



## **AGE FRIENDLY NEWS & UPDATES**

### **Edition 53 – 02/05/2024**

### **30 Common Credit Card Scams – A Guide for Financially Vulnerable Adults."**

#### **Understanding Credit Card Scams**

As the world evolves, so too does the way we manage and spend our money. The emergence of a digital age has brought with it a huge variety of benefits for the everyday consumer. From the ease of contactless payments to the ability to check our bank accounts from anywhere with an internet connection, the modern way of banking certainly has its benefits.

However, while the positives dominate the picture, it would be wrong to overlook the added threats that have emerged off the back of a move towards a digital financial landscape – particularly to vulnerable adults.

Con artists and scammers have always had methods for trying to deprive us of our hard-earned money. The introduction of the internet has, sadly, made their job a little easier. Credit cards are often the target of these attacks.

But it isn't all doom and gloom. One of the best ways to prevent yourself from falling victim to any kind of credit card scam is to know what a potential threat looks like and react accordingly. In this guide, we're going to discuss 30 of the most common scams, and what you can do to best protect yourself.

#### **Chapter 1**

#### **Understanding Credit Card Scams**

In order to best position yourself to avoid falling victim to a scam, it's good to have a more detailed understanding of how they operate, what the stats tell us, and useful tips to avoid putting yourself in a position of vulnerability.

## **The History of Credit Card Scams**

While something we think of as a very modern concept, credit has existed in one form or another as far back as ancient times. [Consumer loans date back to around 3,500 B.C.E.](#), when agricultural credit was given to help farmers in the settlement of Sumer afford crop cultivation in Mesopotamia.

The first (reported) case of a credit scam in the U.S. comes far closer to the modern day. Discovered to have happened in 1899, the case saw a criminal rummage through a livestock farmer's garbage before finding a credit card given to him by a transportation company.

Over the next month, the perpetrator of the scam racked up a bill of [\\$27 \(\\$700 with modern inflation taken into account\) for being carted across town in buggies called Hacks](#). Unfortunately for the farmer in question, he was forced to foot the bill when the transportation company came calling.

It wouldn't be until 1970 that legislation was eventually introduced in the U.S. to protect those becoming the victim of a fraudster. Despite that, attacks are still commonplace. And while most scammers try to keep a low profile, there have been some instances of major scams that have seen billions stolen.

### **Consumer loans date back to around 3,500 B.C.E.**

Some of the most notable cases of credit card theft in history are:

#### ***Best Western (2008)***

Thousands of identities were stolen over a 3-month period when thieves were able to tap the Best Western IT network and steal credit card numbers, addresses, and phone numbers. Nobody was ever caught.

#### ***7-11 (2009)***

Weaknesses in 7-11's secure card payment systems meant that hackers were able to breach and steal the personal data of as many as 140 million customers. The issues cost 7-11 \$12 million in repayment to those who'd been affected.

#### ***Target (2013)***

The 7-11 settlement was nothing compared to what Target had to pay out to customers, though. As much as \$2 billion was lost in December of 2013 when a new form of malware was able to break through Target's firewall.

### ***The International Credit Card Fraud Scam (2013)***

This was the largest case to lead to an actual prosecution by the U.S. Department of Justice. 13 people in New York and New Jersey were arrested when 7,000 fake identities were used to steal as much as \$200 million. Thieves doctored credit reports to be given increased credit lines. The heist took place in countries other than just the U.S. No matter what preventative measures might be taken, there's always a risk of con artists exploiting loopholes. The trick, for both the average consumer and major companies, is to try and learn from these past mistakes.

### **Credit Card Scam Statistics for 2023**

In the modern world, cash is no longer king. [A 2022 report from the Federal Reserve Bank of San Francisco](#) found that as few as 20% of all payments being made in the U.S. were with physical money. And while that speaks volumes about how we interact with finance in the modern world, it also highlights why credit card crime is on the rise.

One report, from digital protection company Security.org, found [44% of credit card users reported having 2 or more fraudulent credit card charges](#) at some point in 2022, up drastically from 35% in 2021.

The median amount stolen for the year was \$79 (up from \$62 in 2021), while the most common type of fraud occurred in the under-\$50 bracket:

44% of credit card users reported having 2 or more fraudulent credit card charges at some point in 2022.

For the full version of the piece, you can view it here: <https://upgradedpoints.com/credit-cards/30-credit-card-scams-to-avoid/>

Have you had a chance to review it? If you think it aligns with your audience's interests, we'd greatly appreciate its inclusion on your site, possibly on a page like <https://www.derrystrabane.com/community/age-friendly/resources>.

## **LEVEL 3 AWARD: Energy Awareness 6281-0**

National Energy Action (NEA) in Northern Ireland is delivering an Open Access, Level 3 Award in Energy Awareness, in June 2024.

### **Course Dates:**

Tuesday 4 June – Thursday 6 June 2024

### **Exam Date:**

Tuesday 11 June 2024

### **Location:**

NICVA, 61 Duncairn Gardens, Belfast, BT15 2GB

This three-day course leading to the NEA/City & Guilds 6281-01 Level 3 Award in Energy Awareness, has been running for 30+ years reaching more than 26,000 people. This course remains NEA's most popular for energy efficiency advisers.

