

Empower Seniors. Change Communities.

We provide free legal services to people 60 years and older in Erie, Niagara, Orleans, Wyoming, Genessee, Chautauqua, Cattaraugus and Allegany counties. The Consumer Protection Unit assists with the following issues:

Debt Issues
Scam Prevention & Recovery
Judgments & Lawsuits
Income or Bank Restraints
Identity Theft
Harassment from Creditors
Contractor Disputes

Services Made Possible by:
New York State Office for the Aging
IOLA
Judiciary Civil Legal Services
Funds in New York

438 Main Street, Suite 1200
Buffalo, NY 14202
(Main Street & Court Street)

(716) 853 - 3087

Toll Free | 1 (844) 296 - 6404

English | 711 or 1 (800) 421 - 1220

Spanish | (877) 662 - 4234

elderjusticenyny.org

TRANSLATION & NY RELAY AUXILIARY

SERVICES ARE AVAILABLE

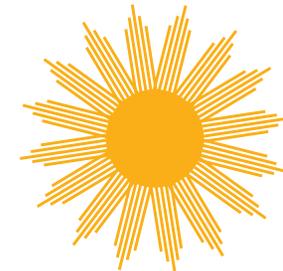
*Know Your Rights & Protect
Your Finances*



FREE LEGAL ASSISTANCE

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**CENTER FOR
ELDER
LAW &
JUSTICE**

Put An End to Creditor Harassment

Debt collection or harassment can create stress, health issues, and impact your quality of life. We can help you determine how best to deal with debt and creditor issues.

Some illegal techniques used by debt collectors can include:

- Attempting to collect “zombie debts” that are past the legal time limit to be collected
- Attempting to collect debts from people who are not legally responsible for paying the debt, such as POAs, spouses or children
- Calling multiple times in one day
- Using obscene or profane language
- Making threats that cannot be carried out

If you or a senior you know is being harassed by creditors or has income restrained or offset, contact us. We offer counseling on what debt collectors can and cannot do.

Avoid Scams & Protect Your Financial Security

Seniors are more at risk to be targeted by telemarketing and other scams than other age groups. If it sounds too good to be true, it probably is!

Sweepstakes Scam

This scam usually involves a letter or someone on the telephone stating that you have won a prize or money, but you must first pay the taxes, shipping or other fee to redeem your prize. Do not send money if you receive this call or letter.

Debt Consolidation Scam

Companies will send mailers advertising the ability to reduce debt or interest rates. Be wary of these offers- many of these companies will take high fees from your monthly settlement payments. Call our office if you are unsure about a company offering these services.



IRS Scam

If you receive a call from someone claiming to be from the IRS or FBI who is demanding money, simply hang up and call a verified IRS or FBI number or our office. These agencies will not call you to demand immediate wire transfers.

Grandparent Scam

In this scam, a victim will usually receive a call from someone pretending to be a grandchild or other family member claiming to be in trouble. They will ask for money to be wired immediately. These calls often come late at night or at off hours. Do not send money if you receive one of these calls.

Our office is available to answer your questions about calls or solicitations.