# SCAMS

## WHAT YOU NEED TO KNOW

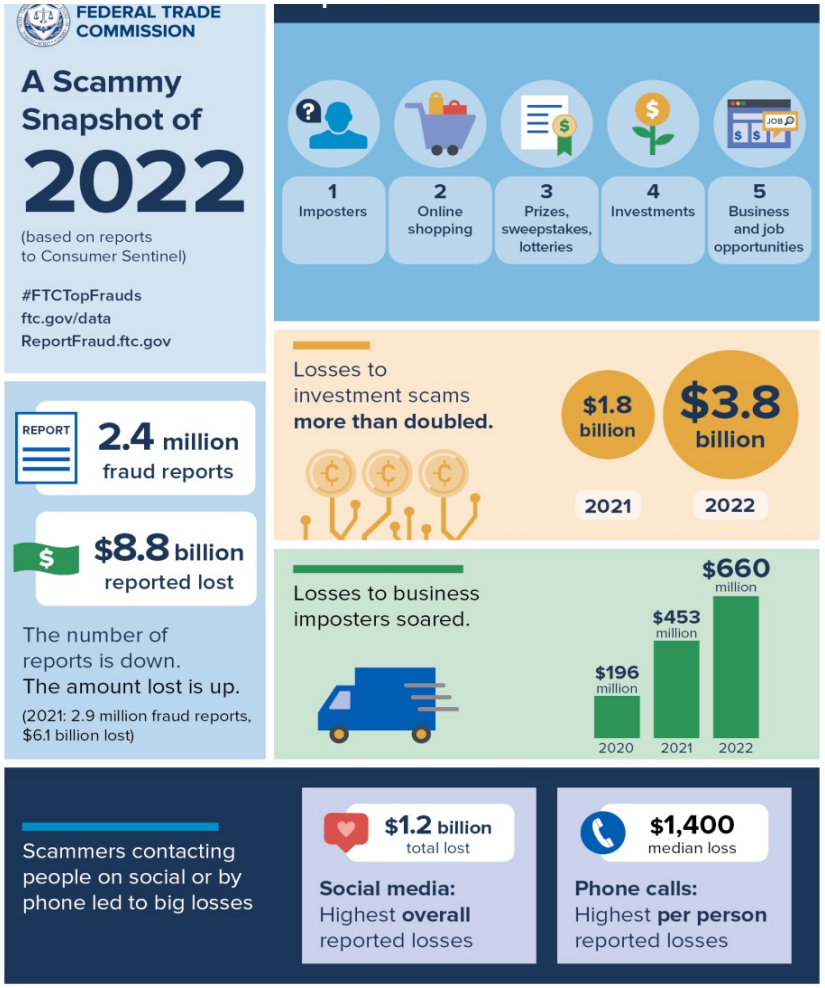

**BEAUFORT COUNTY SHERIFF'S OFFICE**

Presentation by Lieutenant Eric Calendine

**2023**


WARNING
$
ELDER FINANCIAL ABUSE
IS A SERIOUS CRIME
WE IMMEDIATELY REPORT
ALL SUSPICIOUS ACTIVITIES


WHAT IS THE COST?
$36.5 BILLION
$17.0 BILLION
$12.8 BILLION
$6.7 BILLION
EXPLOITATION
When businesses, individuals, or charities use pressure tactics or misleading language to lead seniors into financial mistakes.
FRAUD
When criminals commit identity theft or con seniors into sending money or sharing personal information.
reply soon!
42
31
15
7
13
TRUST ABUSE
When family, friends, or paid helpers take advantage of a trusting relationship to get money from the senior.
WILL


FEDERAL TRADE COMMISSION
A Scammy Snapshot of
2022
(based on reports to Consumer Sentinel)
#FTCTopFrauds
ftc.gov/data
ReportFraud.ftc.gov
1 Imposters
2 Online shopping
3 Prizes, sweepstakes, lotteries
4 Investments
5 Business and job opportunities
REPORT
2.4 million fraud reports
$8.8 billion reported lost
The number of reports is down.
The amount lost is up.
(2021: 2.9 million fraud reports, $6.1 billion lost)
Losses to investment scams more than doubled.
$1.8 billion
$3.8 billion
2021
2022
Losses to business imposters soared.
$196 million
$453 million
$660 million
2020
2021
2022
Scammers contacting people on social or by phone led to big losses
$1.2 billion total lost
Social media: Highest overall reported losses
$1,400 median loss
Phone calls: Highest per person reported losses

# Elder Abuse Statistics

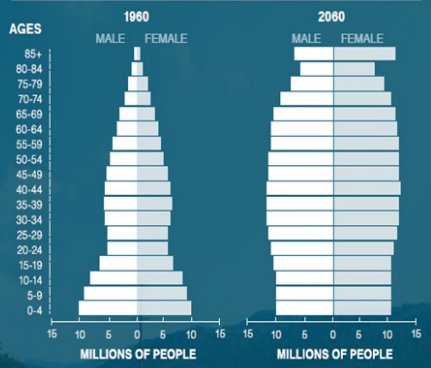
### Population of Older Adults

Older adults age 65 or older comprise 14.9% of the total population in the USA.

