



**Communities Against Senior Exploitation**

# POWER AGAINST FRAUD

A program of the Santa Barbara County District Attorney's Office to provide fraud prevention, intervention, and victim support.

**Santa Barbara County District Attorney's Office**  
*Elder Fraud Line*

**South County: (805) 568-2442**

**North County: (805) 346-7518**



**District Attorney Joyce E. Dudley**

1112 Santa Barbara Street  
Santa Barbara, CA 93101

# TEST YOUR FRAUD IQ

- 1. True or False?** The top ways that identity thieves get your information is through purse snatching, mail theft, dumpster diving, and e-mail/phone “phishing”.
- 2. True or False?** You should always carry your Social Security card with you.
- 3. True or False?** You have the right to get a free credit report once a year.
- 4. True or False?** Investing in credit card protection is a smart move.
- 5. True or False?** Once you have subscribed to the National DO NOT CALL Registry, you do not have to worry about telemarketers anymore.
- 6. True or False?** Older adults are deliberately targeted for telemarketing fraud.
- 7. True or False?** There is not a law that requires charities to spend a certain percentage of their income on programs and services.
- 8. True or False?** Telephone solicitations on behalf of police or firefighters must give some of the money raised to a city police or fire department.
- 9. True or False?** Foreign lotteries are illegal in the United States.
- 10. True or False?** The only proven way to protect yourself from telemarketing fraud is to hang up.
- 11. True or False?** Buying magazines or other products improves your chances of winning sweepstakes and contests.
- 12. True or False?** As long as you don’t buy any magazines or send any money, playing sweepstakes is harmless entertainment.

13. **True or False?** Work-at-home ads, such as stuffing envelopes, offer a legitimate way to make money.
14. **True or False?** There are legitimate companies who 1) offer loans for an advance fee, or 2) can help you clean up your credit for a fee.
15. **True or False?** Red flags when hiring a contractor are 1) the contractor solicits door to door, and 2) the contractor requires substantial payment in advance of starting any work.
16. **True or False?** If you are happy with your roofing job, it is okay to make the final payment.
17. **True or False?** If a uniformed utility employee appears at your door to conduct an inspection and shows a badge and ID, it is safe to invite him or her in.
18. **True or False?** Once signed, legal contracts like Quit Claim Deeds can be very difficult or impossible to reverse.
19. **True or False?** Most investment fraud is committed by long term, trusted advisors.
20. **True or False?** If you have a trusted family member, financial advisor, or someone with your Power of Attorney who is paying your bills and managing your money, it is critical that you or others review your account statements.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# FRAUD IQ QUIZ ANSWERS

- 1. TRUE:** Identity thieves steal purses, wallets, checkbooks, credit cards and other information. They rummage through trash looking for account numbers. They look for checks, credit card 'convenience checks', pre-approved credit card applications, and statements in your mail box. They contact you through "phishy" e-mails or phone calls asking you to verify account numbers by impersonating a bank or credit card company representative.
- 2. FALSE:** It is a good idea to have nothing in your purse or wallet that contains your Social Security number. An identity thief can apply for and receive credit and/or secure a job under your Social Security number.
- 3. TRUE:** You have the right to get a **free copy** of your credit report once a year from each of the three major credit bureaus. Your report can have a dramatic impact on your financial stability. Aside from paying your bills on time, the single most important thing you can do to ensure you have good credit is to be aware of the contents of your credit report.
- 4. FALSE:** Telemarketers may trick you into thinking you need credit card protection for a \$250 - \$500 annual fee (which they will be happy to charge to your credit card). You are protected by the Fair Credit Billing Act, which says that as long as you report and verify fraudulent charges within 60 days of the date of your credit card statement, the most you will be held responsible for is \$50. Save money and review your credit card statements promptly.
- 5. FALSE:** Consumers who have subscribed to the National DO NOT CALL Registry have reported a decrease in calls. Charitable organizations, politicians, and companies you have done business with can still call you. The DO NOT CALL Registry will not stop crooks. To protect yourself, simply do not talk to strangers.

