



FROM THE OFFICE OF
SUMMIT COUNTY PROSECUTOR
SHERRI BEVAN WALSH

THE SENIOR NEWS

DID YOU GET YOUR FREE CREDIT REPORT?

As of May 2013, my office has investigated 28 reports of financial crimes against senior citizens, including theft, forgery and misuse of credit cards. According to the Federal Bureau of Investigation (FBI), senior citizens are often targeted because they are likely to be financially stable and have excellent credit. This is a perfect combination for scam artists and thieves to prey on. Additionally, older Americans are less likely to report that they have been a victim of a financial crime because they are embarrassed or do not realize they have fallen victim to a crime. Many senior citizens fall victim to caregivers because they trust them and do not think a caregiver would harm them. Therefore, it is important to keep track of your finances.

A credit report is an excellent way for senior citizens to protect themselves and keep apprised of their financial situation. A credit report informs an individual of credit cards and loans that have been used in his or her name. Your credit report lists a credit score, which estimates the risk a company incurs by lending a person money or providing them with a service. A higher score is better than a lower score because it shows a company that an individual is low risk and is likely to make payments on time. An excellent credit score is around 700 and up. A score under 500 is considered a poor credit score.

It is important to keep up-to-date on your credit report because it is estimated that 60-70 percent of all credit reports have unauthorized activity as a result of identity theft. This

can unknowingly cause a significant drop in your credit score which can adversely affect your ability to get a new credit card or apply for a mortgage. By continuously reviewing your credit report, you can be aware of any changes or mistakes that may negatively affect your credit score. It can also alert you to identity theft or any unauthorized uses. If there are any issues with your credit report, call the credit agencies and alert them to the error. They will help you resolve any issues.

The federal Fair and Accurate Credit Transactions ACT (FACT ACT) requires each of the major nationwide reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. The three major reporting companies are: Equifax, Experian and TransUnion.

Request a free copy of your credit report each year. Call toll free 1-877-322-8228 or go to www.annualcreditreport.com.

DID YOU KNOW YOU CAN FREEZE YOUR CREDIT?

For \$5.00, you can freeze your credit so no one can access your accounts, not even you. Go online to:

www.equifax.com
www.experian.com
www.transunion.com

If you want to open new credit, a \$5.00 charge is all it takes to unfreeze your credit.

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[www.co.summit.oh.us/
prosecutor](http://www.co.summit.oh.us/prosecutor)

SENIOR SELF-DEFENSE CLASSES



One of Prosecutor Walsh's goals is to educate senior citizens on ways to protect themselves from becoming a victim of a crime. In an effort to achieve this goal, the Prosecutor's Office offers senior self-defense classes.

The self-defense class teaches senior citizens different methods of fending off attackers by using items such as a purse, walker or cane.

Classes are provided for groups of 50 or more. To schedule a group class, please call Merle Payne at (330) 643-7915 or email her at payne@prosecutor.summitoh.net.

CRIMES AGAINST THE ELDERLY

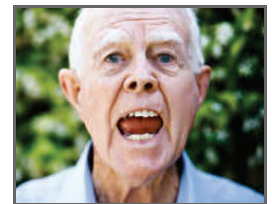
Here are some cases involving crimes against the elderly our office has prosecuted in the past few months:

(March 12, 2013) Barbara Hammond pleaded guilty to one count of Theft from Elderly for stealing money from three elderly victims. Hammond met the three victims through her son. The defendant went to the victims' homes to ask for money using fake names and false hard luck stories. Hammond was sentenced to 18 months in prison.

(March 13, 2013) Kelly Buck pleaded guilty to one count of Theft from Elderly. Buck worked for a senior and elderly care company from August 2012 to December 2012. During that time, Buck stole several checks and made purchases with the victim's credit card. The total charges amounted to more than \$17,000. Buck was sentenced to one year in prison.

(April 24, 2013) Deborah Ramoz: pleaded guilty to Theft from Elderly for stealing from a relative. Ramoz stole between \$68,000 and \$78,000 in funds she claimed were being put towards the care of a family member. The Sheriff's Department recovered approximately \$20,000 in gems at Ramoz's home. Ramoz was sentenced to 18 months in prison.

USE VERBAL PHRASES TO WARD OFF CRIMINALS!



If you find yourself in a position where you feel threatened by someone, yell any of these phrases to draw attention to your situation and get away as quickly as you can.

- Stay away from me!
- Don't touch me!
- Don't do that!
- Stop that!
- Leave me alone!
- Help!
- Fire!
- Police!

Did You Know?

Summit County Sheriff Steve Barry offers a Senior Watch Program, which pairs a deputy with senior residents who live alone and are seriously affected by disability or chronic illness. Deputies make brief visits on a regular basis to those residents who are registered. Deputies check on their safety, security and well-being.

For further information, please contact the Summit County Sheriff's Office at (330) 643-8617.