Projections anticipate the percentage of the population age 65 and older to continue to grow in the coming decades.

**From Pyramid to Pillar: A Century of Change**

Population of the United States



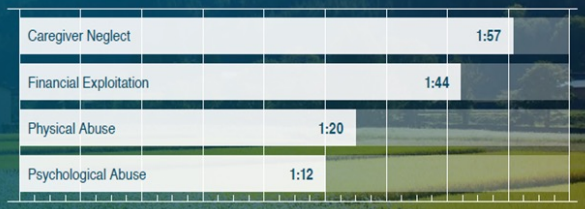

### Prevalence of Elder Abuse

At least 10% of adults age 65 and older will experience some form of elder abuse in a given year, with some older adults simultaneously experiencing more than one type of abuse.

### The Majority of Older Adults Live in the Community

As over 90% of older adults reside in the community (as opposed to various forms of congregate living situations), most elder abuse is occurring among older adults living in the community.

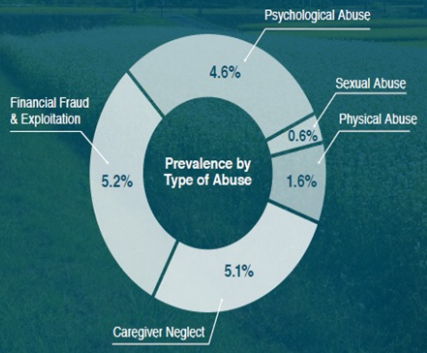

**Rate of Underreported by Type of Elder Abuse**




### Definition and Prevalence of Elder Abuse

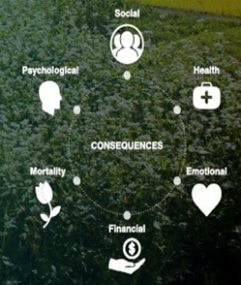
Elder abuse is "An intentional act or failure to act by a caregiver or another person in a relationship involving an expectation of trust that causes or creates a risk of harm to an older adult"[i]. It is a term under which five types of abuse are reflected[ii]:

- Caregiver Neglect
- Financial Fraud & Exploitation
- Pyschological Abuse
- Sexual Abuse
- Physical Abuse




### The Consequences of Elder Abuse

The trauma of elder abuse may result in health issues such as a deterioration in health, hospitalization and increased mortality, clinical issues such as depression and suicide, social issues such as disrupted relationships, and financial loss, all leading to diminished independence and quality of life.



# FINANCIAL ABUSE & EXPLOITATION

*"Financial exploitation" is the misuse or withholding of an older adult's resources by another.*

- In a given year, 1 in 18 "cognitively intact" older adults is victim to financial scams, fraud or abuse, according to a new study in the American Journal of Public Health.
- It's easier to try to exploit a senior citizen with cognitive or other impairments in financial issues, who are alone, than it is to rob a bank. So THEY are the targets.
- Some 5 million older Americans are financially exploited every year by scammers
- "Age-Associated Financial Vulnerability," or AAFV.*
  - A "pattern of imprudent financial decision-making that begins at a late age and puts older adults at risk for material losses that could decimate their quality of life." Financial judgment can start to falter before normal cognition does, regardless of whether the person was savvy with money when they were younger. In other words, it can happen even when the person seems normal.

**Dr. Lachs (Weill Cornell Medicine) -2015*

# Cognitive behavior:

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  - A "pattern of imprudent financial decision-making that begins at a late age and puts older adults at risk for material losses that could decimate their quality of life." Financial judgment can start to falter before normal cognition does, regardless of whether the person was savvy with money when they were younger. In other words, it can happen even when the person seems normal.
    **Dr. Lachs (Weill Cornell Medicine) -2015*

These scammers are predatory and use tactics from a PLAYBOOK

FEAR, PRESSURE, LONELINESS, CONFIDENCE

# FINANCIAL ABUSE & EXPLOITATION

***Why are elders targeted?***

- May have established assets.
- May be isolated and lonely.
- May be unfamiliar with financial matters.
- May be reluctant to report the crime.
- May have disabilities that make them dependent on others for help.

***Consequences of elder abuse:***

- Psychological distress
- Declines in mental & physical health
- $2.9 billion in direct financial losses
- $5.3 billion in direct medical costs
- 300% higher risk of death for abuse victims

# TYPES OF SCAMS

Scams are designed to trick people into giving away their money or personal information.

**COMMON SCAMS:**

- Medicare/Health Insurance Scams
- Funeral & Cemetery Scams
- Reverse Mortgage Scams
- Phishing & Scareware Scams
- Investment Schemes
- Telemarketing Scams
- The Grandparent Scam
- Sweepstakes & Lottery Scams
- Romance Scams

# INVESTIGATE BEFORE YOU ACT


- Question the caller
  - Most criminal callers will answer basic questions but will become irritated when you do not follow their instructions.
  - Anyone who will not let you think about the offer or let you research the situation has something to hide. Be careful!!!!