6. **TRUE**: Unscrupulous telemarketers know that older adults can be manipulated due to characteristics shared by most victims. They may be lonely, alone, or independent to a fault. They may not seek advice from others, and keep the phone calls 'our secret.' They may be overly trusting and willing to believe the telemarketer is telling the truth. They may believe that they need more money, or would like to have a higher retirement income. They may have some memory loss or dementia. They may be timid and afraid of the consequences if they don't do what the telemarketer says. The phone is a telemarketing crook's weapon - don't be a target. Hang up!
7. **TRUE**: It is your responsibility to determine how your donations are used. Ask charities for a copy of their annual report. Contact the Better Business Bureau's (BBB) Wise Giving Alliance at [www.give.org](http://www.give.org) or contact your local BBB.
8. **FALSE**: Most of the money raised on behalf of police or fire unions or fraternal organizations goes to the telemarketers and the professional fund raisers for whom they work. Very little - if any - goes to a community police or fire department, or for direct police or fire services.
9. **TRUE**: Federal law prohibits mailing payments to purchase any ticket, share or chance in any foreign lottery. Canadian and other foreign crooks have conned thousands of older Americans into sending millions of dollars in payments for "taxes" on phony Canadian, Jamaican, Australian, etc. lottery winnings.
10. **TRUE**: If the caller is not a friend, relative, or a verifiable business connection, why should you talk to this person? They are not calling to wish you a good day. Remember what our parents taught us – DO NOT TALK TO STRANGERS.
11. **FALSE**: Federal law prohibits sweepstakes promoters from representing that entries accompanied by an order for products will be treated differently than entries without an order.

12. **FALSE:** When you play sweepstakes, your name is frequently put on marketing lists bought and sold by other direct marketers. Eventually, your name can end up on fraudulent telemarketing lists, also known as 'sucker' or 'mooch' lists.
13. **FALSE:** Work-at-Home promotions in ads, fliers and street signs that offer high income for little work are generally deceptive. After paying an up-front fee to get information, you will find that instead of learning how to set-up a legitimate business, you will be pulling the same scheme on others by putting up signs, taking out ads, etc. Work-at-Home schemes are illegal, and if you participate by taking money from others, you may be prosecuted.
14. **FALSE:** ALL advance-fee loan and credit repair offers are illegal or at the least fraudulent. If you pay to receive a loan, you will not get it and you will end up losing your advance fee. No one can help you erase bad credit. It takes time, and there are non-profit agencies that can help you at no charge.
15. **TRUE:** Itinerant con artists sometimes known as 'Travelers' prey on older adults in both cities and rural communities with door-to-door roofing, paving, painting, and tree trimming scams. Although they quote bargain prices, the amount doubles or triples after the work (usually shoddy) is done. Be cautious of contractors who demand 50% or more in advance.
16. **FALSE:** You may be happy, but the building inspector and suppliers may not be. Getting a contractor to come back to bring a job up to code may be difficult, and suppliers and employees can place a lien on your home if they have not been paid. Never make final payment until the job has passed building inspection, and you have verified the contractor's suppliers and employees have been paid (request a 'lien waiver.')
17. **FALSE:** City and utility workers do not go door-to-door, but con artists do. Once in your home, they will distract you while an accomplice sneaks in to steal valuables. ***Never*** let a stranger in your home, no matter who they claim to be!

18. **TRUE:** Never sign a document that you have not read and understood, no matter how well you trust or know the person asking you to sign. Seek opinions from a lawyer, banker, etc.
19. **TRUE:** The majority of investment fraud cases involve financial advisors who have had long-term, trusting relationships with their victims. The perpetrators use trust-and sometimes faith -as their weapons. No matter how long you've known or trusted someone, never make an investment decision without seeking advice from a lawyer, accountant, and/or your state's securities administrator.
20. **TRUE:** In most cases of theft by family members, trusted advisors, and Powers of Attorney, victims have given up total control to others and did not review financial statements. Perpetrators took advantage of the victim's trust. In addition to your own review of accounts, surround yourself with several advisors and caregivers who can provide a system of checks and balances so that no one person has total control over your finances.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# IDENTITY THEFT

## Warning Signs:

- Your purse or wallet is stolen.
- Your bank account is overdrawn or there is unusual activity on your credit card.
- Mail you are expecting does not arrive, especially related to financial matters.
- Bills you paid are still showing due.
- You apply for a credit card or loan and are denied.

