SCAMS AND FRAUD AWARENESS

Protecting Our Seniors From Scams and Frauds

Presented By:

Sheriff Gary Hofmann

Queen Anne's County Office of the Sheriff

COMMON SCAMS TARGETING THE ELDERLY

Recognize Warning Signs and Preventative Steps

Why Seniors Are Targeted:

- Isolation
- Less Tech-Savvy
- Trust in Others

Safeguarding Against Scams

WHY SENIORS ARE VULNERABLE

Factors Contributing to Vulnerability

- Cognitive issues
- Loneliness or isolation
- Lack of digital literacy
- Financial security or savings

TYPES OF SCAMS TARGETING ELDERLY

COMMON SCAMS

- **Tech Support Scams**
  Fake support calls claiming computer issues.

- **Health & Prescription Fraud**
  Fake insurance or prescription offers.

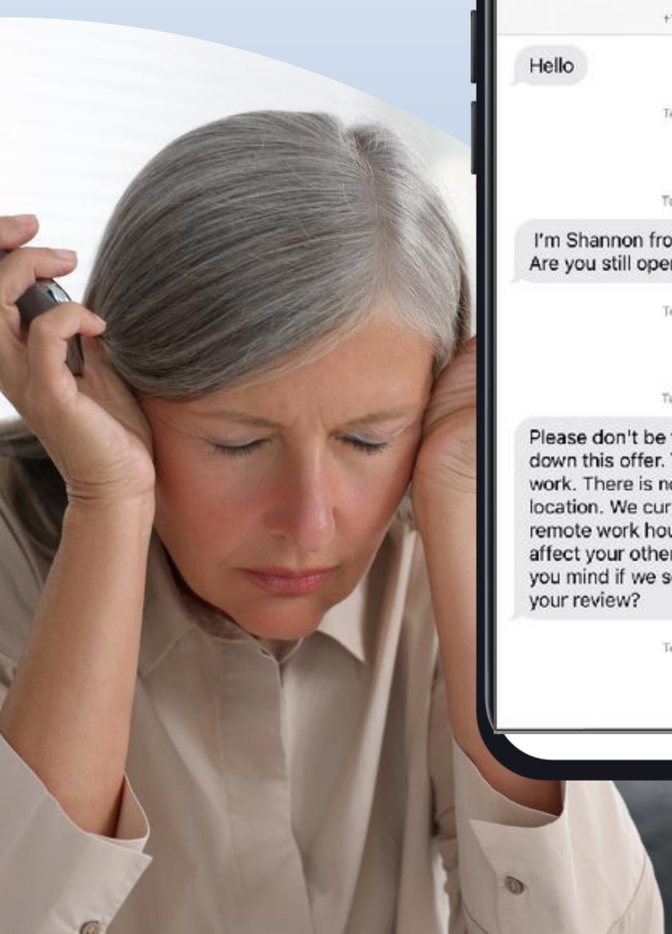
- **Grandparent Scams**
  Impersonating family members needing money urgently.

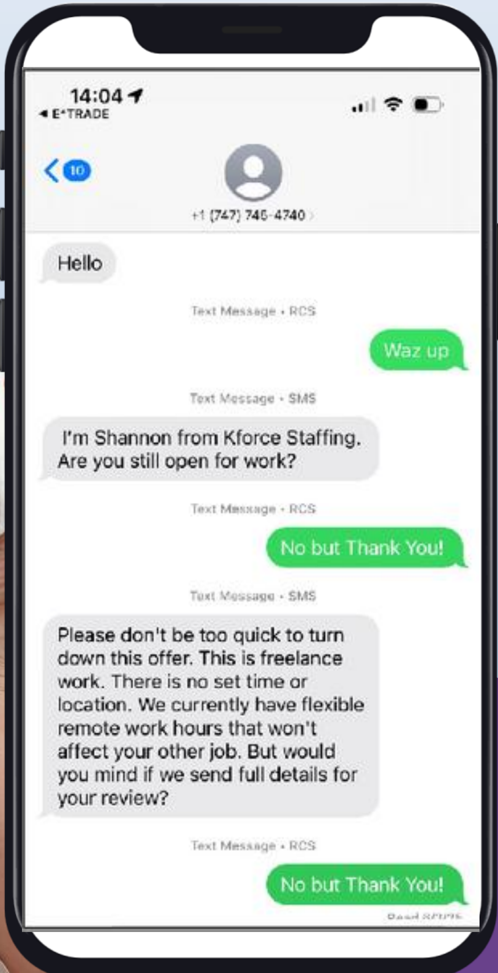
TYPES OF SCAMS TARGETING ELDERLY

COMMON SCAMS

- **Investment or Charity Fraud**
  Fake investments or donation requests.
- **Lottery and Prize Scams**
  Claiming the senior won a prize but must pay fees.
- **Romance Scams**
  Fraudsters feign romantic interest for financial gain.