- **DO NOT GIVE OUT PERSONAL INFORMATION!**
- Do not pay up front for a promise. (i.e. winnings on taxes)
- Do not let the caller rush or put pressure on you to act quickly. Do not stay on the phone with them.  HANG UP!!!!!!!!!!
- Ask a friend or family member to look at the situation.
- Google the situation, for example “IRS call for money”.

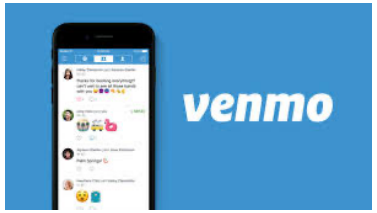
# TOOLS USED IN SCAMS

- Money gram
- Western Union
- ITunes card
- Ebay cards
- Green Dot card
- Reloadit card or Moneypak
- Cash, PayPal, Venmo, or Zelle
- Wire Transfer ⬅ biggest increase in 2022!!!








Government offices and honest companies WILL NOT require you to use any of these types of payment methods.

# WHAT TO DO

- In today's world, criminals use technology to deceive your caller id. Don't trust the number listed as the number calling.
- Ask questions.
- Block ROBO call and scam call numbers.
- If you don't recognize the phone number let it go to voicemail. You can always call the person back it if is a legitimate call.
- Call the Federal Trade Commission (FTC) at **877-382-4357** to report

# ACCOUNT TAKEOVERS

Banks, Credit Unions, HELOC, Mortgages, Auto loans, Medical loans, Pensions, Money Markets, 401K, Retirement accounts, etc.

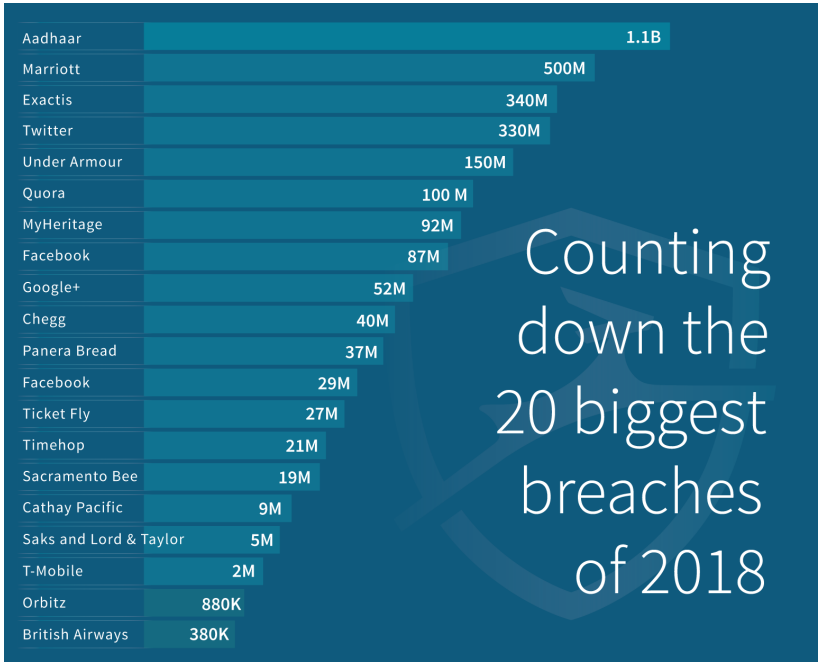
WELLS FARGO

TD Bank

Bank of America

SunTrust

# DATA BREACHES




## Top 10 biggest data breaches ever

| Company | Service | No. of accounts breached |
|---|---|---|
| YAHOO! | Web services | **3B** (2013) |
| facebook | Social media | **533M** (2019) |
| FRIENDFINDER NETWORKS | Social networking | **412M** (2016) |
| myspace | Social networking | **360M** (?) |
| Marriott | Hospitality | **323M*** (2018) |
| LinkedIn | Social networking | **165M** (2012) |
| EQUIFAX | Consumer credit | **145M** (2017) |
| Heartland | Payment processing | **130M** (2008/9) |
| TARGET | Retail | **110M** (2013) |
| Capital One | Banking | **106M** (2019) |

* Data from 323 million guests and 25 million passport numbers

CBC NEWS

Source: The Canadian Press


**Data collected key:** All personal details · Credit card information · Email address and online data · Full bank account details

