

Current Scams Targeting Older Adults

New Hampshire Attorney General's Elder Abuse And Financial Exploitation Unit:

- **Bryan J. Townsend, II, Senior Assistant Attorney General, DOJ**
- **Sunny Mulligan Shea, Victim Witness Advocate, DOJ**
- **Gilford Police Department**

Social Security Scam

Warning Signs:

- **Unsolicited call from someone claiming to work for SSA. Except in rare circumstances, you will not get a call from Social Security unless you have already been in contact with the agency.**
- **The caller asks for your Social Security number — again, something an actual SSA employee wouldn't do.**
- **A call or email threatens consequences, such as arrest, loss of benefits or suspension of your Social Security number, if you do not provide a payment or personal information.**

<https://www.aarp.org/money/scams-fraud/info-2019/social-security.html>



IRS Scam

The IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Threaten to immediately bring in local police or other law-enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Ask for credit or debit card numbers over the phone.
- Call about an unexpected refund.

<https://www.irs.gov/newsroom/irs-warns-of-new-phone-scam-using-t>

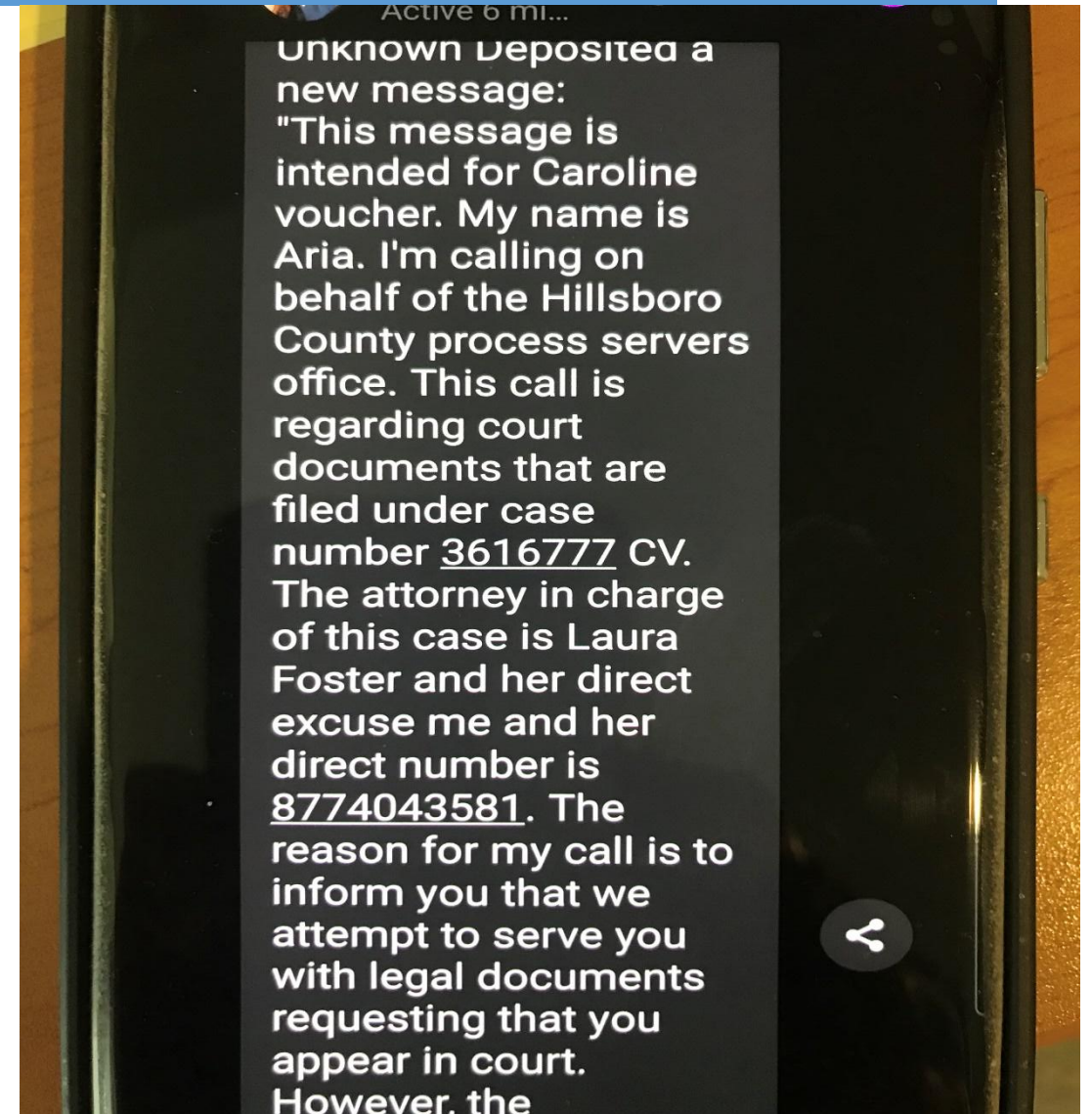
BAIL / FINES / WARRANTS

Your loved one needs bail

You owe a fine

There is a warrant for your
arrest

Court fine



Tech Scams

- Warning, your computer has been infected
- Pop up message, CALL THIS NUMBER / CLICK LINK
- Asked to give remote access to your computer
- They let you know you have big problems and need to pay \$\$\$\$ to fix them
- When looking for support, look for company contact information on software package or on your receipt



BIG PROBLEMS

- Pornography
- Compromised bank accounts
- FTC
- Border Patrol
- Government Lawyers



IN PERSON COLLECTION

Detailed directions on what to say to bank

Directions on how to package the money

Couriers

Ubers, Taxis

Deliveries

Urgency
Threats
Instill Fear

Don't let scammers scare you!

