



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
John W. Suthers



Better Business Bureau
serving Colorado



Take Action Against Fraud by Remembering the 3 R's!

Recognize ■ Refuse ■ Report

AARP ElderWatch wants every Coloradan to minimize their risk and be confident in their decisions by remembering the 3 R's. Follow the steps below to ensure your protection against fraud;

Recognize

- Be cautious of unsolicited mail or email.
- If it sounds too good to be true, it probably is.
- Be skeptical of any offer using the terms, "Free", "No Risk", or "No Obligation".
- High pressured sales tactics that insist on immediate decisions are to be avoided.
- Be wary of companies that want to be paid in cash, or through messenger or overnight mail.
- Be careful of any source that is unwilling to provide all information in writing.

Refuse

- When in doubt, say "No". Trust your instincts.
- Do not answer the door to anyone not known to you.
- Do not make hasty decisions. Consult trusted professionals before committing to anything.
- Hang up on cold callers and put yourself on the No Call Lists.
 - **Colorado:** 1-800-309-7041 or www.coloradonocall.com
 - **National:** 1-888-382-1222 or www.ftc.gov/donotcall

Report

- **AARP ElderWatch Hotline-** 1-800-222-4444
 - Or visit www.aarpelderwatch.org
- **Colorado Attorney General-** 1-800-222-4444
- **Security and Exchange Commission (SEC) Denver Regional Office** 303-844-1000
- **Colorado Securities Division** 303-894-2320
- **Your District Attorney's Office**
- **Federal Trade Commission-** 1-877-FTC-HELP

For more information on scams or other consumer fraud issues contact AARP ElderWatch at 1-800-222-4444 or www.aarpelderwatch.org

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Denver Metro Area
303-222-4444

www.aarpelderwatch.org