| | Brand | Type of breach | Date | Data collected | Number of people affected |
|---|---|---|---|---|---|
| 1 | Facebook | Hacked | 2018 | | 2,200,000,000 |
| 2 | Yahoo | Hacked | 2013 | | 1,000,000,000 |
| 3 | Facebook | Hacked | 2021 | | 533,000,000 |
| 4 | Yahoo | Hacked | 2014 | | 500,000,000 |
| 5 | Estée Lauder | Data Breach | 2020 | | 440,336,852 |
| 6 | Twitter | Data Breach | 2018 | | 330,000,000 |
| 7 | Microsoft | Data Breach | 2020 | | 250,000,000 |
| 8 | MySpace | Hacked | 2016 | | 164,000,000 |
| 9 | MyFitnessPal | Hacked | 2018 | | 150,000,000 |
| 10 | Ebay | Hacked | 2014 | | 145,000,000 |
| 11 | Decathlon | Data Breach | 2020 | | 123,000,000 |
| 12 | Nametests | Data Breach | 2018 | | 120,000,000 |
| 13 | TK / TJ Maxx | Hacked | 2007 | | 94,000,000 |
| 14 | MyHeritage | Hacked | 2017 | | 92,283,889 |
| 15 | AOL | Malicious Insiders | 2004 | | 92,000,000 |
| 16 | Sony PSN | Hacked | 2011 | | 77,000,000 |
| 17 | Dropbox | Hacked | 2012 | | 68,700,000 |
| 18 | Tumblr | Hacked | 2013 | | 65,000,000 |
| 19 | UbiSoft | Hacked | 2013 | | 58,000,000 |
| 20 | Uber | Hacked | 2016 | | 57,000,000 |
| 21 | Facebook | Hacked | 2014 | | 50,000,000 |
| 22 | Adobe | Data Breach | 2013 | | 36,000,000 |
| 23 | Steam | Hacked | 2011 | | 35,000,000 |
| 24 | Yahoo | Hacked | 2017 | | 32,000,000 |
| 25 | Sony Online Entertainment | Hacked | 2011 | | 24,600,000 |

# TOP LOCAL SCAMS in 2023


- Geek squad scammers (account takeover)
- Amazon customer support call/ text message
- Virus protection refund or expiration
- Grocery store distraction and theft
- Bank account compromised
- Federal investigation
- New trends (meeting victims face to face to obtain money)
- **Wire Transfers has been the go-to for scammers in 2022 over 900k**
- **2023***Mail theft from blue boxes***

# GREEN DOT SCAMS



- Green dot scam: IRS or Sheriff warrant for arrest
- 2015: Thousand of dollars scammed out of the Lowcountry
- Follow the money and calls
- Georgia Prisons
- Gangs and guard involved
- Arrests made

# CONFIDENCE SCAMS

- CIA / Government official / Scammer convinced victim that her accounts and Social Security number were compromised. The agent would hold her money in safe keeping. She withdrew more than $100,000 cash and met the scammer at the Walmart parking lot.
- Account take overs via computers and wire transfers. Money going to accounts with foreign names and banks in China. Cash being sent to empty houses or VRBO / AirB&B.
- During a 6 month period victim sent over 850,000 dollars to scammers. Began with initial call from VISA fraud department, then calls from “FBI”. “FBI” set up account for her to transfer money into for safe keeping. Made victim sign NDA to not compromise the investigation.

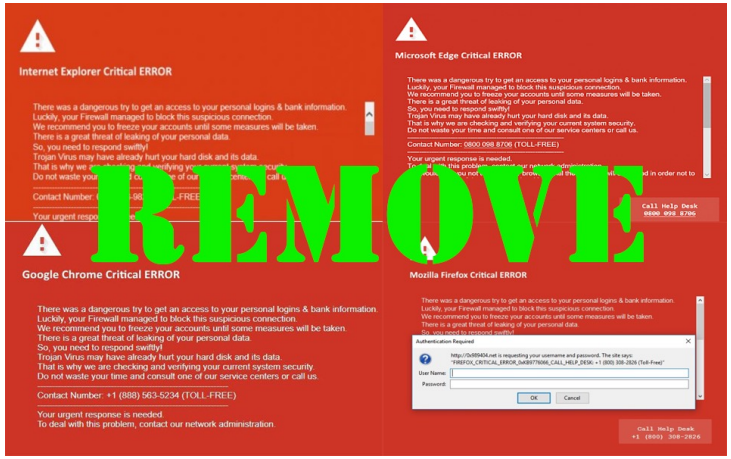
# ROMANCE SCAMS

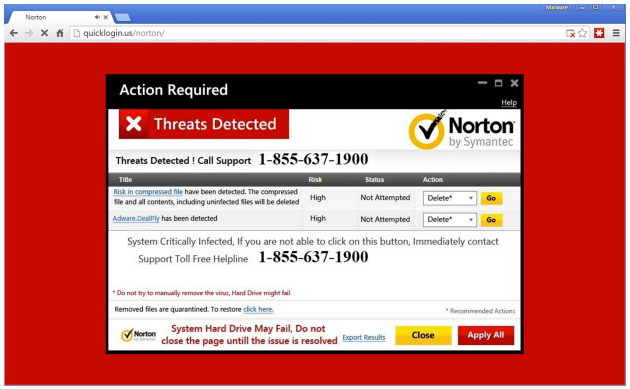

- For over 2 years lady was being scammed by “boyfriend”. Once the first scammer was identified as a fraudster, a “lawyer” calls the victim advising he knows the real “boyfriend” and he would love to meet her. Scam continues. Over 100K wire transferred. Reverse Mortgage obtained. Thought she was protected. Update in 2022 (The scam followed her to the retirement home)
- Male victim online dating relationship, SBA Loan 475K obtained in victim's name and deposited into their account, then instructed to wire transfer money.
- ACH and wire transfers from various locations sent to his account.

