

Today's Despicable Menu Scams du Jour

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Government Grants

- The government gives grants to special people like you!
- Stimulus money is still available through grants.
- Direct deposit – what is your bank account number?
- It is just \$500 to complete the application for \$3,000
 - Takes 6 months for the grant to go through
- Reality
 - The government does not give grants to individuals
 - Never pay money to get money...it is a scam!!

EZ Tag – Fake Invoice Emails

- Email alert!!! You owe hundreds in EZ Tag violations
- You are going to be reported to DMV!
- You will lose your tag!!
- You will be ARRESTED!!! You are going to JAIL! You cannot pass GO!
- Click on this link to fix this....NOT!
- Reality– government agencies do not send threatening emails.
 - Talented scammers recreate very real websites
 - Clicking downloads malware – steals other info
 - NEVER click on links in an email...no matter how real it seems.

Phishing Emails

- We are the FBI and you are downloading child pornography!
- We are the FBI and we know you are laundering money!
- Dear Friend... or
- Blessed one...God has sent me to you
- Reality – God does not have your email address nor does the FBI
 - The majority of older adults struggle with the internet and how it works.
 - God must have given it to them if they found me.
 - They are not familiar with how email actually works and how addresses are stolen.

Friendly Strangers

- Can you help me
 - With a tank of gas
 - With just \$5 for diapers
 - With \$20 for a bus ticket
 - With just a little bit of money to get me down the road
- Excuse me Ma'am
 - Your tires are really low...we can help you
 - You have a tire that is wobbling...that is dangerous...we can help
 - We can fix that ding for you
- Reality – scam artists working the neighborhood stealing money.
 - No matter how sad the story...do not listen...walk/drive away!

Investment Scams

- Free lunch to hear about a great investment opportunity.
- Have I got a deal for you! Return rate is nothing like anyone else is seeing!
- This offer is only open only to select people, YOU have to get in now or lose the opportunity.
- The door is closing, YOU have to make a decision now!!!
- Reality – legitimate people give you time to think and review the deal.
 - Always check out offers/ brokers with all regulatory agencies, federal and state
 - Be prepared and have a script....

Grandparent Scam?

- **Here is how this scam works**

- A scammer claims to be a grandchild who needs emergency cash.
- Conversation is limited or child does not sound like himself.
- You are asked to wire immediately
- Told to keep the call a secret from other family members to reduce embarrassment.

- **Be Smart, Be Safe, Be Heard!**

- Verify the caller's identity by asking personal questions that a stranger could not answer.
- Resist the pressure to act immediately.
- Call someone you know and trust to help verify the story.
- Avoid sending money by immediate overnight service..
- Do not give your credit card or bank information to anyone you don't know personally.

How do they get our info?

- Simple...YOU give it to them!
 - Robo calls – push 2 to be taken off our lists.
 - Responding to unsolicited emails
 - Entering contests
- Scamming world is a tiered network
 - One group looks for valid contact info to sell to...
 - The skilled con artists who make the human contact.
- Reality - The phone is not your friend!
 - Never answer your phone...screen all calls
 - If you must...hang up and never get into long conversations with strangers!

What Can You Do? The question I hear so often....

- I can only do so much...education, articles...interviews.
- I challenge you to think what can you do....
- Pass it on...share your calls, your experiences
 - At bible study
 - At bridge
 - At the garden club
 - With your friends
 - With strangers
- Pass it On...only then can we defeat them!

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