## Preventative Steps:

- Carry a close-fitting or hidden pouch instead of a purse, or carry a wallet in your front pocket.
- Reduce the items you carry in public such as extra credit cards, Social Security card, and checkbooks.
- Consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.
- Shred, tear into small pieces, or cut up all mail and documents that contain Social Security, bank, and credit card numbers.
- Mail bills to be paid from the Post Office. Ask that new boxes of checks be held at your bank or credit union rather than mailed to you.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council



# TELEMARKETING FRAUD

## Warning Signs:

- You live alone and enjoy talking to anyone calling.
- You believe it's rude to interrupt a caller or to hang up.
- You must pay money up front for taxes or fees to participate.
- You must make an immediate decision before the call ends, or the offer will be rescinded.
- You are called more and more frequently by a multiplying variety of telephone solicitors.

## Preventative Steps:

- Never talk to strangers on the telephone. They are not calling to wish you well. They are invading your privacy, as though they have walked into your home.
- Use an answering machine, voice mail or Caller ID to screen calls.
- Never, under any circumstances, give any portion of your credit card, bank account, or Social Security numbers to a caller.
- Sign up for the National DO NOT CALL Registry for both your home and cell phones at **1 (888) 382-1222** or [www.donotcall.gov](http://www.donotcall.gov).



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# MAIL AND INTERNET FRAUD

## Warning Signs:

- You play sweepstakes daily because you think you need extra money, holding out hope you will win a big prize someday.
- You believe that because your mail is delivered by the U.S. Postal Service, it must be legitimate.
- You open and read all of your mail because many pieces look like official government documents or heart-felt solicitations for charity.
- You are getting the same offers through e-mail that you used to receive through the mail.

## Preventative Steps:

- Even though it may be fun or give you something to do, stop participating in sweepstakes, lottery, and contest offers.
- If you were to truly win something, you would NEVER have to pay any fees, taxes, or costs of ANY kind before receiving your winnings - that's the law!
- Do not give temptation a chance. If you receive a mailing/e-mail that meets any of the following criteria, throw the envelope away or delete the e-mail without opening it:
  1. Promotes sweepstakes, lotteries, charities, credit repair, or work-at-home offers;
  2. Suggests you can make money by assisting a wealthy African; or
  3. Requests verification of account numbers.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# HOME IMPROVEMENT FRAUD

## Warning Signs:

- ❑ A contractor solicits you at your door, insisting you have a problem which must be repaired right away.
- ❑ A contractor offers a bargain price or claims to have materials left over from a previous job.
- ❑ A contractor requires a substantial payment in advance, or charges significantly more after the work is completed.
- ❑ An inspector appears at your door, claiming to work for the city or a utility company and must come into your home to inspect your water heater, furnace, or backyard.

## Preventative Steps:

- ❑ **BEWARE** door-to-door contractors who use high-pressure or scare tactics to get an immediate decision.
- ❑ **DO NOT** do business with someone who comes to your door offering a bargain, or claims to have materials left over from a previous job.
- ❑ Get at least 3 written bids. **DO NOT** always choose the lowest bidder - you get what you pay for!
- ❑ Require the contractor to use a written contract that lists materials, costs, and the completion date.
- ❑ Don't allow any stranger into your home, no matter who they claim to be. City inspectors do not go door to door!