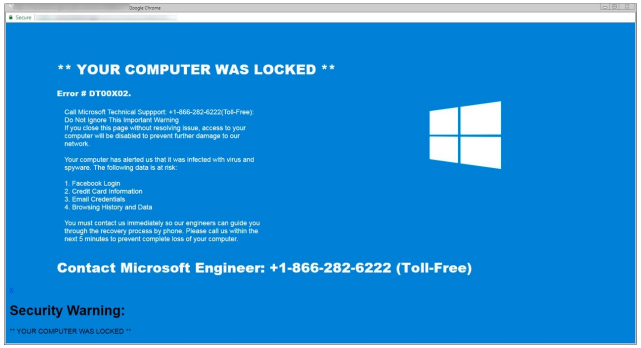
# OTHER LOCAL SCAM STORIES

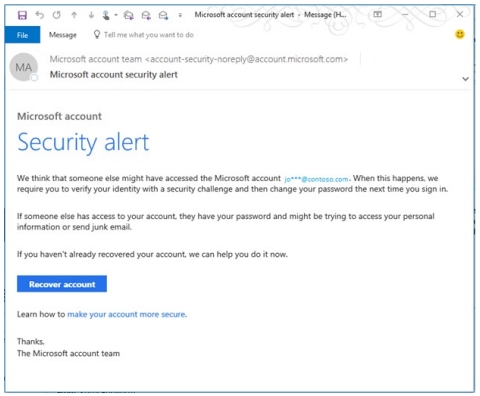
- Sun City Man with high medical bills. Online Grant scam to cover bills.
- Bluffton Couple lottery scam. Received checks and sent 70K to Jamaica
- Rose Hill Man thought he won Lottery and sent money via mail for taxes over 100K. (Money intercepted by FEDEX)
- Westbury Park female victim of lottery scam, sent money and even obtained a reverse mortgage. Lost home after foreclosure
- Dementia Patient with Stage 6 Alzheimer's new BF trying to get married. BF went to Dr office and Probate court.
- Cypress marsh assisted living: 92 Yr old male lottery scam victim attempted to mail 30K. Bold new scheme Pizza Delivery (suspect reestablish contact)

# COMPUTER SCAMS



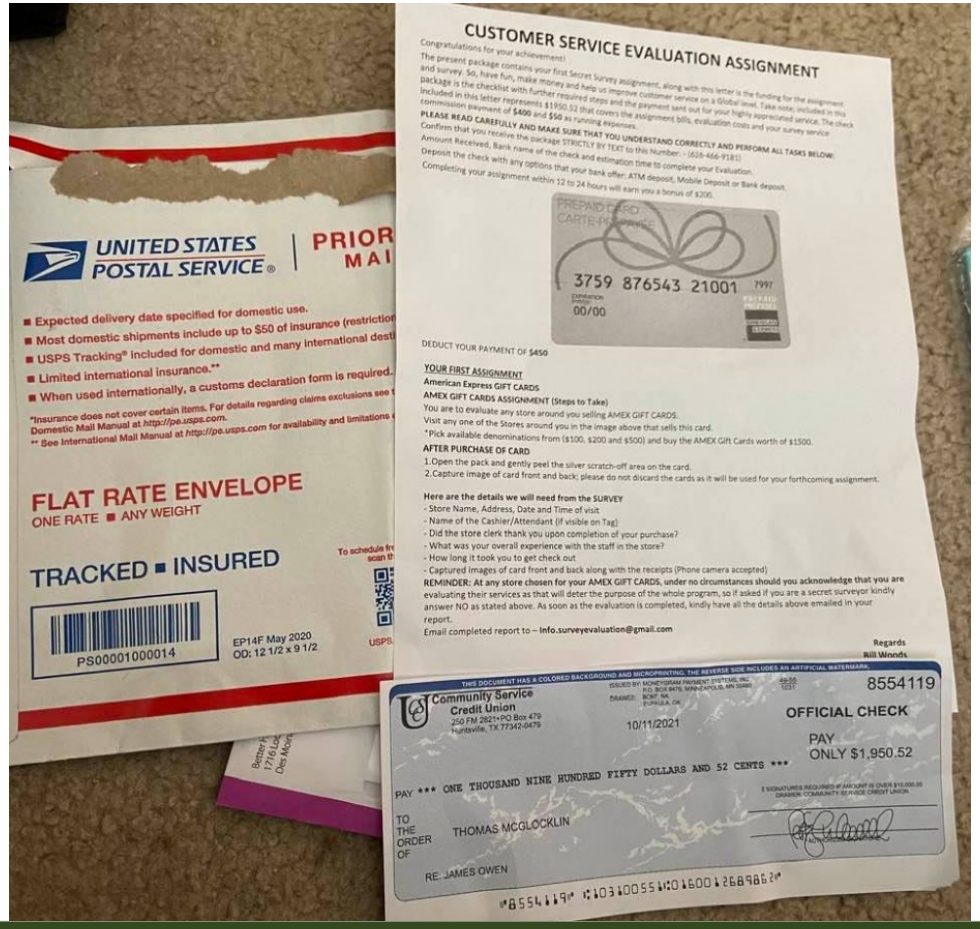




# CONTRACTOR SCAMS

- Check references
- Never pay total cost up front
- Check with the South Carolina Department of Labor, Licensing, and Regulation (SCDLLR)
- Make sure they obtain permits
- Use the internet to search the name of the company or owner
- https://llr.sc.gov/

