



Financial Scams

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How the scam works

Scammers use different tactics:

SCARE

PANIC

URGENCY

How the scam works

- Stories about grandchildren in distress
- Large cash prizes (Sometimes claiming millions)
- Romantic interest with a wealthy partner
- Real estate investments
- Attractive business deal
- IT technical support
- Online retailers claiming issue with order or purchase
- Government Imposters
- Health Care Imposters

Scam success

FBI reported in 2021

74% increase from 2020

92,371 Internet crime victims OVER the age of 60

\$1.7 BILLION – Total losses of victims

Most common methods

1. Online Shopping
2. Business Imposters
3. Tech Support Scams
4. Government Imposters
5. Prizes, Sweepstakes, Lotteries

How do they contact you?

Websites or Applications

Website Ads or Pop-ups

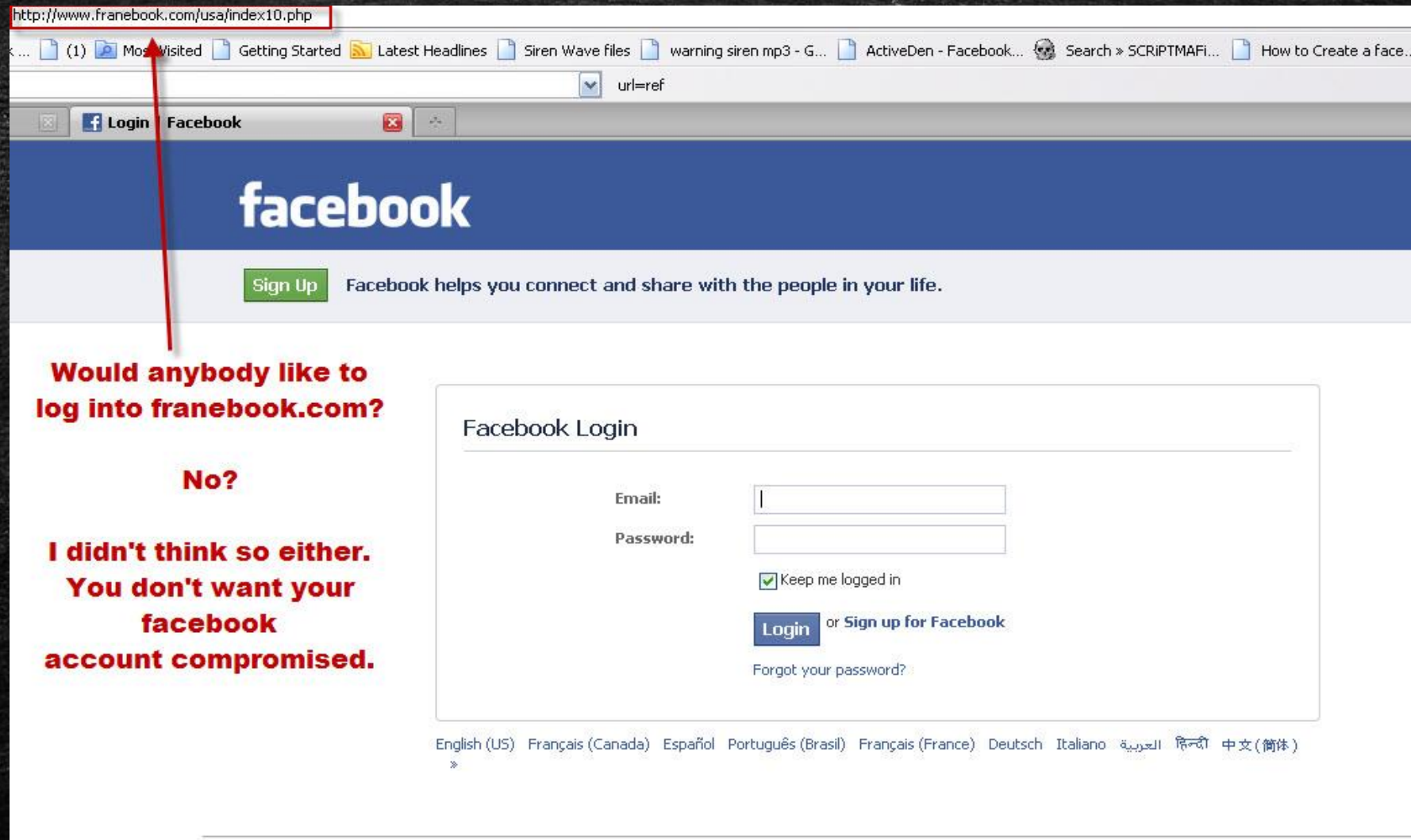
Phone Calls

E-mail

Text messages

Social Media

Websites or Applications



The image shows a screenshot of a web browser displaying the Facebook login page. The browser's address bar contains the URL `http://www.franebook.com/usa/index10.php`, which is highlighted with a red box. A red arrow points from this URL bar down to the text on the left side of the page. The browser's tab bar shows a single tab titled "Login Facebook". The page header features the Facebook logo and a "Sign Up" button. The main content area includes a "Facebook Login" form with fields for "Email" and "Password", a "Keep me logged in" checkbox, and "Login" and "Sign up for Facebook" buttons. A "Forgot your password?" link is also present. At the bottom, there is a list of language options: English (US), Français (Canada), Español, Português (Brasil), Français (France), Deutsch, Italiano, العربية, हिन्दी, and 中文(简体).

Would anybody like to log into franebook.com?

No?

I didn't think so either. You don't want your facebook account compromised.

Facebook Login

Email:

Password:

Keep me logged in

or [Sign up for Facebook](#)

[Forgot your password?](#)

English (US) Français (Canada) Español Português (Brasil) Français (France) Deutsch Italiano العربية हिन्दी 中文(简体)

Website Ads or Pop-ups

WARNING: CPU VIRUS ALERT ✕

 **WARNING!**

YOUR COMPUTER IS INFECTED:

System Detected (2) Potentially Malicious Viruses: *Rootkit.Sirefef.Spy* and *Trojan.FakeAV-Download*. Your Personal & Financial Information **IS NOT SAFE.**

To Remove Viruses, Call Tech Support Online Now:

888-609-
(High Priority Virus Removal Call Line)

Your IP Address: 5.14.186.178 | Generated on 03-22-2014 | Priority: Urgent

E-mail



Dear business owner,

A criminal complaint has been filled against your company.

Your company is being accused of trying to commit tax evasion schemes.

The full text of the complaint file (PDF type) can be viewed on the IRS website, by visiting the following link :