CURRENT TEXT MESSAGING SCAMS





E-ZPass Final Reminder:
You have an outstanding toll.Your toll account balance is outstanding. If you fail to pay by March 22, 2025. You will be penalized or subject to legal action.
Now Payment:

https://e-zpassny.com-soq.xin/us

(Please reply Y, then exit the SMS and open it again to activate the link, or copy the link to your Safari browser and open it)
Please settle your toll immediately after reading this message to avoid penalties for delaying the payment.
Thank you for your cooperation.

Maryland State Department of Motor Vehicles (DMV) Final Notice: Enforcement Penalties Begin onJune 10 .
Our records show that as of today, you still have an outstanding traffic ticket. In accordance with New Maryland State Administrative Code 15C-16.003, if you do not complete payment by June 9, 2025, we will take the following actions:

1. Report to the DMV violation database
2. Suspend your vehicle registration starting June 10
3. Suspend driving privileges for 30 days
4. Transfer to a toll booth and charge a 35% service fee
5. You may be prosecuted and your credit score will be affected

Pay Now:

https://mva.gov-tollbihmy.asia/pay

Please pay immediately before enforcement to avoid license suspension and further legal disputes.
(Reply Y and re-open this message to click the link, or copy it to your browser.)

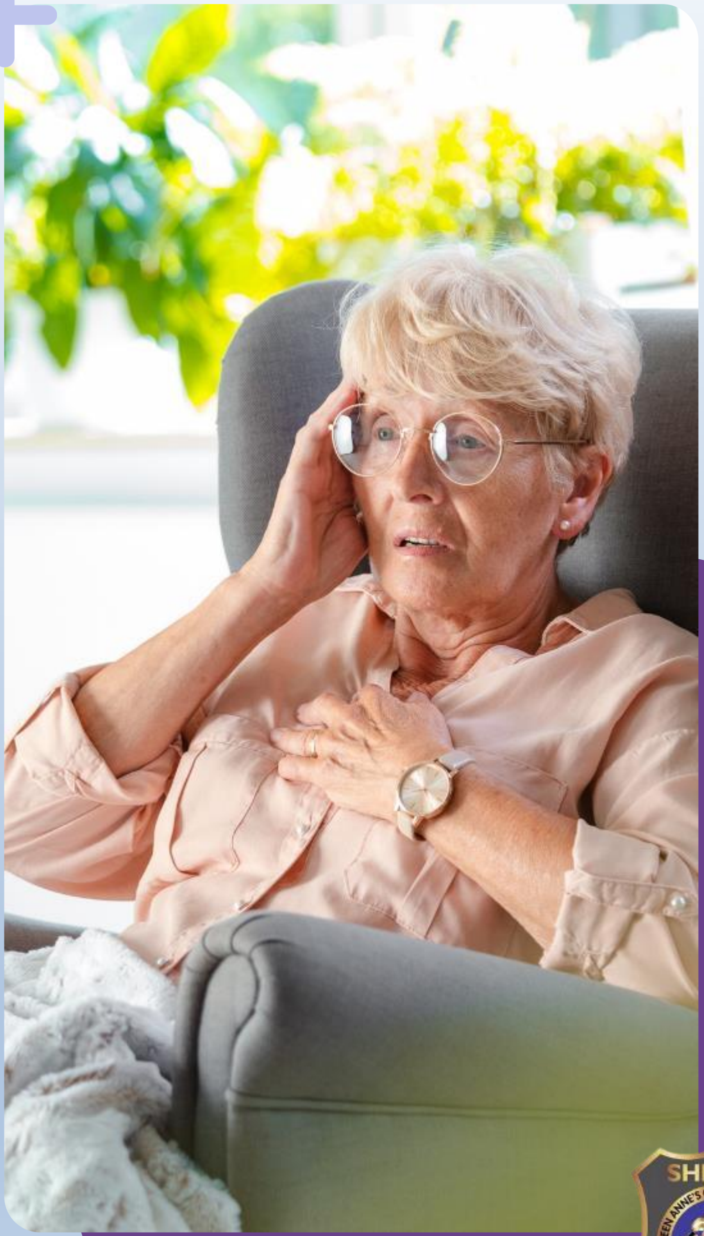
ACTUAL QUEEN ANNE'S COUNTY THEFT BY CAREGIVER

