

The robbery by telephone still works, and unaware senior travelers are some of the most easy marks. Here's how it happens. You're in your hotel room early in the morning, possibly after a night of celebrating, and still mentally foggy. You're awakened by a ringing bedside phone, and the friendly voice claims to be the caller from the hotel's front desk clerk.

After apologies for the interruption, you're told that the hotel computer is down. The voice then asks for your credit card number so that your account can be verified when the system is up again. Your sleepy reaction is to give the information and go back to dreamland. You don't find out until later that your account has been hacked within hours by the phone-call scam.

There's a very simple way to prevent the problem. Whenever you get any unidentified phone call anywhere asking for your credit card or other personal information, never, never, never give it. If you're at a hotel, hang up and call the front desk immediately to verify if the call is legitimate. In almost every case, it's a scam.