammer will also have access to those account(s). The fake website will also ask for payment information which will then be compromised by the scammer.

Always look at the sender's email address. Amazon has many different email addresses and they are all from amazon.com. For instance;

account-update@amazon.com

address-verification@amazon.com

and many more amazon.com email addresses.

Always check your Amazon account from their verified website just like you would when placing an order.

For more information and more of the Amazon email addresses, see the [Tom's Guide article](#).

Medicare Scam Alert from Dr. Oz



1.5K



Dislike



0



Share



Remix



Dr. Oz is warning about scammers posing as salespeople offering "free" services or gifts specifically related to Hospice care.


1. Scammers will contact you, sometimes knocking on your front door.
2. They will offer "free" gifts such as cooking or cleaning services, medical equipment, groceries, etc.
3. In exchange, they want your Medicare number and have

This is done to trick you into signing up for Hospice care so they can fraudulently bill Medicare for services in your name.

Remember to not give out your Medicare information or sign any papers without thoroughly understanding what the papers are for.

PayPal Email Real or Scam?

Account Suspended 😊 ⏪ ⏩ ↶ ↷

 PayPal <service@member-services.info> Yesterday at 2:26 PM

To: 📧 Joyce Petrowski

We need your help

Your account has been suspended, as an error was detected in your information. The reason for the error is not certain, but for security reasons, we have suspended your account temporarily.

We need you to update your information for further use of your PayPal account.

[Regain Access](#)

You are currently made disabled of:

- Adding a payment method
- Sending payment
- Adding a billing address
- Accepting payment

Please do not reply to this email. We are unable to respond to inquiries sent to this address. For immediate answers to your questions, visit our Help Center by clicking "[Help](#)" located on any PayPal page or email.

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We received the above email from "PayPal". Can you find the red flags?

1. Sender email is from member-services.info. Wouldn't PayPal emails come from paypal.com?

2. "The reason for the error is not certain, but for security reasons, we have suspended your account temporarily." If an account had error(s), wouldn't PayPal know the reason for the error?

5. You are currently made disabled or. This is grammatically incorrect.

If you don't have a PayPal account, you would delete the email.

What would you do if you received this and had a PayPal account?

1. Check the sender's email address by hovering over the sender's name.

2. Log onto your PayPal account from the verified website and check your account or call PayPal customer service with the verified phone number.

Remember to take a pause and check things out before clicking on links, calling phone numbers, replying to the email, etc.

Online Data Removal Service or DIY?

Are you frustrated with your personal information online?



information is out there! There is hope - you can spend time removing your information from data brokers or you can subscribe to a service that will do it for you.

DIY - search yourself online to determine which sites have your information, then go to each individual site to find their opt out procedures. You will usually have to complete and submit a form, then monitor the sites to make sure they have taken down your information. On a regular basis, keep checking the sites to see if your information reappears.

This seems like a full-time job! There is another way.

Subscribe to a personal data removal service and they will do it for you. There are many data removal services out there, you can search online best data removal services for 2025 or something similar. Research the companies and what they offer to make a determination which one works best for your situation.

More information on data removal - whether DIY or using a service - check out the full [CyberGuy article](#). Bonus - there is a discount code in this article for CyberGuy readers.

Monthly Mailed Newsletter

We provide our monthly newsletters through the mail as well. Know someone who would benefit from this knowledge? Email [Joyce](#) with name and address and they will be added to the distribution list. Scams against seniors have become so prevalent, we all need reminders to be aware of scammers. Our monthly newsletter will not only provide valuable information and tips, it is also a reminder to stay vigilant.

Connect With Us



The spider web effect with sharing information. You share this information with your contacts who then share with their contacts and so on. This valuable information then gets to more and more people exponentially.

We need many different touchpoints for information to be top of mind and a habit. We don't want you to live in fear, we want scam awareness and prevention to be top of mind and a habit for you and your loved ones! Everyone will be contacted by a scammer, probably multiple times.

Here are our touchpoints and remember it only takes a few minutes to follow, like, subscribe, etc.

- 1. Sign up for our monthly email newsletter [here](#)**
- 2. Sign up for our monthly mailed newsletter - email Joyce at joycepetrowski@roseadvocacy.org**
- 3. Follow us on [Facebook](#) and [Instagram](#)**
- 4. Connect with us on [LinkedIn](#)**

6. Visit our [website](#) for resources

7. Watch or listen to our new radio show - Let's Talk About Scams at [K4HD Radio at k4hd.com](#). Missed an episode, all episodes are on our [YouTube Channel](#). Visit our [Let's Talk About Scams website](#).

We want everyone to protect themselves from scams!

Join With Us...



Monthly donation - every monthly donation amount helps! Help support the older adults in your community. Make your monthly recurring donation [here](#).

into your [walmart account](#), go to Account, then go to Giving & Impact, and select ROSE Resources Outreach to Safeguard the Elderly as your charity of choice.

Fry's Food Store - Fry's will donate a percentage of your shopping to your charity of choice. R.O.S.E. Resources/Outreach to Safeguard the Elderly would love to be your charity of choice. Log into your [account](#) and select R.O.S.E. Resources/Outreach to Safeguard the Elderly or MY964 to link your Fry's VIP card with us. Every time you shop, Fry's will make a donation to us and it does not cost you anything extra!

Email or Text scams - we like to use real life examples of scam texts and emails in our presentations and on social media. Please forward to info@roseadvocacy.org

Volunteer - get involved by giving your time. We have different volunteer positions available including board and advisory committee positions. Contact Joyce at joycepetrowski@roseadvocacy.org or (602) 445-7675

Regular donation - Your [donation](#) helps us to continue to provide our effective presentations to the older adults at no cost to them.

Sponsor - Do you want to help older adults protect themselves and their hard-earned assets? We have developed a sponsorship program to help deliver our life-changing presentations to the older adult population. [Learn more](#) and become a sponsor!

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- Encourage them to subscribe



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