- *Be vigilant and aware!*
- *This was a trusted caregiver.*
- *Caregiver was not with a company, bonded, or insured.*
- *Family gave money to mother weekly.*
- *Mother could not remember what she was spending the money on due to dementia.*
- *Caregiver was removing money from purse weekly and saying that she had ordered pizza and groceries.*
- *Caregiver was removing money and placing it in her boot.*
- *Sheriff's Office installed hidden camera catching and convicting the caregiver for theft.*

SPOTTING RED FLAGS

WARNING SIGNS

- Unsolicited calls or emails requesting personal information.
- Urgent requests for money transfers or gift cards.
- Messages with poor grammar or unusual requests.
- “Too good to be true” promises (e.g., lottery winnings).
- Caller demands secrecy or urgency.
- Large amount of mail soliciting donations or prize redemption.



CONSEQUENCES

FINANCIAL LOSS

- *Savings*
- *Retirement funds*

EMOTIONAL

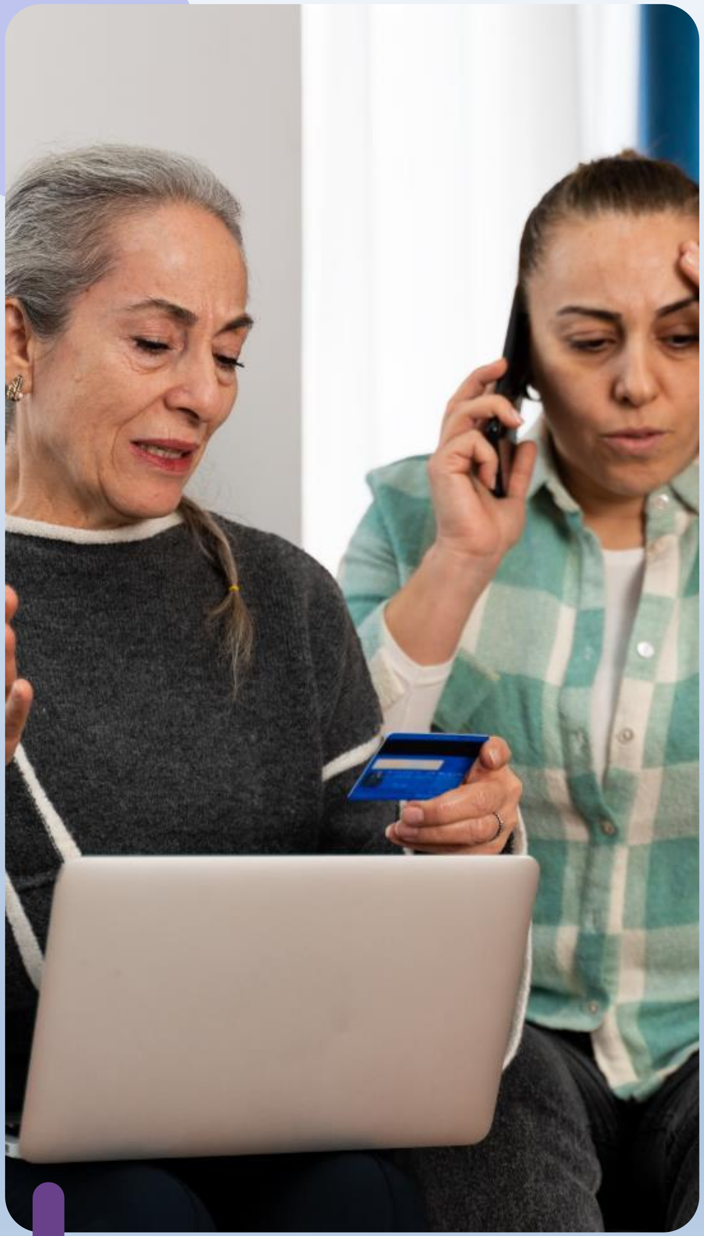
- *Emotional trauma*
- *Embarrassment or fear*
- *Strain on family relationships and trust*