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# MORTGAGE FRAUD

## Warning Signs:

- You have fallen behind in your mortgage payments, or you are already in foreclosure.
- You have been getting phone calls and visits from companies offering to help pay your debts.
- You have been receiving numerous fliers in the mail or on your door offering low interest cash loans.
- A friend, advisor or relative asks you to sign some forms - you do, without reading them.
- You trust that the information on a mortgage loan document is accurate, and do not read it thoroughly.

## Preventative Steps:

- Beware of companies who contact you in person or by fliers offering a foreclosure relief service.
- Do not sign any forms or papers without reading and understanding what you are signing. If you are uneasy or are feeling pressured, get advice from a lawyer or other advisor.
- Do not deed your property to anyone. First consult an attorney, a knowledgeable family member, or someone else you trust completely. Once you sign legal papers, it can be difficult or even impossible to reverse the action.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# INVESTMENT FRAUD

## Warning Signs:

- High pressure sales tactics with an insistence on an immediate decision.
- Unwillingness to let you discuss the deal with another advisor or get a second opinion.
- A guaranteed investment with “no risk”.
- Unwillingness to provide written information, including state securities registrations and verifiable references.
- A suggestion that you invest on the basis of trust or faith.
- The “free lunch” seminar, offering “free” financial advice with a free meal.
- Pressure to purchase a complex insurance product that you do not understand.

## Preventative Steps:

- Surround yourself with several advisors – do not become solely dependent on one financial advisor or consultant.
- Thoroughly check out any offer – do not rush into making a hasty decision.
- Contact the State Securities Administrator at **1 (866) 275-2677** or the State Department of Insurance at **1 (213) 897-8921** with questions.
- Carefully review your financial statements and look for signs of unauthorized or excessive trading. Periodically check your account online or by phone with the fund managers.
- If you have trouble retrieving your funds, do not let a false sense of trust keep you from demanding a return on your investment.

# CAREGIVER FRAUD

## Warning Signs:

- ❑ Unusual activity in bank and credit card accounts.
- ❑ Caregiver tries to isolate the victim who comes to rely solely on the caregiver.
- ❑ Caregiver has total control over finances and has all financial statements mailed to him or her.
- ❑ New acquaintances appear on the scene, and the adult is either completely charmed or is fearful of the caregiver.

## Preventative Steps:

- ❑ If your caregiver, financial Power of Attorney, relative, neighbor, or anyone else suggests you make a change in your assets, your investments or insurance, always get two or three other opinions from other relatives or advisors. Only a potential crook will not want you to discuss the change with others.
- ❑ No matter how much you know, love or trust someone, never sign documents you have not read or do not understand.
- ❑ Even if you have a representative payee, Power of Attorney or other advisor who manages your finances, insist on receiving and reviewing copies of all bank and financial statements.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# POWER AGAINST FRAUD PREVENTION CHECKLIST

- Use a close-fitting pouch and/or hidden wallet, instead of a purse.
- Do not carry your Social Security card, remove Social Security numbers from ID/health cards, and consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.
- Deposit all outgoing mail inside the Post Office rather than placing it in your mailbox or blue postal box for carrier pick-up.
- Use a cross-cut shredder on all financial mail and documents.
- Get a free copy of your credit report once a year.
- Do not talk to strangers on the phone, at your door, or on the street.
- Sign up for the National DO NOT CALL Registry.
- Request that those with whom you have established business relationships put you on their "Do Not Call" and "Opt Out" lists.
- Send a letter to the Mail Preference Service.
- Make an annual charitable giving plan, and do not give to charities who solicit by telephone or door-to-door.
- Get 3 written bids before contracting for home improvement, research contractors with the Better Business Bureau, and never do business with door-to-door contractors.
- Never sign a contract/document or make an investment without getting a second opinion from a trusted advisor.
- Consult with an attorney to discuss advance directives, and set up checks/balances so that no one person has total control over you.