# MAIL SCAMS


UNITED STATES POSTAL SERVICE
FLAT RATE ENVELOPE
ONE RATE ■ ANY WEIGHT
TRACKED ■ INSURED
PS00001000014
EP14F May 2020
OD: 12 1/2 x 9 1/2
CUSTOMER SERVICE EVALUATION ASSIGNMENT
3759 876543 21001
00/00
DEDUCT YOUR PAYMENT OF $450
YOUR FIRST ASSIGNMENT
American Express GIFT CARDS
AMEX GIFT CARDS ASSIGNMENT (Steps to Take)
AFTER PURCHASE OF CARD
Here are the details we will need from the SURVEY
Regards
Bill Woods
Community Service Credit Union
250 FM 2821•PO Box 479
Huntsville, TX 77342-0479
10/11/2021
8554119
OFFICIAL CHECK
PAY ONLY $1,950.52
PAY *** ONE THOUSAND NINE HUNDRED FIFTY DOLLARS AND 52 CENTS ***
TO THE ORDER OF
THOMAS MCGLOCKLIN
RE: JAMES OWEN

# PREVENTING IDENTY THEFT – DIGITAL ACTIONS

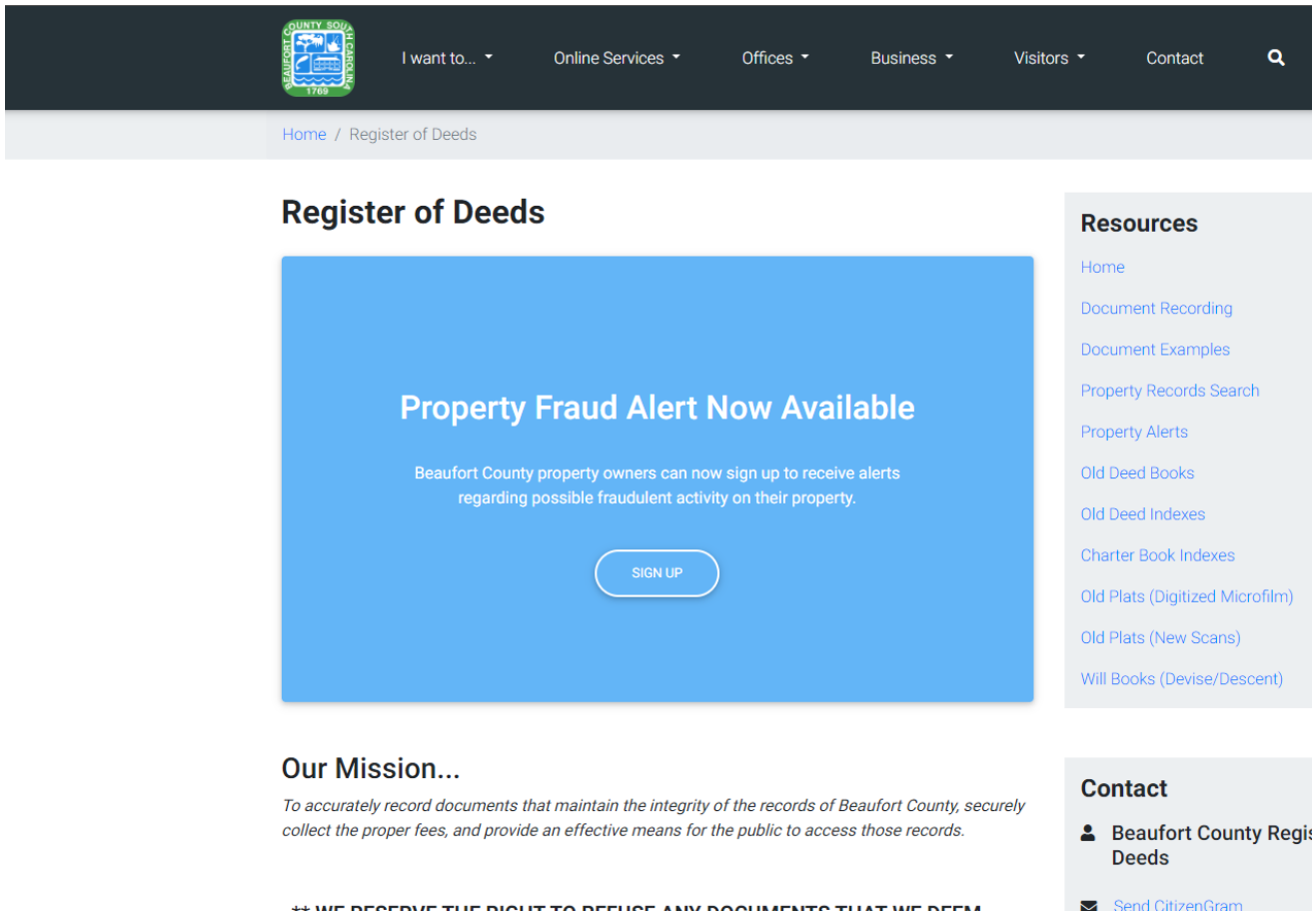
- Remember that every online service you have has a sign in requirement
  - Username: which is often times your email address
  - Password: which you select yourself
- Since you can be pretty sure that one of your accounts has been included in a major breach, **you should NEVER use the same password on multiple accounts!**
- You **MUST** use an organized way to remember passwords – manual or automated or system like Last Pass
  - Password booklet from the computer club available at the Volunteer Table
- Enable Two Step Authorization on important accounts
- Consider Purchasing Identity Theft Insurance

