2022 TRENDING SCAMS

FBI and IC3

Elder Fraud Brochure on IC3.gov
https://www.ic3.gov/Content/PDF/ElderFraudBrochure.pdf

Reports from Older Coloradoans in 2022

1. Imposter Business
2. Identity Theft
3. Tech Support/Computer Virus
4. Home Repair/Improvement
5. Online Dating/Romance
6. Imposter Government (SSA, IRS)
7. Fraudulent Sales
8. Sweepstakes/Prize/Lottery
9. Phishing
10. Non-Stranger Exploitation

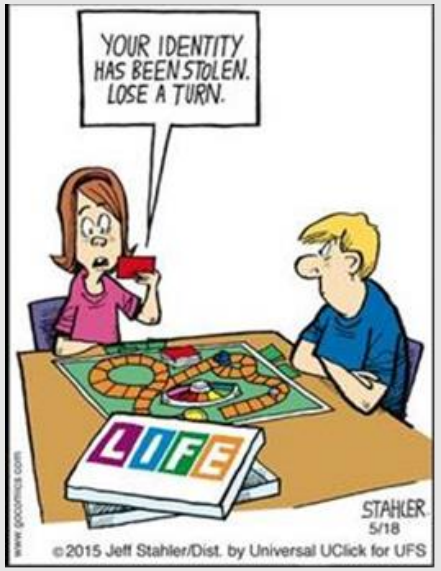
2022 Scam Trends

- ID Theft
- Tech Support/Computer Virus
- Romance Scams
- Payment Methods
- Communications Methods

FBI - IC3 Statistics

Top 3 Frauds by Victim (Over 60) Loss for September 2022 In Colorado		
Crime Type	Number of Victims	Total Loss
Tech Support	51	$1,417,274
Government Impersonation	16	$412,202
Investment	5	$398,000

Identity Theft



What's New or Trending

- Still fallout from the unemployment fraud, tax fraud issues (preparation/imposter/etc.)

Recognize

- Fraudulent charges on your credit card, unauthorized accounts opened in your name, unauthorized use of any personal information, etc.
- Unemployment fraud
- Can cost you time and money and destroy your credit/ruin your good name

Refuse

- Keep personal and financial information private
- Monitor accounts regularly, check your annual credit report, don't share personal or financial information with unknown callers/entities

Report

- FTC, identitytheft.gov, CBI, Colorado Dept. of Labor

Tech Support/Computer Virus

What's New or Trending

- More aggressive, posing as Norton/McAfee, sending false invoices, greater focus on accessing bank accounts once remote on your computer, attempts to take over phones/other devices

Recognize

- Unsolicited calls and pop-windows informing you of a computer virus
- Ask for payment and/or access to your computer

Refuse

- Microsoft or any other major computer company is not going to call you
- Hang up/shut down your computer/contact trusted support
- Avoid future attempts at contact

Report

- FTC, AG, AARP, ic3.gov, etc.

Romance/Blackmail

What's New or Trending

- Fallout from "relationships" during COVID, increasing amount of blackmail scam attempts, greater losses including false investments

Recognize

- Contacted on a dating site by someone who wants to move the conversation to Facebook, text, email, WhatsApp, etc. Eventually asks for money.
- Contacted on a social media site or app by a stranger who shows interest in you. Eventually asks for money.

Refuse

- Never send money to someone you have not met in person, no matter how convincing (often an emergency, travel funds, business venture, charity, etc.)

Report

- Dating site, social media site, ic3.gov, other appropriate authorities

Payment Methods

- Increase interest in payment with cryptocurrency
  - More accessible
  - Not widely understood
  - Lots “buzz” around it
- Peer-to-Peer (Venmo, Zelle, Cash App)
  - Fast and accessible
  - More comfortable for people
- Gift Cards
- Accessing Bank Accounts Directly

Communication Methods

- Text Messages
  - Increased usage and accessibility
  - Posing as businesses (phones company, banks, etc.)
- Social Media
  - Widely used by scammers
  - Avoid contact from strangers
- Better Phishing Emails
- Apps with Social Components
  - Words with Friends, Gambling Apps, Games, etc.

Summary: Ways to Avoid Scams

- Do your own research and conduct independent verification
- Protect your personal and financial information
- Manage your phone calls
- Avoid contact with any unknown entities (it’s OK to be skeptical or rude)
- Don’t rush to act (THINK!) and talk to others
- Consider unusual payment options a “red flag”
- Be cautious if you are asked to send cryptocurrency
- Does it sound too good to be true?
- Actively seek information about trending scams/fraud
- Report to the authorities!

Resources

- AARP ElderWatch – 800.222.4444, Option 2
  www.stopfraudcolorado.gov
- AARP ElderWatch Facebook
  www.facebook.com/AARPElderWatch
- FBI Internet Crime Complaint Center
  www.ic3.gov
- FTC Identity Theft
  www.identitytheft.gov

Questions