# REMOVE YOUR INFORMATION FROM MARKETING LISTS

- ❑ Do not play direct mail sweepstakes or talk to telemarketers.
- ❑ Sign up for the National DO NOT CALL Registry for both your home and cell phones by calling **1 (888) 382-1222**, or visiting [www.donotcall.gov](http://www.donotcall.gov) online.
- ❑ Ask phone companies and others with whom you do business to put you on their “DO NOT CALL” lists.
- ❑ “OPT OUT” of credit reporting agencies' credit card solicitation marketing lists by calling **1 (888) 567-8688**, or visiting [www.optoutprescreen.com](http://www.optoutprescreen.com) online.
- ❑ Call your credit card(s) customer service number(s) to “OPT OUT” of marketing programs, including “convenience checks.”
- ❑ “OPT OUT” of financial institution and insurance companies' marketing programs through which your name may be shared.
- ❑ Reduce e-mail/postal mail through the Direct Marketing Association by visiting [www.dmachoice.org](http://www.dmachoice.org) online, or by completing and sending in the form on the next page.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council





## DMACHoice Registration Form for Mailing Preferences

If you want to reduce the amount of unsolicited national advertising mail you receive at home, you may register with DMAchoice™ by mailing this form to the address below. Please include \$1 for each completed form – check or money order payable to the DMA. Please do not send cash.

**DMACHoice**  
**Direct Marketing Association**  
**PO Box 643**  
**Carmel, NY 10512**

Please allow 60 - 90 days after registration to begin receiving less mail. Your name and address will remain on DMAchoice for three years.

This form allows you to enter up to three individuals at the same address (or three variations of your name at the same address). For separate addresses, please use separate forms.

**Primary Name**      First: \_\_\_\_\_      Last: \_\_\_\_\_

**Secondary Names:**      First: \_\_\_\_\_      Last: \_\_\_\_\_

First: \_\_\_\_\_      Last: \_\_\_\_\_

**Address:**      Street: \_\_\_\_\_

City/State/Zip code: \_\_\_\_\_

DMA provides the DMAchoice file to national commercial and non-profit organizations for the purpose of removing your name and home address from their mailing lists. (This service does not apply to advertising mail sent to a business address.) You will continue to receive mail from those organizations with which you already do business. Please note that not all organizations use DMAchoice; therefore, you may continue to receive some mailings, including from local organizations and political organizations.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Email address: \_\_\_\_\_

Providing your email address will allow us to contact you when your three-year registration period expires.

October 2008

# HANG UP ON TELEMARKETERS

Keep this script near your telephone. If you are contacted by a telemarketer or someone soliciting contributions, read from the script and then **HANG UP!** Remember, YOU are in control of your phone!

**“I do not do business over the telephone.  
Please put me on your DO NOT CALL list.”**

**“I do not donate to charities over the telephone.  
Please put me on your DO NOT CALL list.”**

- ✓ Do not allow the caller to interrupt you or engage you in further talk.
- ✓ Read the script and then HANG UP immediately – THIS IS NOT BEING RUDE. It is protecting you from unwanted and perhaps fraudulent intrusions.
- ✓ If someone calls you back after you hang up, or if they are harassing or rude, interrupt them and say:

**“We don’t have a good connection. Call me back on  
my other line. The number is (805) 568-2442.”**

This is the DA’s Fraud Line.



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# MY DO NOT CALL REGISTRATION LIST

This is my DO NOT CALL registration list. I will use this list to ensure that companies and/or charities will not violate my DO NOT CALL rights.

## DO NOT CALL Registration List

Phone Number(s) Registered	Date of Registration

## Companies/Charities Told Not to Call Again

Company/Charity Name	Date	Phone Number	Caller's Name

## Companies/Charities that Violated my DO NOT CALL Rights

Company/Charity Name	Date	Phone Number	Caller's Name



For assistance, call the District Attorney Fraud Line  
South County: (805) 568-2442  
North County: (805) 346-7518

CASE is a partnership of the  
Santa Barbara County District Attorney and the  
Elder & Dependent Adult Abuse Prevention Council

# ANNUAL CHARITABLE GIVING PLAN

This is my Annual Charitable Giving Plan. I **WILL NOT** add any other charity or increase my annual charitable budget without serious consideration.