- Take a deep breath
- Don't react too quickly
- Call "Trusted Person"
- **VERIFY, VERIFY**



Romance Scams – Red Flags

- ♥ Connect in a variety of ways online
- ♥ Wants to use personal email or instant messaging to communicate
- ♥ Professes love too quickly
- ♥ Asks for money for a variety of reasons (travel, medical emergencies, losses from a financial setback)
- ♥ Claims to be from the U.S., but is traveling or working overseas
- ♥ Plans to visit, but cancels at the last minute because of a traumatic event or a business deal gone sour

Romance Scams – What you can do

- ♥ Don't wire money, send cash, crypto currency or put money on a gift card for someone you have only an online relationship with
- ♥ Cut off contact right away if you suspect a scam
- ♥ Contact the **AARP Fraud Watch Network Helpline** at 1-877-908-3360 if you have questions or think you or a loved one has become a victim

AARP New Hampshire

Lottery / Prize Scam

You are notified you have won the lottery...

Your lucky day, you are going to receive an enormous amount of money

EXCEPT

You must pay lawyers fees, taxes, processing fees,

STOP AND THINK, IT DOESN'T MAKE SENSE

Publishers Clearing House



Fake Organizations

Solicitation of funds for
a disaster

Solicitation of funds for
a group.

**VERIFY, VERIFY,
VERIFY**

Grand Parent Scam

- Call from grandchild: “I am in trouble.”
- “I need money.”
- “Don’t tell anyone.”
- Sometimes someone posing as Federal Agent gets on the line.
- “GAG ORDER”





What do you do?

- Take a deep breath
- Tell them you need to think and hang up
- Call a family member, trusted person or law enforcement
- Call the grandchild or the parents
- **VERIFY, VERIFY, VERIFY!**

State v. Elvis Guzman
State v. Starlyn Pimental

- Targeted 14 NH Older Adults
- \$119,000 over 1 week
- Pimental: 2-5 in State Prison
- Guzman: 5-10 in State Prison





DEPARTMENT of INVESTIGATION



FBI

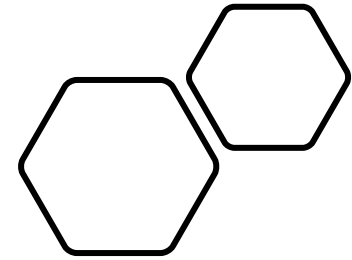


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SPECIAL AGENT *Dave Mark*
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[Signature]
DIRECTOR

ORDER OF THE ATTORNEY GENERAL
OF THE UNITED STATES



Identity Theft

Someone obtains your personal identifying information, assumes your identity, and gains access to resources or obtains credit cards and other benefits in your name



State v. Christina Lariviere

- Caregiver (in-home/facility)
- Stole social security cards/licenses, credit cards/forged checks
- 11 Victims
- Sentenced to 7 ½-20 years in the State Prison



Protect Yourself From Identity Theft

- *Do not carry around your social security card.*
- *Shred documents with identifying information.*
- *Shred credit offers.*
- *Only give your personal information when necessary.*
- *Don't let mail build up in your mailbox.*
- *Consider a credit freeze or credit alert.*
- *Check your credit report.*
- *Check credit card statements and financial statements.*

CLOSE TO HOME

- Most elder financial abuse is perpetrated by a family member, caregiver or anyone providing care—including professionals
- Abusers are typically people who hold a position of trust, with the opportunity to know the victim's physical or mental vulnerabilities
 - Powers of Attorney
 - Joint Bank Accounts

KEEP YOUR FINGER ON THE PULSE

Bank Statements

Investment Accounts

You Are in Control!

- Never give out personal information unless absolutely necessary. (accounts and PII, passwords)
- Let your phone go to vm, if important they will leave a message.
- If you get a vm from an institution, go to an independent source for the number to call them back.
- Check credit reports.
- Regularly check financial statements, if you see something suspicious, call the company.
- Take a deep breath and a moment to think before you do anything.
- Consider credit freeze or credit alert.
- Identify Trusted Person

AARP.ORG/FRAUDWATCHNETWORK



Watchdog Alerts

Sign up for the latest scam info delivered to your inbox



The Perfect Scam

Hear the stories about how scams really happen from host and fraud expert, Bob Sullivan



Scams & Fraud

Find the information you need in our Fraud Resource Center

Fraud Watch Network Helpline: 1-877-908-3360

Our toll-free service is available Monday through Friday, 7 a.m. to 11 p.m. ET

Mandated APS Reporting

RSA 161-F:

- *Any person, suspecting or believing that any adult who is (or is suspected to be) vulnerable has been subjected to abuse, neglect, self-neglect, or exploitation, shall report.*

RSA 161-F:50:

- Any person who knowingly fails to make a report required by RSA 161-F:46 shall be **guilty of a misdemeanor.**

Reporting Contacts

NH Attorney General Consumer Hotline

- 1-888-468-4454 or
DOJ-CPB@doj.nh.gov

FBI – Internet Crime Complaint Center

IC3.gov

Federal Trade Commission

ReportFraud.ftc.gov

*NH Bureau of Adult & Aging Services
(Mandatory Reporting)*

- 1-800-949-0470