FAMILY REACTIONS

- *Strain on family relationships and trust*
- *Denial that it's happening, or family has little interaction prior to the task of caregiving*

IMPACT OF SCAMS ON SENIORS AND FAMILIES

SHERIFF
QUEEN ANNE'S COUNTY, MARYLAND
OFFICE OF THE SHERIFF
TO SERVE AND PROTECT
1706



HOW TO HELP PREVENT SCAMS

PROACTIVE MEASURES

- Stay educated about common scams.
- Monitor phone and online communications if possible.
- Set up fraud alerts on bank accounts.
- Speak to financial institutions.
- Check credit report.
- Use call-blocking services for known numbers.
- Encourage transparency and communication.

IMMEDIATE STEPS IF A SCAM OCCURS

- Report the scam to authorities.
- Contact the bank to freeze accounts if necessary.
- Document all interactions related to the scam.
- Seek support if you experience emotional distress from being victim to a scam.

RESOURCES FOR HELP AND REPORTING

CONTACT INFORMATION

- **Federal Trade Commission (FTC)**
  1-877-FTC-HELP
- **National Elder Fraud Hotline (USA)**
  1-833-FRAUD-11
- **State's Attorney's Office Queen Anne's County**
  410-758-2264
- **Local Law Enforcement for Immediate Assistance**
  Office of the Sheriff 410-758-0770
  Maryland State Police 410-758-1101
- **Support groups and counseling options for emotional support**

CONCLUSION AND KEY TAKEAWAYS

SUMMARY

- Stay vigilant, especially with unexpected communications.
- Stay updated on new scam trends.
- Act quickly if fraud is suspected to minimize damage.

Queen Anne's County

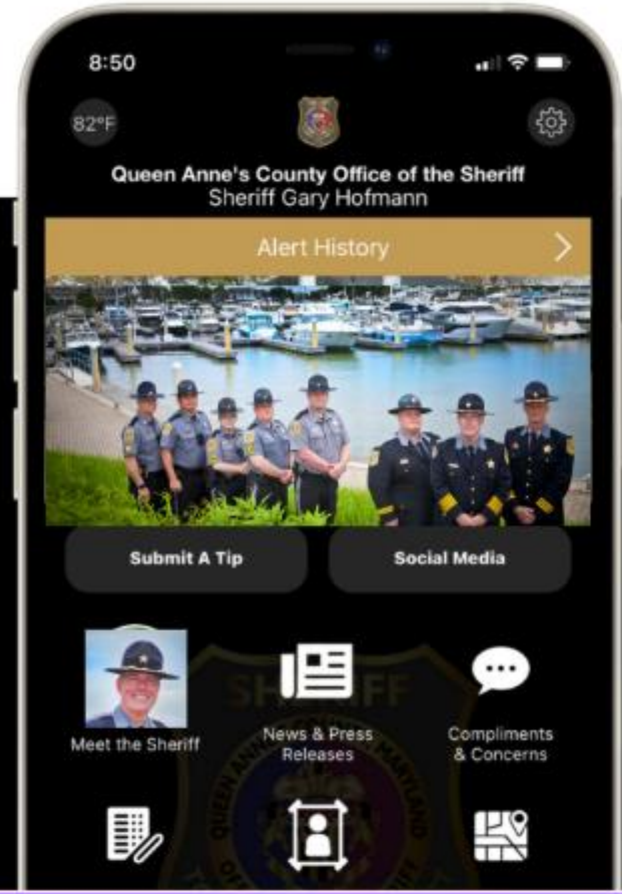
Office of the Sheriff

RECEIVE EMERGENCY ALERTS

Download our **FREE** mobile app today!

GET IT ON Google Play

Download on the App Store



YOU CAN ALSO FOLLOW US ON SOCIAL MEDIA

YouTube

THANK YOU

Questions, Clarifications, Experiences?

Sheriff Gary Hofmann

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