

SENIOR SCAM

STOPPER SUMMIT

Thank You for Attending!

Our Senior Scam Stopper Summit, hosted by Assemblywomen Laurie Davies, Diane Dixon, Kate Sanchez and the city of Laguna Niguel, provides a valuable legislative update and shares how to better protect our seniors from computer, mail, and other common scams.

Representatives from the District Attorney's Office, County Clerk/Recorder Office, the FBI, and the OC Sheriffs shared crucial safety tips and information.

We were proud to welcome seniors, their caregivers, and families to this free, informative gathering!

Proudly Hosted By:



Assemblywoman Laurie Davies - Assemblywoman Diane Dixon
Assemblywoman Kate Sanchez - The City of Laguna Niguel

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Jim

McGinley



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OFFICE OF THE
DISTRICT ATTORNEY

ORANGE COUNTY,
CALIFORNIA

ELDER SCAMS AND SENIOR FRAUD ABUSE

To provide fraud
prevention,
intervention, and
victim support



Senior Deputy District Attorney Tina Patel

- 19 years at the Orange County District Attorney's Office
- Major Fraud Unit – Assistant Head of Court



THE STATISTICS



- **According to the Bureau of Justice Statistics National Crime Victimization Survey, in 2021, 4.8 million persons over age 65 were victims of identity theft.**
- **Over 20% of older Americans are a victim of financial fraud yearly**
- **Only 1 in 44 cases of Financial Abuse is reported**
- **Seniors with cognitive incapacity suffer greater economic loss**



A close-up photograph of an elderly person's hands. The left hand is holding a stack of US dollar bills, with a \$10 bill visible. The right hand is holding a small, olive-green wallet with a red and white floral pattern. The person is wearing a white, vertically striped shirt. A blue banner with white text is overlaid across the middle of the image.

What is Elder Financial Abuse?

HOW DOES FINANCIAL ABUSE OCCUR?



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





Mass Mailings:

- **Mail Scams**
 - "You have won the lottery"
 - "You have won a prize"
 - "You may receive a check"
 - "You have won money"
- **Fake charities asking for money**
- **Free lunch investment seminars**



ON THE COMPUTER

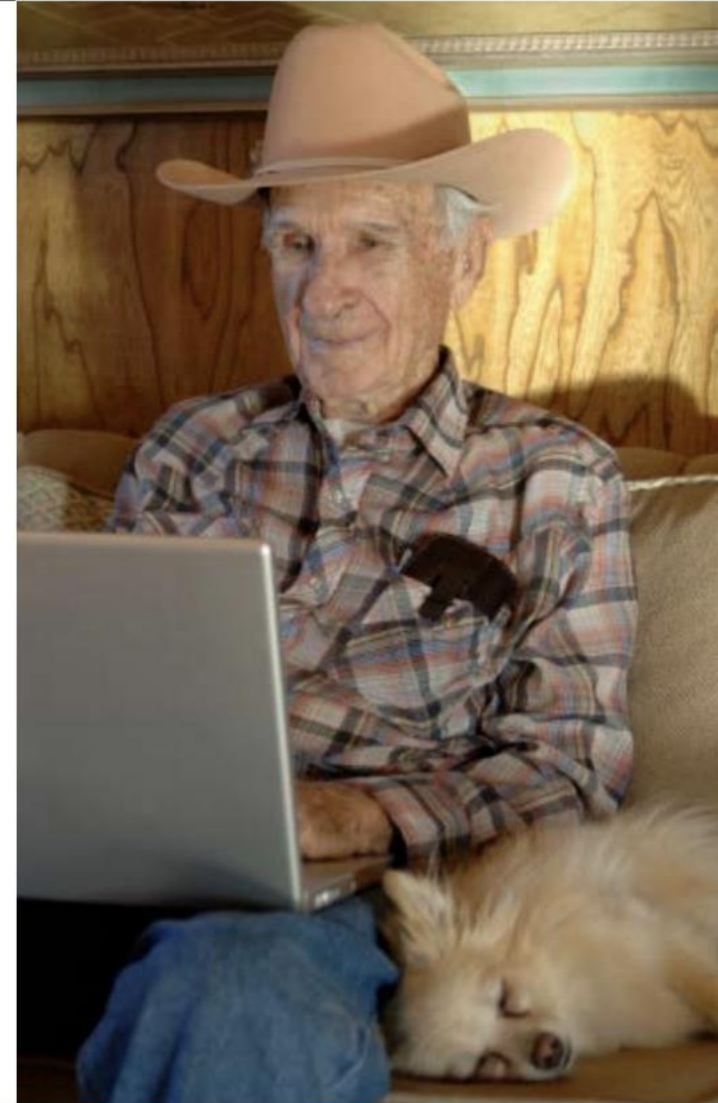


Phishing Scams

- Official looking emails, ads, or pop up messages design 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.

Other online scams:

- Online dating or social media scams
- Investment scams/Insurance
- Account fraud



Sample: Email Phishing

From: Wells Fargo [mailto:cpaw@koopoo.com]
Sent:
Subject: Insufficient Funds Notice



Insufficient Funds Notice

Dear wellfargo member

Unfortunately, on your available balance in your Wells Fargo account XXXXXX4653 was insufficient to cover one or more of your checks, Debit Card purchases, or other transactions.

An important notice regarding one or more of you payments is now available in you Messages & Alerts inbox.

To read the message [click here](#) and first confirm your identity.

Please make deposits to cover your payments, fees, and any other withdrawals or transaction you have initiated. If you have already take care of this, please disregard this notice.

We appreciate you business and thank you for your pro,pt attention to this matter.

If you have questions after reading the notice in you inbox, please refer to the contact information in the notice. Please do not reply to this automated email.

Sincerely,

Wells Fargo Online Customer Service

SAMPLE: EMAIL PHISHING



Strange Unfamiliar Links



Misspelled Company Name



Awkward Greeting



Typos



Urgent call to act

From: Wells Fargo <mailto:cpaw@koopoo.com>
Sent:
Subject: Insufficient Funds Notice



Insufficient Funds Notice

Dear wellfargo member

Unfortunately, on your available balance in your Wells Fargo account XXXXXX4853 was insufficient to cover one or more of your checks, Debit Card purchases, or other transactions.

An important notice regarding one or more of you payments is now available in you Messages & Alerts inbox.

To read the message [click here](#) and first confirm your identity.

