

# Scam Pandemic

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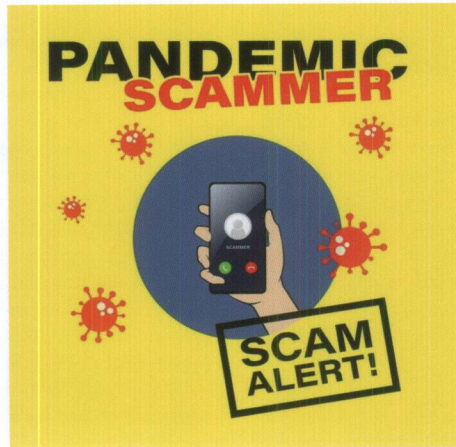
Scam attempts have become very common and are almost impossible to avoid. During the Covid-19 pandemic, fraudulent schemes and other scams have increased to an all-time high, presumptively due to the increased use of the internet. According to the FBI, persons over the age of 60 have become more frequent victims of scam artists as the ongoing pandemic drives more seniors to utilize email and social media.

In various parts of the U.S., citizens are targets of threatening phone calls and emails from scammers claiming to be with the Sheriff's Department, courthouse, or other government or law enforcement agencies. These callers claim that the individual failed to appear for jury duty and a warrant has been issued for arrest unless they immediately pay a fine. Scam artists may even use personal information such as a home address to convince individuals that it's real. Some of them will even spoof phone numbers to make it look like the call is being placed from somewhere reputable, such as the police department. Individuals may be instructed to pay using a pre-paid card as it is harder to trace than paying by check or credit card.

It's important to note that courts, federal law enforcement, or any Sheriff's office will never contact someone by phone or email regarding missed jury duty and will never request personal information or any form of payment over the phone. If an individual fails to appear for jury duty, the court will reach out via mail, explaining their failure to appear and direct the juror to contact the jury office to reschedule. The point of this scam is not only to obtain money, but to pressure the individual to provide personal information via phone or email, often leading to fraud or identity theft. If you ever receive a suspicious email or phone call: (1) please contact the jury office to report such activity (2) report or search for any scam on the Better Business Bureau's scam tracker website; and (3) notify the Clerk of Court's office for the purported jury duty.

The elderly have fallen victim to multiple variations of financial fraud or confidence schemes for many years. Prior to the Covid-19 pandemic, financial fraud on the elderly amounted to \$3 billion in annual losses. In 2020, reported losses skyrocketed to \$4.1 billion. The FBI's internet crime complaint center received nearly 800,000 complaints in 2020.

According to the FBI, the most frequent scams which seniors encounter include the following:



- **Romance Scam:** Criminals pose as interested romantic partners through dating websites to capitalize on their elderly victims' desire to find companions.
- **Tech Support Scam:** Criminals pose as tech support representatives and offer to fix nonexistent computer issues—gaining remote access to victims' devices & thus, their sensitive information.
- **Grandparent Scam:** Criminals pose as a relative—usually a child or grandchild—claiming to be in immediate dire financial need.
- **Government Impersonation Scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes / Charity / Lottery Scam:** Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."
- **Home Repair Scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- **TV/Radio Scam:** Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/Caregiver Scam:** Relatives, acquaintances of the elderly victims take advantage of them or otherwise get their money.

"Elder Fraud." FBI. <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud>. Accessed November 20, 2021.

The FBI also recommends being proactive in taking appropriate measures to protect yourself and your loved ones from becoming a victim, as follows:

- Recognize scam attempts and end all communication with the scammer.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, & door-to-door services officers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Make sure all computer anti-virus security software and malware protections are up to date. Use reputable anti-virus software and firewalls.
- Disconnect from the Internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.
- Be careful what you download. Never open an email attachment from someone you don't know and be wary of email attachments forwarded to you.
- Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to replace protections on your accounts and monitor your accounts and personal information for suspicious activity." *Id.*

Fake checks continue to be one of the most common ruses used to commit fraud against consumers. If you receive an unexpected notice that you are getting a grant from the government or a foundation and the notice requests a process fee, it is most likely a scam. There are many variations of the scam that are used such as: (1) a company hires you to work from home as a mystery shopper or processing payments and instructs you to send money elsewhere as

*Continued on page 8....*

*Scan Pandemic continued from page 7....*

part of the job description, (2) you won a sweepstakes and they give you an "advance" on the winnings; and (3) if someone you meet online asks you to cash a check or money order as a favor. In order to prevent you from being a victim to this scheme, don't be fooled by the appearance of a check. Scam artists use sophisticated technology that mirror the appearance of legitimate checks. Even if a check has been cleared, this does not mean the check won't bounce. Talk to a banker and be sure to explain the source of the check, the reason it was sent to you, and whether you are being asked to wire money. Report suspected fraud to your bank immediately. Bank staff are usually experts in spotting fraudulent checks.

There are three hallmarks of fraud that are easy to spot. First, always check for any typos. Oftentimes fake checks will have bad grammar or even the individual's name misspelled. Then, check the names on the check and compare it with the name of the person or company that was listed online. If they don't match, it might be fraud. Lastly, if there's pressure to hurry and send the money before the check has cleared, it's a good indication that it might be fraud. It's important to be aware of the different scams and the hallmarks of fraud, as well as knowing how to report it to the right people to protect yourself and others.

Victims of fraud should contact Tucson's FBI office at (520) 623-7306. Complaints may also be filed online with the FBI's internet crime complaint center at [www.ic3.gov](http://www.ic3.gov). You may also report fraud to the Federal Trade Commission at <https://www.ftccomplaintassistant.gov/#crnt&panel1-2>. Also consider assisting in warning the public by reporting all scam attempts to the Better Business Bureau's Scam Tracker at <https://www.bbb.org/scamtracker/us/>.