


Grove City Division of Police

## Empowering Older Ohioans Forum

Responding to Elder Financial Exploitation, Scams and Fraud

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## Learning Objectives

- Identify scams
- Put together safety protocols for victims
- What resources are available




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## Signs of Financial Exploitation

- Abrupt changes in spending or saving habits
- Confusion, fear or lack of awareness on the part of an older customer
- Excessive, sudden gift-giving
- Frequent, unusual ATM use
- Large, unexplained bank withdrawals or transfers
- Powers of attorney the older person does not understand
- Sudden unpaid bills or insufficient funds





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## Scam

- Definition: A dishonest scheme, a fraud

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## Why do scammers target seniors?

- You came from that generation where you could trust most people.
- If someone gave you their word you could believe it.
- They count on you having money put away for your retirement.
- They hope you don't know about the scams that are out there.





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## Elements of scams: RED FLAGS

- Pay in gift cards.
- Pay in advance for something like a prize, lottery winnings, etc.
- Give them access to my computer.
- Enter details into a website.
- Buy cryptocurrency such as bitcoin
- Pay to recover money lost in a scam.
- Start a friendship or relationship.
- Apply for a job where I receive money, keep a portion, and return the rest.





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### What Evidence Do You Have?

- Documents provided by the suspect to the victim
- Suspect's computer/laptop
- Witness statements
- Defendant's statement
- Financial & telephone records for victim & suspect
- Cell phone or mobile device (the physical object)





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### Scams

- IRS
- Grandparent scam
- UPS scam
- Money in your account
- Cash apps

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### Romance scams

- Emotions
- Money
- Lies
- Embarrassment
- Foreign countries
- Money laundering





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### HOW DOES FINANCIAL ABUSE (SCAMS) OCCUR?

- Through the mail
- On the computer
- On the phone
- On TV or radio
- In person



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### THROUGH THE MAIL




- Mass mailings.
- Mail scams:
  - "You have won the lottery"
  - "You have won a prize"
  - "You may receive a check"
- Fake charities asking for money.
- Free lunch investment seminars.
- Psychic scams.




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### COMPUTER




- Phishing scams – official-looking emails, ads, or pop up messages designed to trick you into clicking them. **DO NOT CLICK these emails!**
- They may install a virus on your computer or take you to a false website to capture your personal data.



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### Computer scams safety protocol





- Secure websites (not always the first one that comes up)
- Log off websites
- Install and maintain anti-virus software (Norton- McAfee)
- Public Wi-Fi
- Social media- public viewers
- Scammers who impersonate your social media friends

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### TV OR RADIO

- Products with large shipping or handling charges.
- Products sold that are frequently fake
  - Quick weight loss products
  - Fraudulent mortgage ads

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### IN-PERSON





- Door-to-door repairs or sales
- Family
- Investment Fraud
- Guardian/Conservator or POA
- Lawyers
- Medical/caregivers
- A transaction using a credit card
- Check fraud

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### SAFETY PROTOCOL FOR OLDER ADULTS




- Family meeting
- Close bank/financial accounts
- Close phone accounts, email accounts and social media accounts
- Open up new accounts (above)
- Family member on bank account and bills
- Text messages for transactions
- Freeze Credit Bureaus
- Closer watch on individual
- Wait before sending money

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### SAFETY PROTOCOL FOR OLDER ADULTS




- Hang up and go to the "source"
- Secure and Monitor your accounts
- Get familiar with common scams
- Report scams

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### Safety resources for seniors



- APS
- Office on Aging (Senior Options)
- COAAA (Central Ohio Area Agency on Aging)
- Mental Health care providers
- Medical experts
- Prosecutor's Office

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### Report a scam

- Local Police Departments
- Ohio Attorney General's Office
  - > 1-800-282-0515
  - > Online- [OhioAttorneyGeneral.gov](http://OhioAttorneyGeneral.gov)
  - > By mail
- FBI hotline
  - > 1-800-225-5324



### Questions