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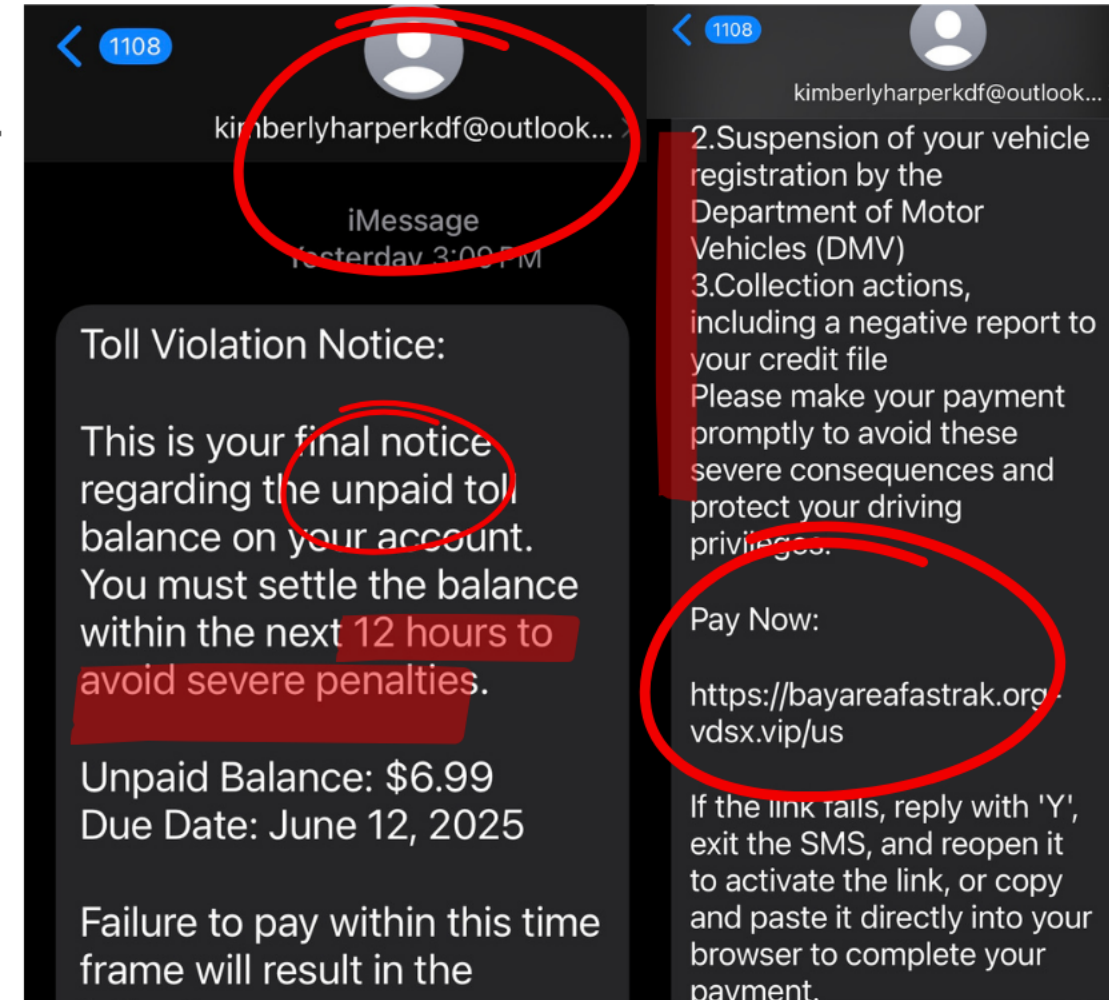
Sincerely,

Wells Fargo Online Customer Service

ON THE PHONE



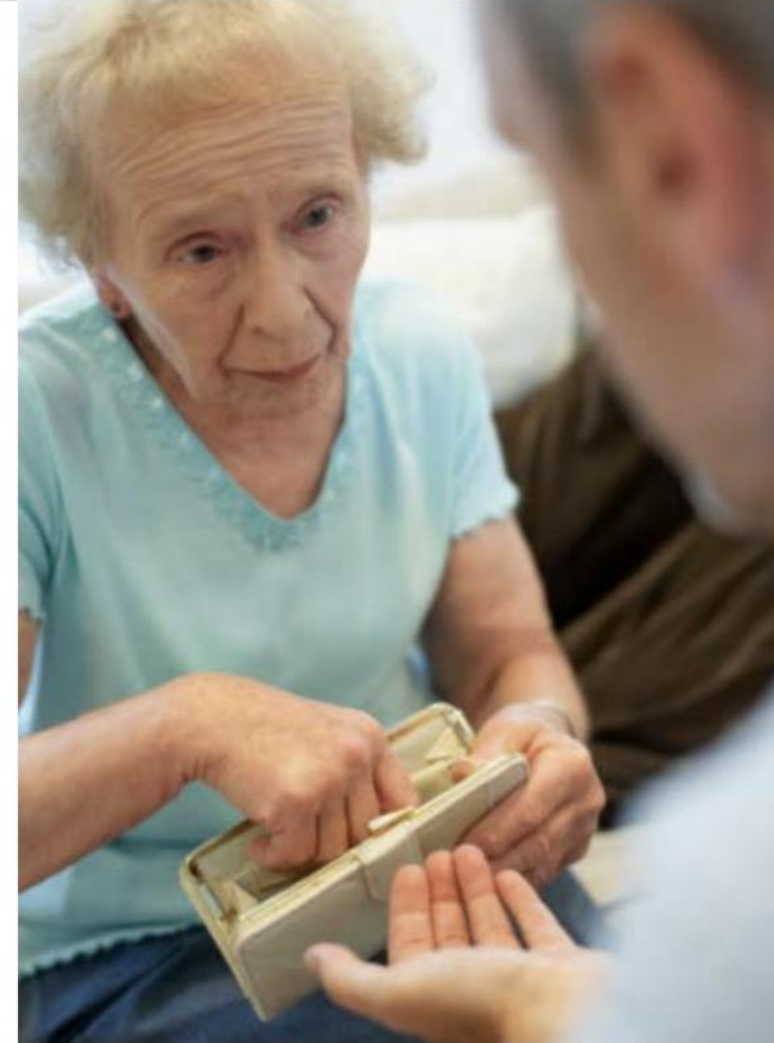
- IRS/Treasury Department scam calls
 - The IRS or Treasury Department will not contact you by phone if you are late or have not paid taxes. **These are imposters!**
- Grandparent Scam
 - Fake call from a grandchild, nephew, niece, etc. saying they are in trouble and need money
- Text Messages
 - Toll Roads
 - Random questions hoping for follow through



IN PERSON



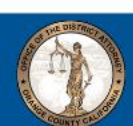
- **Door-to door repairs or sales/contractors**
- **Family**
- **Caretakers**
- **Affinity investing**
- **Quick fix**
- **Life insurance and annuities – always
contact California Department of Insurance
(CDI)**



COMPLICATIONS



- **Reluctance to end the abuse due to ties to the abuser (friend or family member), fear of retaliation, shame, dependency on the abuser for assistance, health care, or for economic reasons**
- **Physical and emotional suffering**
- **Losses – money, time, retirement income, homes/residence, self esteem, inability to provide for oneself**



WHY ARE OLDER ADULTS TARGETED?



