


SENIOR PLANET
FROM **AARP**

Tuesday Talks 

Hackers and Scammers

Data Privacy Week



Guest presenter:
Tatyana Thurston

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Protecting our Seniors: Types of scams and what to look out for

- ★ Family Fear tactic scams
- ★ Romance Scams
- ★ Investment Fraud
- ★ Tech Support Fraud
- ★ Sweepstakes Fraud
- ★ AI Voice Duplication
- ★ Home Repair scams
- ★ Charity Scams
- ★ Medicare and Healthcare scams
- ★ Rental Scams targeting travellers
- ★ Tax scams and threats
- ★ Phishing Scams
- ★ Funeral and Final expense scams

Family Fear Tactics

Scammers pose as relatives in distress, claiming emergencies to elicit emotional responses.

Seniors are pressured into sending money without verifying identities.



Romance Scams Revealed

Fraudsters create fake online profiles to develop relationships with seniors, usually starting on a chat where they can interact

The relationship can take time, but usually ends up asking for money under various pretexts, such as exposing their financial troubles....leading to emotional and financial exploitation.



[Social Catfish](#)

A screenshot of the Social Catfish website. The page has a purple header with the Social Catfish logo and navigation links for "Resources" and "Lookups". Below the header is a green banner with the text "Find People. Stay Aware. Keep Safe Online." and a "VERIFIED SECURE CONNECTION" badge. The main content area features a search form with icons for Name, Email, Phone, Username, Address, and Image. The "Name" icon is highlighted. Below the icons are two input fields: "Enter name here" and "United States" with a dropdown arrow. A red "Start Here" button is positioned below the name field, and a green "Search" button is to the right. At the bottom, there is a privacy notice: "We Respect Your Privacy."

Investment Fraud Exposed

Investment Seminar Scams

- Beware the free lunch!
- 13% of these seminars involve fraud.
- Majority present sales material that is exaggerated, misleading, or otherwise unwarranted.



- ★ Often requiring spousal attendance
- ★ Targeting retired people
- ★ If the deal is only offered for a limited time
- ★ Nothing is easy or simple
- ★ Promise of a guaranteed return
- ★ always verify licensing of presenter

- Verify presenter is licensed to offer financial products prior to attending
 - FINRA Broker Check 1-800-280-9999
 - SEC's Investment Adviser Public Disclosure (www.adviserinfo.sec.gov)
 - North American Securities Administrator's Association (202) 737-0900



Tech Support Trickery

- ★ impersonate tech support services, claiming to fix nonexistent issues
- ★ Seniors are tricked into providing personal information or paying for unnecessary services



Things to look out for:

- **If you are connected and have not reached out for help**
- **Pretending to be from a well-known company.**
- **Creating a sense of urgency**
- **Asking for personal information**
- **Offering a “free” security scan**
- **Requesting remote access to your computer**
- **Promising a money back guarantee**

Lottery, Sweepstakes and Prize Scams Unmasked

You're a WINNER... for a fee \$\$\$

it's illegal to ask for payment to increase the odds of winning

Tactic used to gain your information so they can sell your information to advertisers

Letters of winnings you have been asked to pay the **tax** for, or for paying the **shipping fee**, or send money in a **wire transfer** or **prepaid debit card**

Text scams will send you winning notices and replying will send them your information- Delete immediately

Don't click on any suspicious links



AI Voice Duplication Dangers: “Vishing”



- ★ Scammers use evidence from social media posts
- ★ Be cautious of urgent requests
- ★ be wary of money asks, medical emergency needs
- ★ have a code word with your family
- ★ make your social media private

Home Repair Hoaxes

Charity Scams Exploited



Often (inter)national calls happen after natural disasters, or at local levels to support local firefighter networks.

To avoid the scam:

- ★ Check their tax status on:
- ★ <https://www.irs.gov/charities-non-profits/tax-exempt-organization-search>
- ★ Reputation history
- ★ Time of year

Charity Fraud Awareness Week 2024



Medicare and Health Scams

Scammers exploit confusion around Medicare services, offering fake benefits to seniors.

They often obtain personal information that's later used for identity theft or fraud. Scammers may promise free services, medical equipment, or gift cards in exchange for personal information that they then sell. This also includes Medicare Summary Notices showing billing for services not provided

For help or more information:

Each State has a Senior Medicare Patrol Program : www.smpresource.org
You can also call Medicare by calling the fraud hotline at (800) 633-4227

Rental Scams

What to look for:

-Imposters of government agencies promoting rental assistance or benefits in exchange for personal information.

-Being targeted to sublet their space, hence violating their housing regulations

-Identity theft in application for rental assistance programs

- being forced to take reverse-mortgage loans leading to inappropriate investments



Crime Complaint
Center (IC3) at
ic3.gov.

Tax Scams Threatening Arrest



SIGNS:

IRS will only send you notices in the mail to your home or business

IRS will never threaten you (demanding payment)

Phishing Scams via Email/Text

Very Common, can be found in your Email Inbox:

- They want your personal information to sell or be used to hack into your other accounts
- They look very “real” like an invoice from a Bank, Credit Card agency, using logos and colors that match the company fake invoice they’ve sent you
- They claim they need your Social Security #, Name, account numbers in order to fix the issue on their end
- Sometimes they will ask you to download a free tool to “fix” your problem. This allows them to access your computer.

Tips:

No bank or business will ask you for private information via Email.
Contact your Fraud Alert portal

Funeral and Final Expense Scams

- ★ Unplanned donation site
- ★ unable to close a facebook page
- ★ stolen identities
- ★ trending scam



Identity theft and family privacy is a real threat.
There are steps you can take to protect yourself and your family

Questions



National Elder Fraud Hotline

1-833-FRAUD-11

1-833-372-8311

Providing Help,
Restoring Hope

A close-up, blue-tinted photograph of a laptop keyboard. The keys are slightly out of focus, creating a sense of depth. Overlaid on the center of the keyboard is the word "THANKYOU" in a large, bold, white, sans-serif font. The text is centered horizontally and vertically. The overall aesthetic is clean and modern, with a strong emphasis on the message of gratitude.

THANKYOU