Previous candidates who have successfully achieved this qualification have come from the voluntary/community sector, industry, health and housing, government departments, local council and consumer bodies.

Candidates will go on to sit the exam with an NEA registered examiner.

### **Course Audience**

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This course is designed for staff involved in providing householders with energy efficiency advice either face-to-face or by telephone.

### **Pre-requisite**

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As this is a level 3 qualification learners will also require basic literacy and numeracy skills. The course and exam will include some written activities as well as calculating fuel bills; calculating

running costs of electrical appliances and converting temperatures using simple formulas which will be provided.

## Course Aim

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The course aims to provide delegates with an understanding of energy advice and the knowledge required to deliver energy advice to householders.

## Course Objectives

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Explain:

- the efficiency and appropriate use of heating and hot water appliances and systems and the functions of the controls;
- domestic fuel cost data using the Sutherlands heat cost tables;
- how to record gas and electricity consumption and work out costs;
  - payment options for gas and electricity;
- insulation methods for improving the energy efficiency of a range of building types;
- grants & schemes to help householders improve the energy efficiency of their homes;
  - the causes of condensation dampness, how to avoid condensation and remedial actions to combat existing condensation.

**For further information and course fees, please contact our Training Officer, Nichola MacDougall:**

**[Nichola.MacDougall@nea.org.uk](mailto:Nichola.MacDougall@nea.org.uk)**

**Telephone: 028 9023 9909**

Please feel free to circulate this email throughout your organisation or any parties which you feel will benefit from this training.



LEVEL3AWARD;EnergyAwareness.pdf

## ACCESS NEWSLETTER

**Access Newsletter – May 2024**

Forum  
Theatre & Conference Centre

**ENERGY OF LIGHT DISCO**

**ENERGY OF LIGHT KIDS**  
AGES 0-6

**ENERGY OF LIGHT JUNIORS**  
AGES 6-14

**Upcoming Dates**  
Saturday, 10 February 2024  
Saturday, 22 June 2024  
Saturday, 7 December 2024

4PM - 5PM      5PM - 6PM

THESE ARE MONTHLY DISCOS FOR KIDS AND JUNIORS WHO ARE EXPERIENCING LIMITED PHYSICAL, SENSORY AND/OR LEARNING DISABILITY  
AGE IS JUST A GUIDANCE, BOOK THE SLOT MOST SUITED TO THE PARTICIPANT.

Our next Kids & Juniors discos return to our **Studio Theatre** on **Saturday 22 June**, what a brilliant way to get ready for the summer!!

Our discos are aimed at those experiencing limited physical, sensory and or learning disability.

The ages for the discos are for guidance only, please book the session that you feel more suits the child.

**Tickets are £3 with carers and parents going FREE**

**Booking & Questions**  
If you would like to book for any of these events or have any questions please contact our Box Office on **02871 264455 (option 1)** or through our website **www.millenniumforum.co.uk** or email **lisah@millenniumforum.co.uk**



**DEMENTIA FRIENDLY TEA DANCES ON TOUR**

**Park Hall, Park Village**  
**Tuesday 14th May 2024**  
**from 2pm – 3.30pm**

Admission **free**  
Booking essential at [www.millenniumforum.co.uk](http://www.millenniumforum.co.uk) or telephone **028 71264455** (Option 1)

LEARMOUNT COMMUNITY DEVELOPMENT GROUP LTD.



**THE HIGH END DEAD**

A massive thank you to The High End Dead who performed in our Studio Theatre on **Saturday 13 April** it was an absolutely amazing gig, the place was buzzing. We can't wait until they come back in 2024!!



## Men's Support Group



We are mid way through our pilot programme and it is proving to be a great success.

We are delighted to announce that we will be posting an exhibition of the men's work in our Piazza. The exhibition will be launched on Tuesday 14 May @1pm by Mark Durkan.

The exhibition is open to the public until Tuesday 4 June, everyone is welcome.

We would like to thank Thomas Campbell & Liam Duffy for all their dedication in putting this programme together and hope this is the start of more work together.

**Wednesday 4 Dec @ 7pm**  
**Signed Performance**

**Saturday 7 December @ 2pm**  
**Relaxed & Dementia Friendly**

**Sunday 22 December @ 1.30pm**  
**Audio Described**

### DEMENTIA FRIENDLY TEA DANCE

**Thursday 30 May**  
**Studio Theatre 2pm - 3.30pm**

### ENERGY OF LIGHT DISCOS

**Energy of Light Disco 15+**  
**Friday 31 May 8.30pm - 10pm**

**Energy of Light Disco - Kids & Juniors**  
**Saturday 22 June**

### MOVES & MELODIES

Moves & Melodies is an age friendly project for adults which involves song & dance workshops. It is open to all and is also dementia friendly.

**Thursday 23 May**  
**Studio Theatre 2pm- 3.30pm**