- **That's where the money is!**
- **If retired, often at home and accessible**
- **Older adults with memory problems are a particularly attractive target**
- **Older adults may be more trusting**



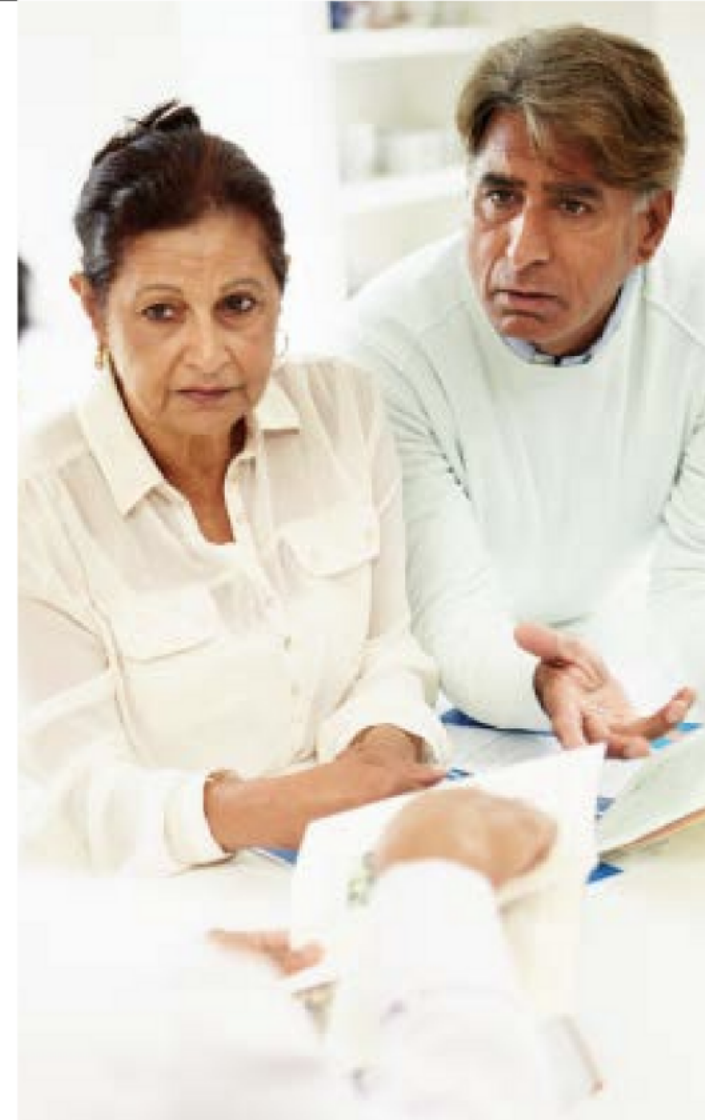
A close-up photograph of an elderly person's hands holding a small, rectangular metal wallet. The hands are wrinkled and aged, with visible veins. The wallet is made of a light-colored metal, possibly brass or gold-toned, and has a simple clasp mechanism. The background is a patterned fabric with abstract shapes in shades of blue, green, and yellow. A blue rectangular banner is overlaid across the center of the image, containing the text "What Can You Do?".

What Can You Do?

HOW TO AVOID FINANCIAL ABUSE



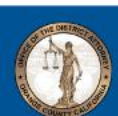
- **Safeguard financial information**
- **Safeguard personal information**
- **Order your credit report**
 - **Equifax, Experian, TransUnion**
- **Use computer safe practices**
- **Hang up the phone**
- **Never send money to someone you have not met**



GET INVOLVED, PREVENT, REPORT



- **Call law enforcement and make a report**
- **Call a crisis hotline**
- **Report to Adult Protective Services**
- **Call or report to appropriate government agency**
- **Seek legal counsel**
- **See US Dept. Of Justice EJI site for how to report at justice.gov/elderjustice**





2025

ELDER SCAMS AND SENIOR FRAUD ABUSE

Warning Signs and Preventative Steps

A program of the Orange County
District Attorney's Office

To provide fraud prevention,
intervention, and victim support

**For more resources, hotlines, and
information, CALL:**

County of Orange Adult Protective Services - HOTLINE

Live agents available for providing immediate assistance

(800) 451-5155

**Victim/Witness Assistance Program Elder's Abuse Victim
Services**

Live agents willing to guide victims and witnesses through the legal process

(714) 347-8565

Council of Aging

Offers a range of different services and programs to elders

(714) 479-0107

If you would like to report welfare fraud, call (714) 347-8636

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Don
Barnes

Orange County Sheriff



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Tim
Kearns

Director of Communications, Assemblywoman Laurie Davies



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the removal process over the phone.

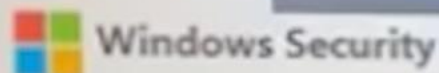
Your computer is disabled.

Windows Defender - Security Warning

ACCESS TO THIS PC HAS BEEN BLOCKED FOR SECURITY REASONS.

Your computer has alerted us that it has been infected with a Trojan Spyware. The following data has been compromised.

- > Email Credentials
- > Banking Passwords
- > Facebook Login
- > Pictures & Documents



Scanner

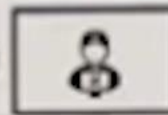
Scanner Scan Schedule



Windows Defender Security Center

App: Ads.flancetrack(2).dll

Threat Detected: Trojan Spyware



Access to this PC has been blocked for security reasons.
Contact Windows Support: +1-866-914-0330 (Toll-Free)



Windows

Deny

Allow

Cancel

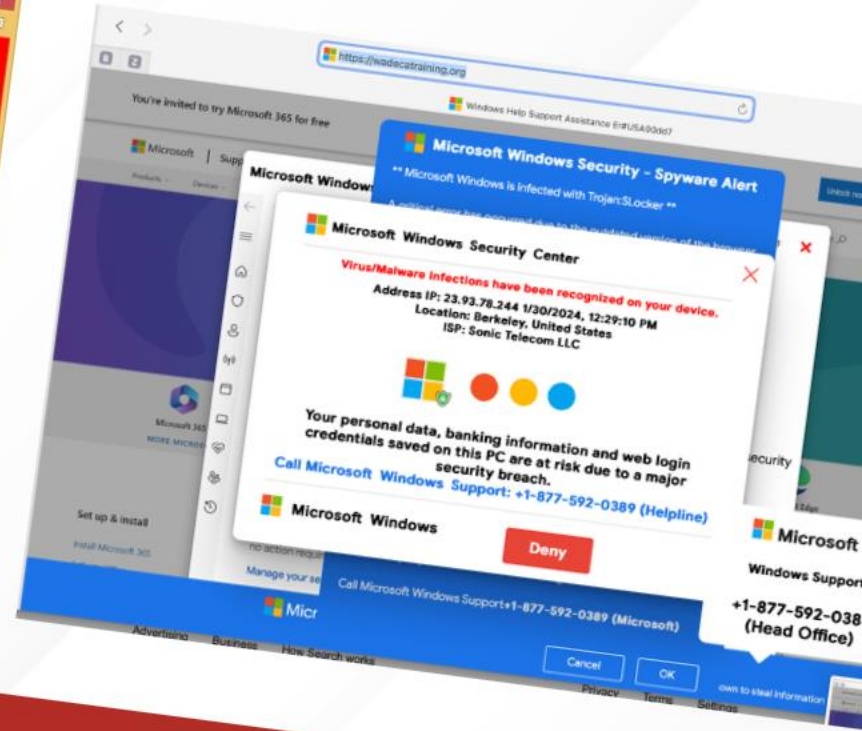
OK

Windows Security: Contact Support +1-866-914-0330 (Toll-Free)

Pop-Up Ad Scams

- A pop-up ad scam is a deceptive online advertisement that appears suddenly on your screen, often **mimicking legitimate alerts**.
- These ads may trick users into clicking malicious links, downloading malware, or sharing personal information by claiming urgent issues like **fake virus warnings or too-good-to-be-true deals**.
- Staying cautious and avoiding interaction** is key to protecting your device and data.