# HOW DO IF KNOW IF IT'S HAPPENED TO ME?
# WHAT TO DO?

- Balance your bank account
- Verify credit card purchases
- Review your credit cards quarterly
  - Loans or accounts you don't know about
  - Drop in credit score for unknown reason
- Take Immediate Action IF:
  - Your mail is held or forwarded
  - You receive a statement or bill from an organization you don't do business with
  - Other indicators of financial activity you didn't initiate

- **www.identityTheft.gov**
  - Social Security Administration automatically notified.
  - **www.IC3.gov**
    FBI internet Computer Crime Center
- File a police report
- Contact your ID protector
- Develop a recovery plan

https://www.beaufortcountysc.gov/register-of-deeds/index.html



# Emerging Trend:  AI / CHATGPT

## Scammers use AI to enhance their family emergency schemes
## AI Voice Cloning

Artificial intelligence is no longer a far-fetched idea out of a sci-fi movie. We're living with it, here and now. A scammer could use AI to clone the voice of your loved one. All he needs is a short audio clip of your family member's voice — which he could get from content posted online — and a voice-cloning program. When the scammer calls you, he'll sound just like your loved one.

So how can you tell if a family member is in trouble or if it's a scammer using a cloned voice?

Don't trust the voice. Call the person who supposedly contacted you and verify the story. Use a phone number you know is theirs. If you can't reach your loved one, try to get in touch with them through another family member or their friends.

Scammers ask you to pay or send money in ways that make it hard to get your money back. If the caller says to wire money, send cryptocurrency, or buy gift cards and give them the card numbers and PINs, those could be signs of a scam.

If you spot a scam, report it to the FTC at ReportFraud.ftc.gov.

**How to Protect Yourself Against AI Scams**

•Practice skepticism when you come across images and content online. Do your research!
•Be cautious when receiving unexpected phone calls or messages.
•If a call is suspicious, end the call and contact your friend/family member/colleague directly or call someone else who can confirm the situation.
•Be skeptical when asked for money via cryptocurrency, gift cards, etc.
•Don’t overshare on social media because it can enable scammers to add believability to their lies.
•If you suspect that you are being scammed, report it to the law enforcement and to the FTC immediately.

aarp.org/money/scams-fraud/tracking-map/

yahoo - Google Sea... | Imported | Video Surveillance... | Rockland County Tri... | VINELink - Empowe... | Speed Training for... | License Plate Reade... | FirstTwo | The nation's largest... | https://mochsner.gi... | NDCAC cell mapping | Home - Investigativ... | BatchGeo: Make a





No matter where you live, fraud is never far away. Protect yourself and others by reporting a scam, or searching for existing scams near you.

## 39,742 Active Scam Reports

Filter your scam search by keywords, dates, or scam categories.

**Scam keyword**

Enter one or two words

***Zip code**

29910

**Radius**

20 mi.

