



GRANDMA BERNICE'S

Nice Try, Sweetie

OUR FAMILY CODE WORD

Pick a word only family knows. Anyone who calls in a hurry has to say it.

1 Real emergencies don't need gift cards.

Or crypto, cash couriers, or wire transfers. Anyone asking for these is a scammer.

2 Hang up. Call back on a number you know.

Not the number they gave you. Your grandkid, your bank, the card in your wallet.

3 No word, no money.

Ask for the family word. A real grandchild knows it. A scammer says "pancakes."

Before you send money, call:

Name

Phone

Name

Phone

If it already happened

Your bank or credit union

On your card

Number on the back of your card. Call first, fast.

National Elder Fraud Hotline

1-833-372-8311

U.S. Dept. of Justice · Mon–Fri

Federal Trade Commission

1-877-382-4357

ReportFraud.ftc.gov

FBI Internet Crime Complaint Center

ic3.gov

Online only

AARP Fraud Watch Helpline

1-877-908-3360

Free, for anyone

Your bank, Medicare, the IRS, and the police will never ask you to pay with gift cards, crypto, or cash handed to a courier. Never.

Being fooled is not your fault. Scammers are professionals. Tell someone.