Pop-Up Ad Scams



How Do We Get Rid of It?

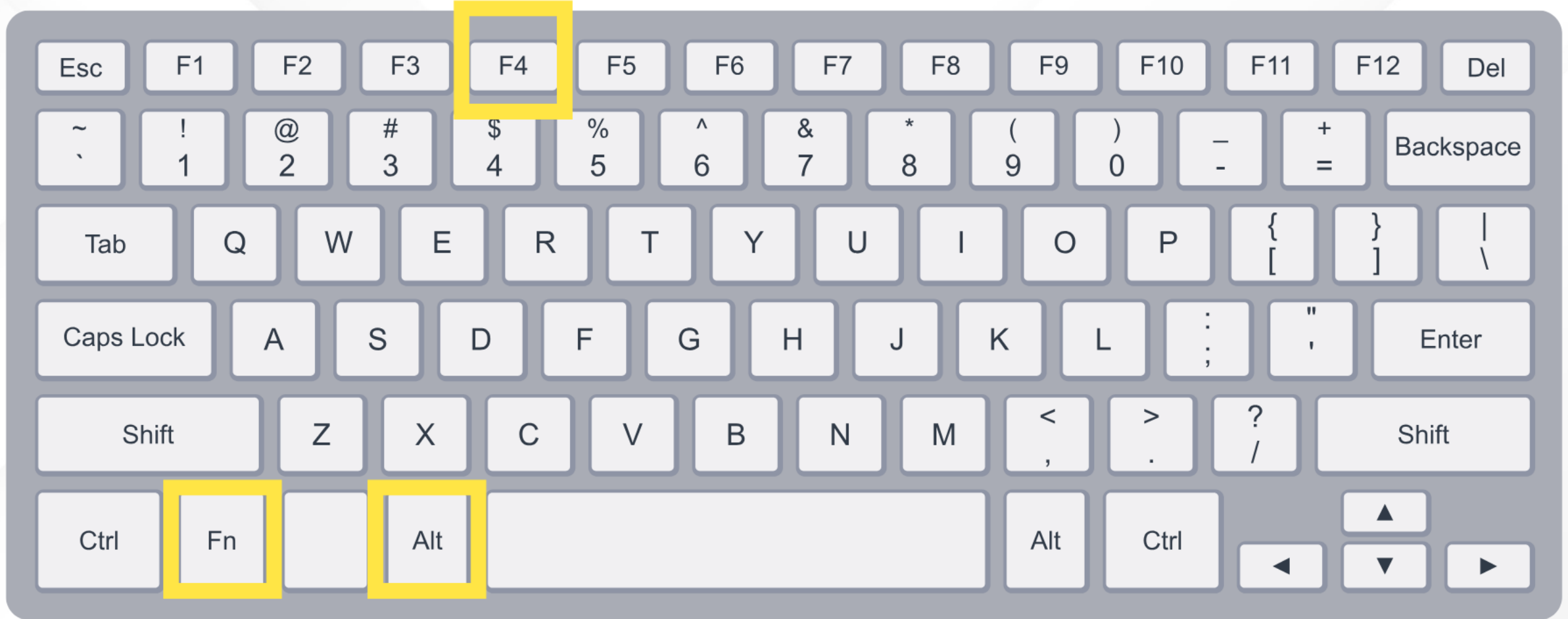
On a computer: The web browser must be closed. Here are some simple ways to do that:

- Close the program in the traditional way by clicking the red X in the top right corner.
- If it will not let you click the red X, trying using the **“Force Quit”** keyboard shortcut to close the program. You can do this by **holding the “ALT” key and pressing “F4.”** Also known as “ALT+F4”.
- Some keyboards require the “Fn” aka the “function” key to engage the F4 key, **if the “ALT+F4” method is not working, hold the “ALT” and “Fn” keys and then press F4.**
- Apple Computers:** Hold the “command” key and press “Q”

How Do We Get Rid of It?



How Do We Get Rid of It?



How Do We Get Rid of It?



Better Safe Than Sorry!

- If you are truly worried about a potential security threat on your device, **take it to a professional!** (*or the techy grandchild!*)
- Never call the phone numbers** on scary looking screens!
- In-person assistance** is always more secure than speaking over the phone.