***Dates Occurred**

06/06/2022 to 06/06/2023

***Scam type**

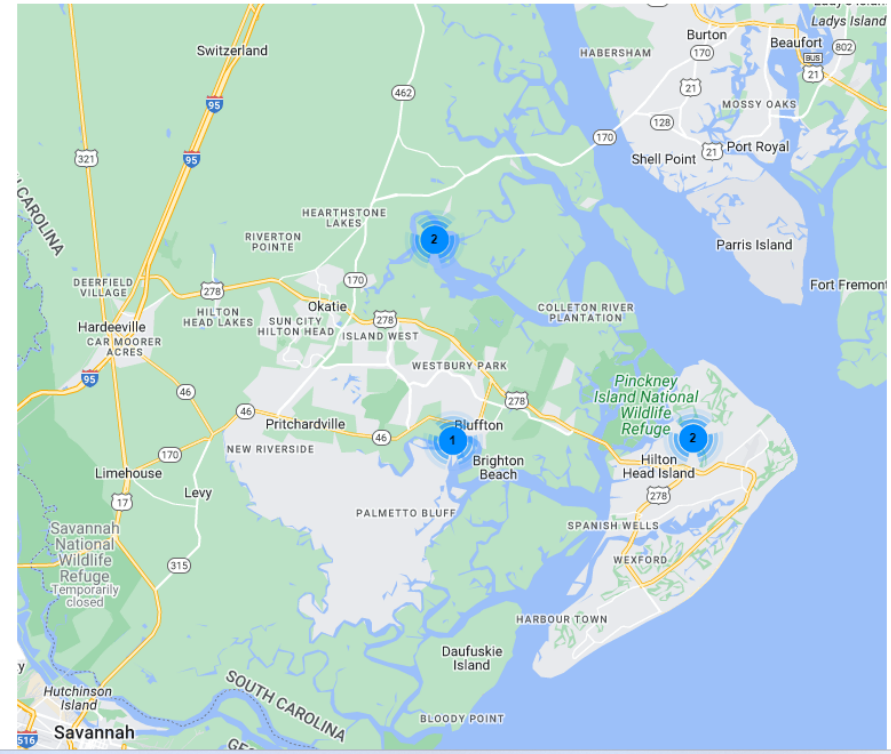
All

***Contact method**

All

**Select report type**

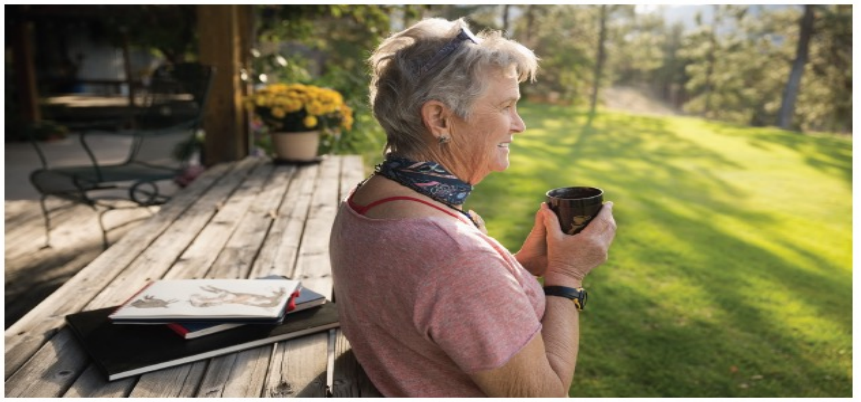
- (•) **AARP user-submitted reports**
- ( ) Law enforcement alerts



| Date occurred ▼ | Scam type | Contact method | Zip code | Amount lost | Details |
|---|---|---|---|---|---|
| May 30, 2023 | Debt Collection | Other | 31404 | $0-100 | VIEW DETAILS ⊕ |
| Feb 25, 2023 | Real Estate and Property | Phone | 29926 | $101-500 | VIEW DETAILS ⊕ |
| Feb 24, 2023 | Electronics Products | Phone | 31408 | $0-100 | VIEW DETAILS ⊕ |
| Oct 24, 2022 | Online Dating Scams | Other | 29909 | $1001-5000 | VIEW DETAILS ⊕ |
| Oct 17, 2022 | Computer Virus / Software Scams | Internet/Email | 29926 | $0-100 | VIEW DETAILS ⊕ |
| Sep 11, 2022 | Non-Stranger Exploitation | Internet/Email | 29909 | $0-100 | VIEW DETAILS ⊕ |
| Jun 6, 2022 | Fraudulent Sales | Internet/Email | 29910 | $0-100 | VIEW DETAILS ⊕ |

# DEFENDING YOURSELF

- Defending yourself starts with acknowledging you or a loved one are a target.
- Be aware of the many different forms elder financial abuse can take including phone, email scams, and bad actors within your social media circle.
- This helps you deflect attempts and spot issues before they have a substantial financial impact.



## Taking steps to protect yourself

- Ensure you have an emergency contact in place with your financial institutions.
- Consider having these important documents and let a trusted person know where to find them:

Will

Durable Power of Attorney

Health Care Power of Attorney

Living Will

Revocable Living Trust

- Change account numbers, phone numbers, credit/debit card numbers, and passwords if your information is compromised.
- Review credit reports, account statements, and bills carefully for any unusual activity or charges.
- Send duplicate statements to a trusted person for review.

Videos to watch:

https://www.cbsnews.com/news/how-con-artists-use-ai-apps-to-steal-60-minutes-transcript-2023-05-21/

https://www.youtube.com/@ScammerPayback

SOUTH CAROLINA
Attorney General
ALAN WILSON


South Carolina
DEPARTMENT
ON AGING

NCEA
National Center on Elder Abuse



MAKE A DIFFERENCE
World Elder Abuse Awareness Day

**CONTACT INFORMATION**


Lieutenant Eric Calendine

ecalendine@bcgov.net

843-255-3427

# Government websites

- WWW.BCSO.NET
- WWW.beaufortcountysc.gov Register of deeds
- WWW.IC3.GOV
- WWW.FTC.GOV
- AARP.org