http://www.irs.gov/complaints/view_complaint.aspx?complaint_id=312142&hash=194yt&dhui8g42

An official response from your part is required, in order to take further action.

Please review the charges brought forward in the complaint file, and contact us as soon as possible by :

Telephone .

[http://\[redacted\].ru/wp-content/themes/sidious/stylechanges/css/complaint.php](http://[redacted].ru/wp-content/themes/sidious/stylechanges/css/complaint.php)

Toll-Free, 1-800-829-4933

Email: complaints@irs.gov

Thank you,

Internal Revenue Service

Fraud Prevention Department

ALERT

Link in fake IRS email goes to
malicious code on a hacked website

Text messages



Social Media



CONGRATULATIONS!
(1) \$1000 Amazon Gift Card

1 is reserved just for you, *Facebook User!*

Step 1: Click the "CONTINUE" button to claim your prize.
Step 2: Enter the correct information on the next page to claim your prize.

2 You only have **4 minutes 14 seconds to claim your prize!**

 **CONTINUE**

1 Unpersonalized phrasing

2 Wording that sounds urgent

How do they get your money?

Money Wire

- Wiring money is like sending cash.
 - Once you send it, you usually cannot get it back
- Do NOT wire money even if someone sends you a check and tells you to deposit it and wire some of the money back. You will have to repay the bank. Sometimes the "money" is stolen and the victim helped launder it.

How do they get your money?

Gift Cards

Gift cards are for gifts. Once the code on the back is provided, the scammers have full control of that cash, and it is gone forever. No legitimate business or government agency will insist that you pay with a gift card.

How do they get your money?

Crypto Currency

Cryptocurrency is not legally protected like other securities or legal tender. If someone requires payment via Bitcoin, Ethereum, or some other crypto currency, it is more than likely a scam.

What to do if victimized

Contact your local bank and credit card companies.

- FREEZE BANK ACCOUNTS
 - Money cannot move in or out
 - Your bank will help you move the money to a new secure account

- CANCEL CREDIT CARDS
 - Your credit company will issue you new cards

How to report a scam?

If you believe you were the target or victim of a scam, report the fraud to the Federal Trade Commission (FTC)

There is a "Report to help fight fraud!" On their front page.

[ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)

You can also report to your local Law Enforcement Agency (City in which you reside)

How to report a scam?

Local Law Enforcement Agencies have limitations...

When it comes to recovering your money, your bank will be able to assist you better than the Police.

Anything involving international transactions will limit the Police's ability to identify the scammers.



Questions?