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Hugh
Nguyen

Clerk/Recorder - County of Orange



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McGinley



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CRIMINAL INVESTIGATIONS: WHITE COLLAR CRIME

SPECIAL AGENT DANIEL CLIFT

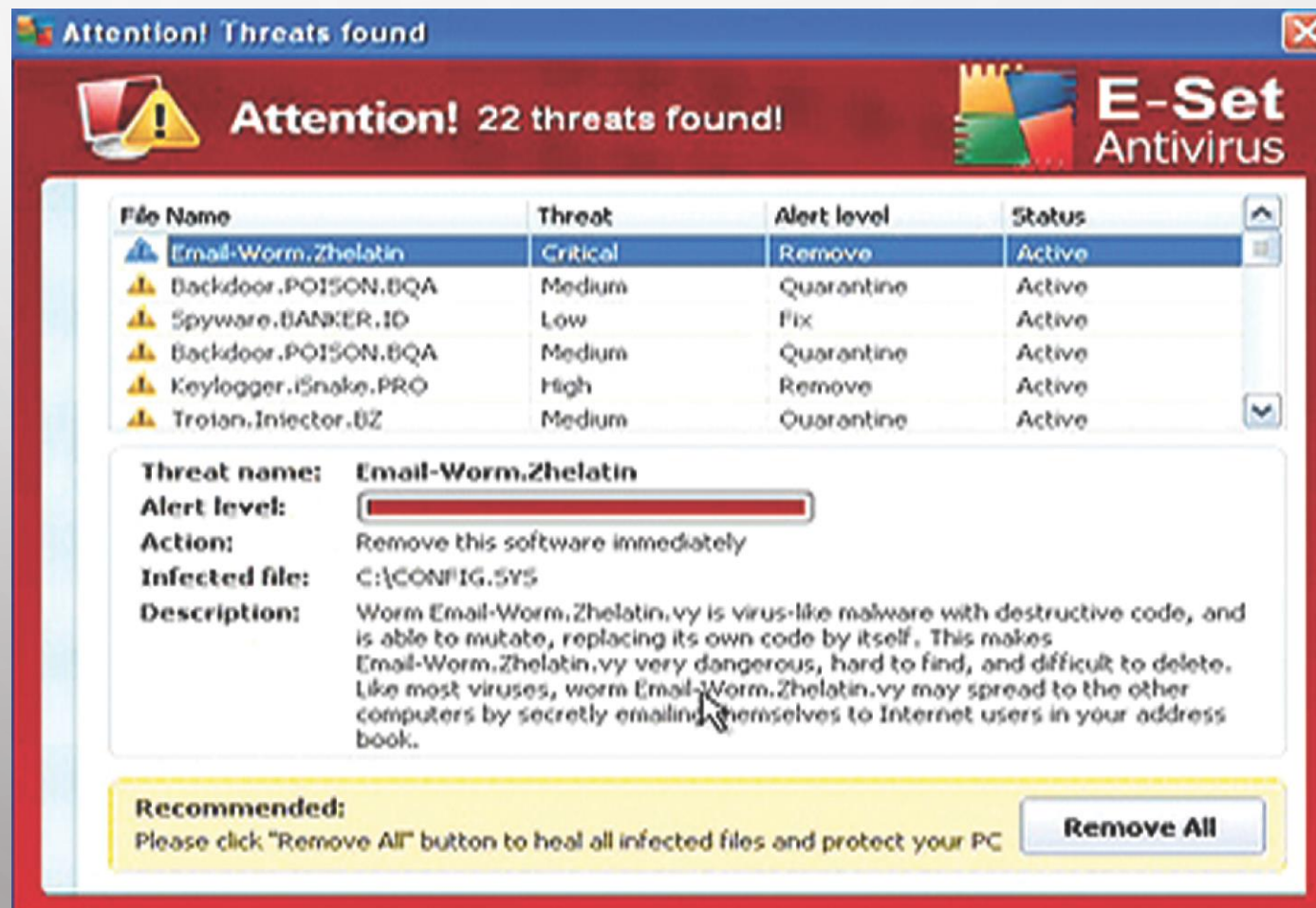
SUPERVISORY SPECIAL AGENT BRETT CHABOT

TOPICS OF THE DAY

- Technology Support Scams (“Tech Support”)
- Technology enabled investment scams
- Impersonation Scams



TECH SUPPORT SCAMS



A decorative graphic on the left side of the slide consisting of a network of thin, dark blue lines. These lines branch out and connect to small, light blue circles, resembling a stylized circuit board or a digital network diagram. The lines and circles are more densely packed in the upper left and become sparser towards the bottom left.

**YOU'RE SURFING THE INTERNET, WATCHING YOUR
FAVORITE CAT VIDEO WHEN SUDDENLY...**

You're invited to try Microsoft 365 for free

Microsoft | Support

Windows security

- scan
- scan plan
- report

Installation & updates

Troubleshoot & repair

Accessibility

day easier with Windows 11

helps you get it done.

GET THE DETAILS >

WATCH MEET WINDOWS 11 VIDEO SERIES >

WELCOME TO ALL THINGS WINDOWS >

59°F Mostly cloudy

Search

1:01 PM 6/4/2025

Access to this PC has been blocked for security reasons. Do not access or restart this PC. If you overlook this basic warning, you may lose information about this framework. Contact support as soon as possible and a Microsoft expert will guide you through the investigation over the phone. Running this application may put your PC at risk.

Call Windows Support: [Call us directly +1-866-771-2051](#)

Windows Defender Security Center

Access to this system is blocked for security reasons.

Please call Windows Support:

[Call us directly +1-866-771-2051](#)

Windows

Allow Deny

cause your Windows registration to be suspended.

Call Windows Support:

Call us directly +1-866-771-2051

cancel OK

```
C:\WINDOWS\system32\CMD.exe - DIR /S
18/05/2011 01:02 318.984 f _00000e
19/05/2011 15:36 36.416 f _000016
19/05/2011 15:45 31.700 f _000010
19/05/2011 18:58 25.022 f _00001a
19/05/2011 21:28 29.503 f _00001e
19/05/2011 22:01 26.209 f _00001f
19/05/2011 22:01 67.597 f _000020
21/05/2011 09:40 29.004 f _000020
22/05/2011 16:02 36.600 f _000024
22/05/2011 16:10 29.209 f _000039
22/05/2011 16:10 19.486 f _00003a
22/05/2011 16:10 38.525 f _00003b
22/05/2011 16:10 40.201 f _00003c
22/05/2011 16:10 38.194 f _00003d
22/05/2011 16:10 180.941 f _00003e
22/05/2011 17:23 25.878 f _00003f
22/05/2011 17:23 25.870 f _000040
22/05/2011 17:23 21.022 f _000041
24/05/2011 20:28 32.163 f _000046
24/05/2011 21:03 0 f _000047
24/05/2011 21:03 0 f _000048
24/05/2011 21:03 0 f _000049
24/05/2011 21:03 0 f _00004a
25/05/2011 19:27 19.763 f _00004c
25/05/2011 19:27 19.763 f _00004e
```

Microsoft

Call support:

[Call us directly +1-866-771-2051 \(Security Support\)](#)

TECH SUPPORT SCAM

- In this example, a pop-up window appeared, designed to convince the user that their computer was infected and they must ***IMMEDIATELY*** call the phone number.
- Once you are on the phone, believing a kind tech support person is there to help, an actor in a foreign country is going to gain access to your computer, finances, etc.



POP-UP TECH SUPPORT OR RANSOMWARE?

Tech-Support Pop-Up



Ransomware Screen



TECH SUPPORT SCAMS: METHODS

- Unsolicited *telephone call or email* informing you that your account (email, social media, bank, PayPal, etc.) has been compromised, followed by assistance to help you *fix* the issue (i.e. give the scammer complete access to your finances)





Official Invoice

Thank you for your business.

Dear Valued Customer (tank24017@gmail.com),

Your recent Bitcoin (BTC) payment has been successfully received.

Thank you for using our Bitcoin payment gateway. Your transaction has been securely processed and recorded on the blockchain. Below are the details of your confirmed BTC transfer.

The confirmation may take up to 24–48 hours depending on the network traffic.

Help Desk Number: +1 (888) 703-0555

Please find your transaction details below:

Invoice Number	WFA-372861-SHATTGIB-10470
Date of Purchase	2025, May 20
Product Name	BTC (0.0036)
Billing Amount	\$599.99USD
Payment Method	Auto Debit – PayPal
Status	Payment Successful

For any billing disputes or to cancel your order, please reach out to our PayPal Billing Team within the next 48 hours. We're available 24/7 to assist you.

- +1 (888) 703-0555 (Toll-Free)
- support@paypal-securehelp.com

Important: If this transaction was unauthorized or you wish to cancel, please contact our support immediately to avoid further charges.

Thank you for choosing PayPal. We value your trust in our services and remain committed to keeping your digital life safe and secure.

