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National Institute on Aging (NIA)

Beware of Scams Targeting Older Adults



Older adults are often the target of scams. Scammers are savvy and convincing, and their scams are designed to catch people off guard. Don't be

ashamed if you think you or someone you know has been a victim of a scam — it can happen to anyone.

Common scams aimed at older adults:

- <u>Government impersonator scams</u>, such as someone posing as a Medicare representative asking for account information
- Fake prize, sweepstakes, and lottery scams, in which you are asked to pay money or provide account information to claim winnings
- <u>Computer tech support scams</u>, in which a scammer tells you that your computer has a problem and wants you to pay for support services to fix it
- <u>The friend/grandparent scam</u>, in which a caller pretends to be a friend or relative in distress, requesting money on their behalf.

What can you do?

Here are a few steps you can take to help protect yourself and your loved ones from scams:

- Don't give out sensitive personal information over the phone or in response to an email, social media post, or text message. Sensitive information includes your Social Security number, bank account information, credit card numbers, PINs, and passwords.
- Check incoming bills, including utility bills and credit card statements, for charges that you didn't authorize. Contact the utility provider, credit card company, or bank if you see any charges you don't recognize.
- Protect your electronic accounts by keeping the security software on your computer and smartphone up to date and by using <u>multifactor authentication</u> when possible.
- Don't transfer money to strangers or to someone over the phone. Similarly, never buy a gift card to pay someone over the phone. Once you transfer money or share the numbers on the back of a gift card, there's usually no way to get your money back. If someone is trying to scam you, they may threaten you or pressure you to act immediately. If this happens to you, don't panic. Slow down and think about what the person is saying. If you suspect it's a scam, end the call and talk to someone you trust. One reason that scammers target older adults is that they are less likely to report

suspected fraud. If you think that you or someone in your life has been the target of a scam, contact the National Elder Fraud Hotline at 833–372–8311. You can also contact the <u>Attorney General for North Carolina</u>, and/or you can report the scam to the <u>Federal Trade</u> <u>Commission</u>.

Storing Garbage Containers



A Reminder from our Covenants - "All outdoor receptacles for ashes, trash, rubbish or garbage shall either be installed in the ground or screened or placed so as to not be visible from any street, other Lot, or Association Common Area. All garbage container

shelters or covers must be approved by the Architectural Committee before construction."

Vehicles and Parking

We have noticed a few residents appear to be parking their vehicles in the areas **NOT** specified for street parking as noted in our Parking Safety Guidelines (available on our <u>HOA website</u>). Also, several vehicles seem to be parking in the streets overnight. Our Summary of Rules and Regulations specifically state *"Any resident who parks a vehicle overnight in the street without prior notification will be subject to a fine."* Overnight street parking is available to visitors **only** with a maximum of 3 consecutive days. If the visitor requires more than 3 days, please notify IPM at (828) 650-6875 or <u>ifuqua@ipmhoa.com</u>

New Mail Carrier

As most of you know, our beloved Mail Carrier, Cindy, retired a few months ago. We will miss her! She always went above and beyond her job responsibilities and did so with a



kind word and a smile. Her replacement appears to be a bythe-book Mail Carrier. As a result, it is necessary for all residents to leave enough space on both sides of the mailbox for the carrier to drive up next to it and deposit the mail directly into your mailbox. The Carrier will not get out of the vehicle to distribute your mail. AND, any undelivered mail will be returned to the Arden Post Office. It will be up to the resident to pick up their returned mail at a future date.