	Name of Charity	Annual Gift Amount
1		\$
2		\$
3		\$
4		\$
5		\$
	<b>Total Annual Charitable Giving Budget</b>	\$

- I have asked for and received written information, such as an annual report, from each charity on my list.
- I have researched each charity on my list by visiting either [www.give.org](http://www.give.org), [www.charitynavigator.org](http://www.charitynavigator.org), or by calling the Santa Barbara Better Business Bureau at **(805) 963-8657**.
- If solicited for a donation, I will say, *"I already have a chosen list of charities that I support. If you would like me to consider you for next year, please send me your annual report."*



For assistance, call the District Attorney Fraud Line  
 South County: (805) 568-2442  
 North County: (805) 346-7518

CASE is a partnership of the  
 Santa Barbara County District Attorney and the  
 Elder & Dependent Adult Abuse Prevention Council

# IMPORTANT RESOURCES

## 1. DISTRICT ATTORNEY'S OFFICE

If you need assistance with any of the fraud prevention steps in this handbook or need assistance in reporting a crime, contact:

**Vicki Johnson**

Elder Advocacy and Outreach Program

1112 Santa Barbara Street

Santa Barbara, CA 93101

Fraud reporting line: **(805) 568-2442**

## 2. NATIONAL DO NOT CALL REGISTRY

To reduce phone calls, sign up for DO NOT CALL. Exceptions include charities, politicians, and companies with whom you already have an established relationship. The call is free and there is no charge.

Call **1 (888) 382-1222** or visit [www.donotcall.gov](http://www.donotcall.gov).

## 3. CREDIT CARD OFFER "OPT OUT" LINE

Stop credit card offers and unwanted credit cards from credit reporting agencies' marketing lists. The call is free and there is no charge for this service. It is safe to give your Social Security Number.

Call **1 (888) 567-8688** or visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

## 4. BUSINESS AND CHARITY RELIABILITY REPORTS

To receive a reliability report on a business or charity before buying or giving, contact the Better Business Bureau (BBB).

Call the Santa Barbara BBB at **(805) 963-8657** or visit [www.bbb.org](http://www.bbb.org).

For charities, visit [www.give.org](http://www.give.org) and [www.charitynavigator.org](http://www.charitynavigator.org).

## 5. INVESTMENT OFFERS

To inquire about the legitimacy of any investment offer that you don't understand or that seems unusual, call your State Securities Administrator. **Make this call before you invest any money.**

## 6. CREDIT REPORTING AGENCIES

To receive a **FREE** copy of your credit report each year to help ensure that there is no inaccurate information or unusual activity, contact the following. It is safe to give your Social Security Number.

Website: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
(**DO NOT** use [www.freecreditreport.com](http://www.freecreditreport.com))

Telephone: **1 (877) 322-8228**

You can also download a copy of the Annual Credit Request Form at the following website: [www.annualcreditreport.com](http://www.annualcreditreport.com). Mail the form to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

To report theft or unauthorized use of your credit card or Social Security Number, immediately call:

Name of Credit Agency	Telephone Number	Website
Equifax	<b>1 (800) 525-6285</b>	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	<b>1 (888) 397-3742</b>	<a href="http://www.experian.com">www.experian.com</a>
Trans Union	<b>1 (800) 680-7289</b>	<a href="http://www.transunion.com">www.transunion.com</a>

# PUBLICATION INFORMATION

## **Acknowledgments:**

This workbook has been prepared by the CASE Partnership. CASE is a partnership between the Santa Barbara County District Attorney and the Elder & Dependent Adult Abuse Prevention Council.

## **Letters of Support:**

Your letter of support for the District Attorney's CASE Partnership is appreciated. Please send letters to:

**Vicki Johnson**

DA Elder Advocacy and Outreach Program

1112 Santa Barbara Street

Santa Barbara, CA 93101