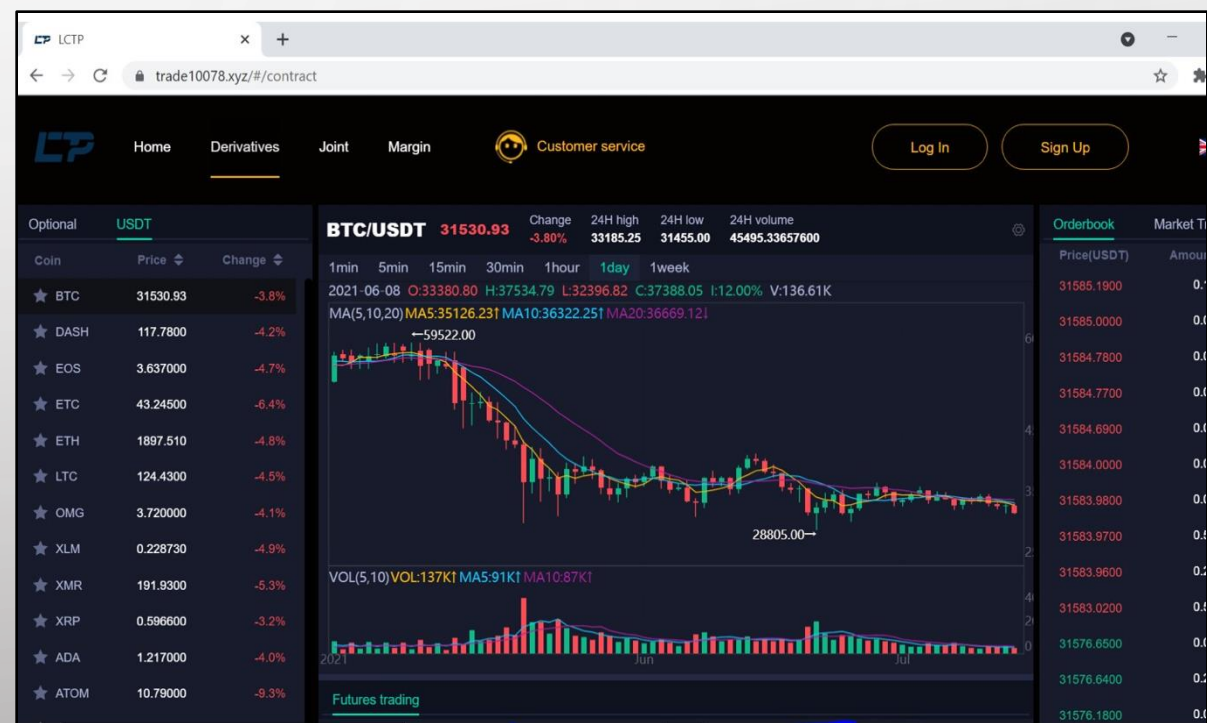
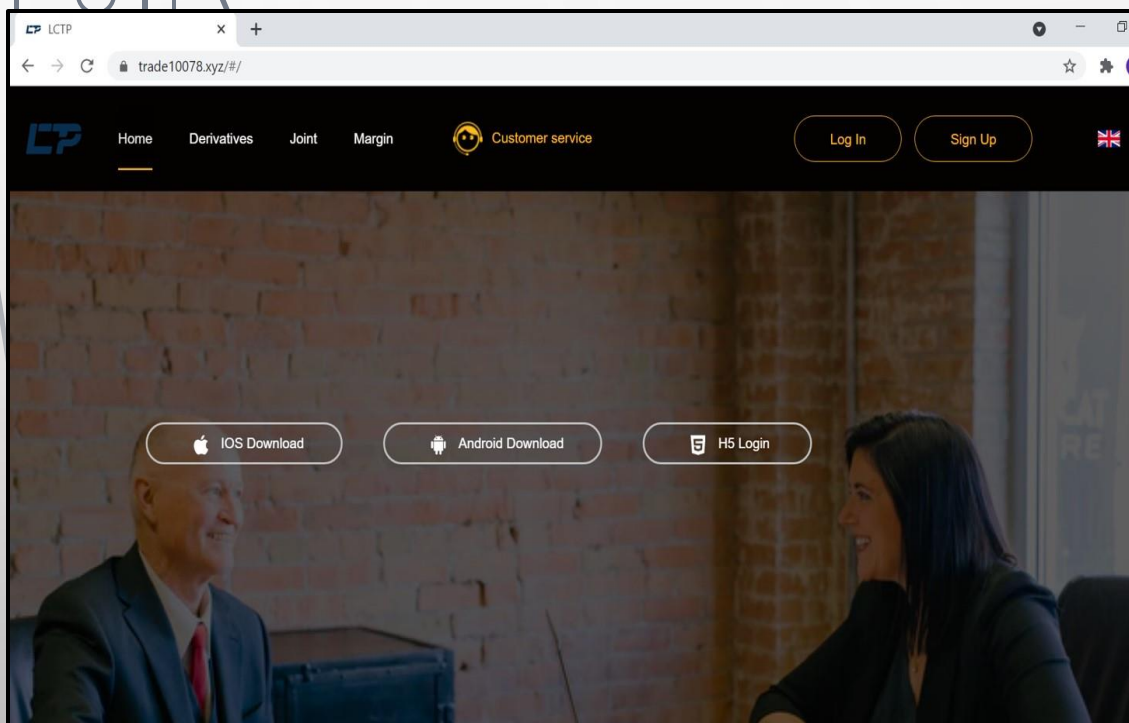
**140 Bitcoin... currently valued at
approximately \$14,700,000.00***

*Based on \$105,000 / Bitcoin valuation

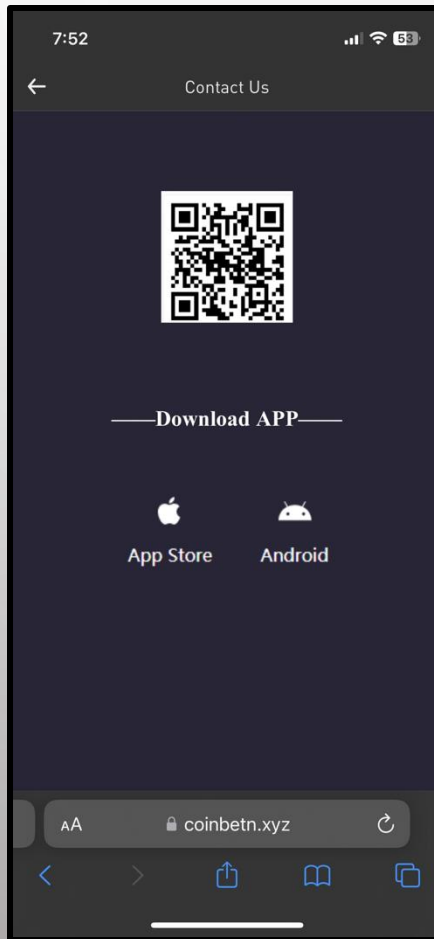
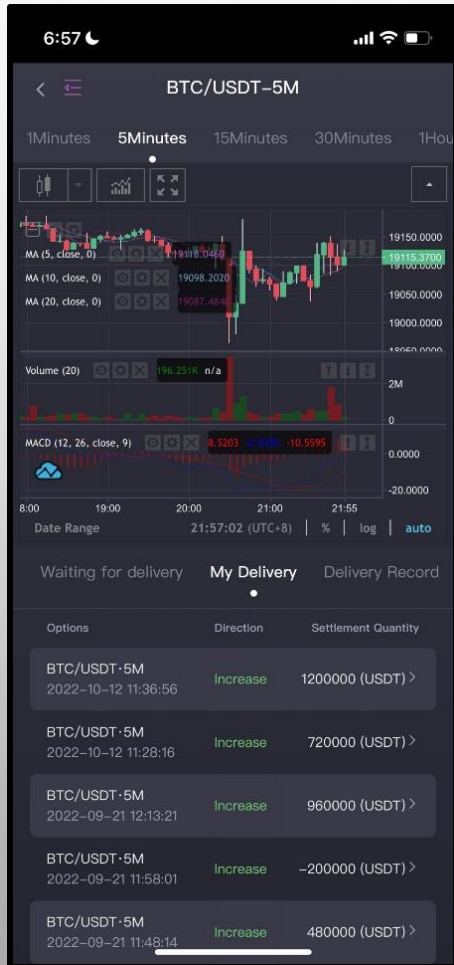
INVESTMENT SCAMS

- Make contact: Social media, unsolicited text messages, LinkedIn (i.e. professional based), etc.
- Build a relationship
- Introduce an investment opportunity - fictitious brokerages
- Steal as much **wealth** as possible





MOBILE TRADING APPLICATIONS



POLITICS

Cryptocurrency ‘pig butchering’ scam wrecks Kansas bank, sends ex-CEO to prison for 24 years

PUBLISHED WED, AUG 21 2024•4:06 PM EDT | UPDATED THU, AUG 22 2024•10:50 AM EDT

LEARN BEFORE YOU EARN!

Cryptocurrencies can be a fascinating investment vehicle... **HOWEVER...**

- Investors who do not understand cryptocurrency should educate themselves before moving their life-long savings to **any** platform.
- Stick to well-known companies based in the United States.
- Scammers offer to teach and mentor their targets... **NEVER** take financial advice from someone you only know via text messaging / email exchanges.



WHY RECOVERY OF FUNDS IS SO DIFFICULT...



Dan on a Thursday...

Swap Service:
Requires request
for output address

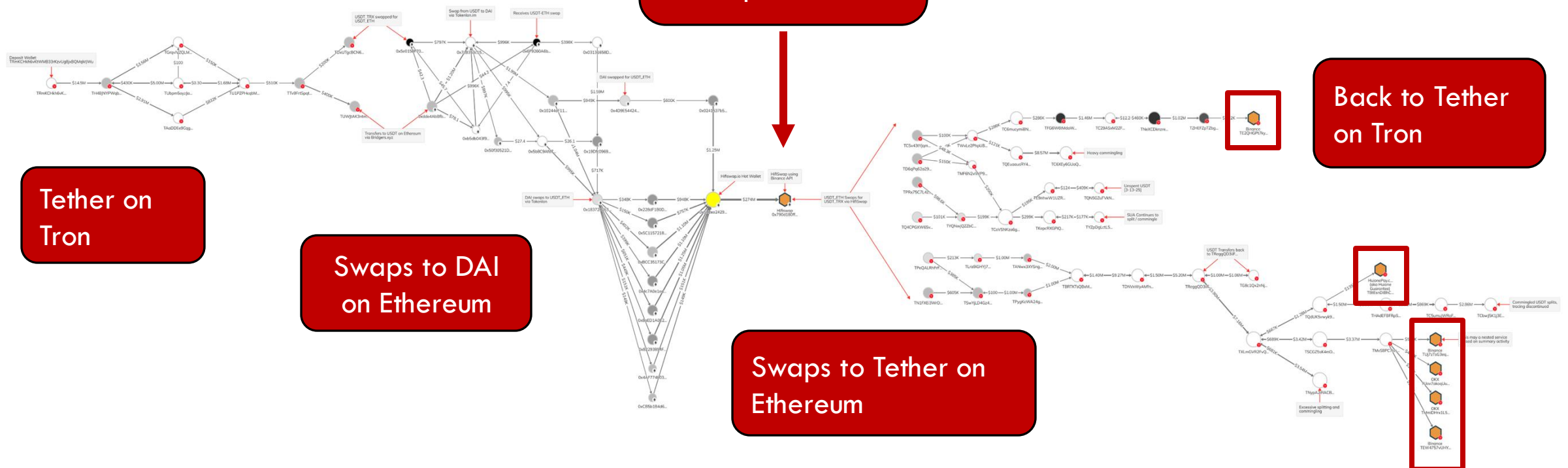
Back to Tether
on Tron

Tether on
Tron

Swaps to DAI
on Ethereum

Swaps to Tether on
Ethereum

VASP Deposits:
Crypto liquidated for foreign
currency / overseas bank
deposits



IMPERSONATION SCAMS

“HI THIS IS OFFICER SMITH FROM US CUSTOMS AND WE NEED YOU TO SEND US \$50,000 OR WE’LL ARREST YOU!”

LAW ENFORCEMENT NEVER OPERATES LIKE THIS!

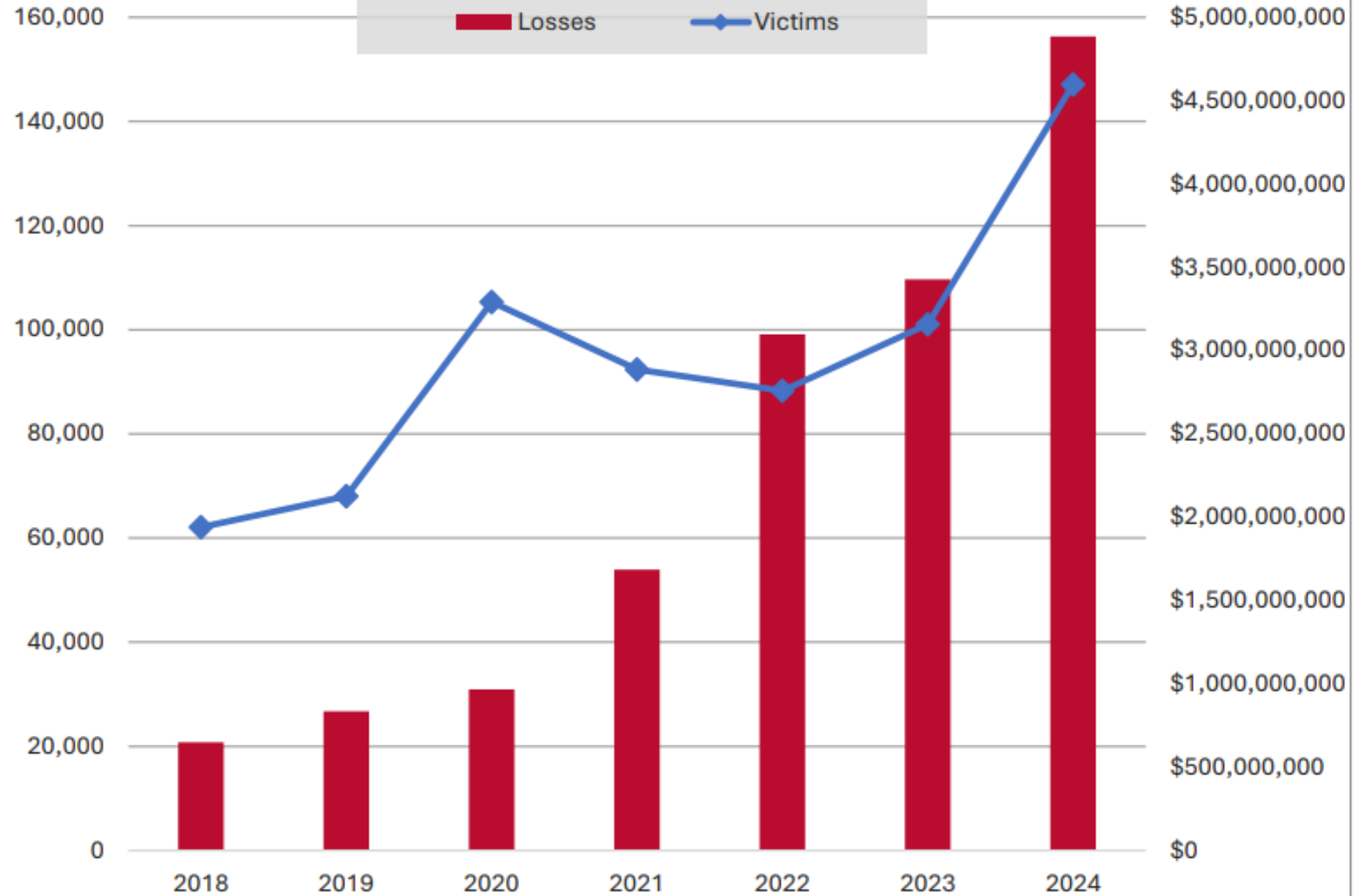
- **IMMEDIATELY** hang up!
- **NEVER...NEVER** transfer any money.
- If concerned, contact your local police department or FBI Office.

the money...

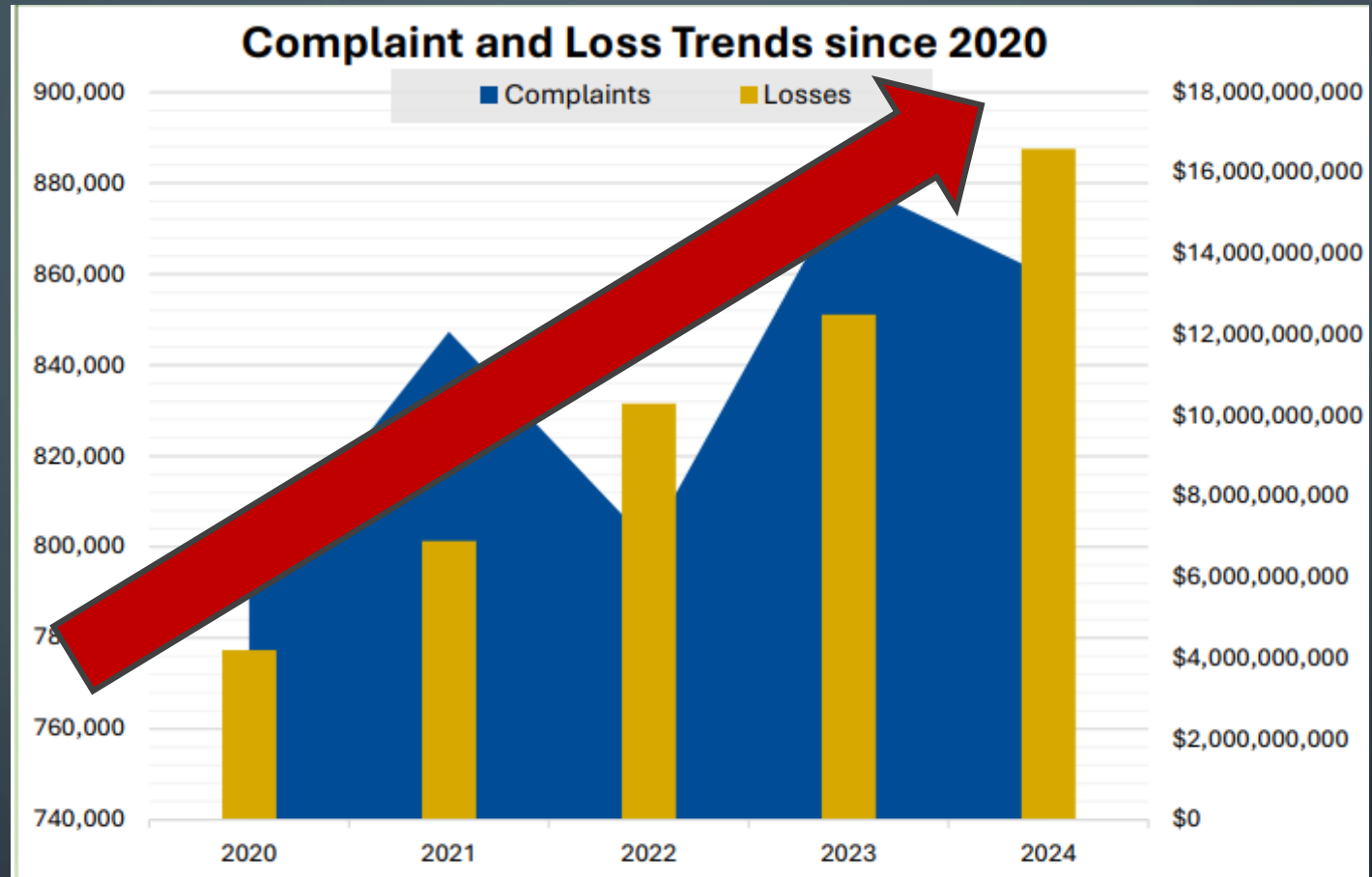
REPORTING

- IC3.Gov – Regardless of loss or other methods of reporting.
- Local Police or Sheriff's Department
- FBI National Intake line: 1-800-CALL-FBI (225-5324)
- In person at FBI Office (by appointment only!)

Complainants 60+ Reporting to IC3



**Alarming Trends
in financial
fraud.**



3 COMPLAINTS - PAST FIVE YEARS

**\$50.5 Billion
in Losses**

836,000 Average

STAY SAFE AND WATCH OUT FOR EACH OTHER.



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