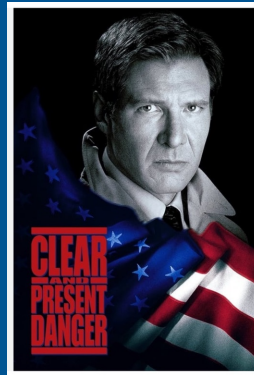


Fraud Aimed at Seniors: A Clear and Present Danger Part One

by Bill Smith
August 8, 2023



Beware of Scams

Scam Awareness

PG&E reminds customers to be aware of these common scams.

Disconnection Deception
Scammers call threatening disconnection of your utility service, demanding immediate payment by prepaid cards.



Power Restoration Rip Off
Scammers offer to restore power quickly for immediate payment, typically when severe storms cause widespread power outages.



Equipment or Repair Bogus Fee
Scammers call demanding a separate payment to replace or install a utility related device or meter.



Hang Up on Calls From Crooks
Your utility company will never demand immediate payment by prepaid cards purchased at a local retail store.



Overpayment Trick
Scammers call claiming you have overpaid your utility bill, and you need to provide personal bank account information or a credit card number to facilitate a refund.



Smishing Scam
Scammers try to trick mobile phone users into giving personal info, which can be used for identity theft via a text or SMS message.



pgae.com/scams

Be Aware of Ongoing Telephone and Email Scams

Search for “Lincoln Police Fraud”

Lincoln Journal Star
[https://journalstar.com/news/local/crime-courts/lin...](https://journalstar.com/news/local/crime-courts/lincoln-woman-scammed-out-of-53000-police-say)

Lincoln woman, 85, scammed out of \$53000, police say

May 23, 2023 — A scammer purporting to be an employee from her bank told the woman to transfer \$53000 to a California-based account under the guise of a ...

York News-Times
[https://yorknewstimes.com/state-regional/crime-courts/...](https://yorknewstimes.com/state-regional/crime-courts/judge-appoints-receiver-in-lincoln-case-involving-44m)

Judge appoints receiver in Lincoln case involving \$44M ...

Jun 5, 2023 — 23, 2022, Marshbanks and Hill had made fraudulent statements with at least 14 banks, securing over \$20 million in loans. To get the money, he ...

COUNTY OF Placer
Scam alerts | Placer County, CA
placer.ca.gov

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Exterior Paint
Blenders
Comfort-Height Toilets

YOUR SCAM PROTECTION GUIDE

Don't fall prey to the latest text, email, and phone call tricks from fraudsters. Here's how to stay safe.

SCAM ALERTS
FRAUD HOTLINE

Elder abuse signs
Fraud alert
Placer PROTECT resources
Placer PROTECT presents
Select Language

Home » Government » Departments A - Z » District Attorney

Amazon is One Example of Fraud Awareness

Security and Privacy > Communications from Amazon.com >

Report Something Suspicious

We take fraud, scam, phishing and spoofing attempts seriously. If you receive correspondence you think may not be from Amazon, please report it immediately.

To report suspicious communications including: Emails, Phone Calls or Text Messages, please select the appropriate link below, based on how you have responded to the suspicious communication.

Report suspicious phone call, email or SMS/text message

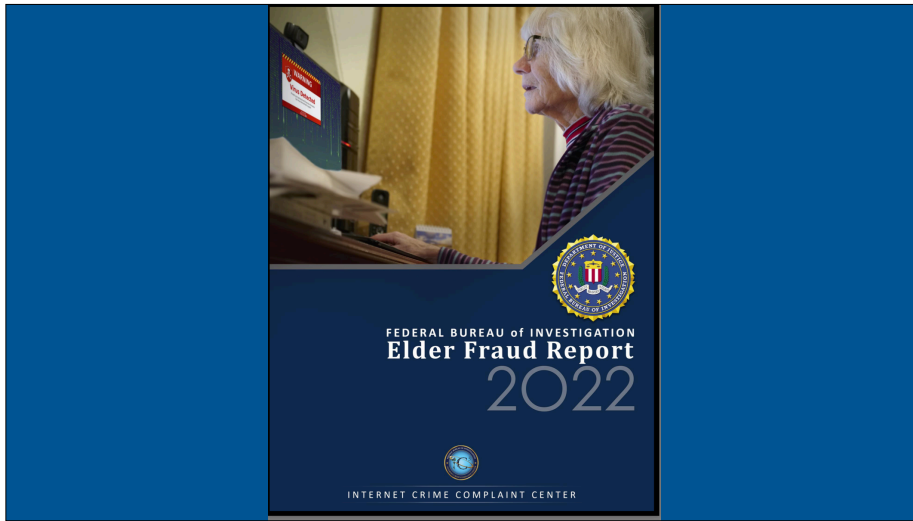
Select an option below based on how you have responded to the suspicious communication.

- I have not shared any information
- I have shared Amazon account information
- I have shared Banking information
- I have given remote access to my computer/devices
- I have shared other information



Nobody's Fool — Our Habits

- ❌ Focus — Think about what is missing
- ❌ Prediction — Seeing what we expect
- ❌ Commitment — We tend not to question our assumptions
- ❌ Efficiency — Time urgency removes time to ask more questions



- ❖ Are we at War?
- ❖ If so, how do we build our defenses?
- ❖ Enemy is very different from classic war.
- ❖ This is a World War.
- ❖ Governments have limited ways to build an offense.

Objectives of Seminars

- ✦ Part I — August 8 at 7:00pm
Recognizing the Threat
Developing our Defenses
- ✦ Part II — August 28 at 10:30am
Ten Steps to Improve Your Fraud
Defenses (Updated).
What to do if You are Victim of Fraud

Contrast the 1950-1960's with Today

- ✦ More Unity stemming from WWII
- ✦ More Trust — Locking homes and cars
- ✦ No TV, Internet, instant news
- ✦ No Social Media
- ✦ Schools with good parent/teacher relations
- ✦ No watered down justice system
- ✦ No instant gratification

We Live in a Different World

- ✦ Generations Think Differently
- ✦ Multiple World Views
 - ✦ Guilt - Innocence (Western)
 - ✦ Shame - Honor (Asia, Middle East)
 - ✦ Fear - Power (Africa)
- ✦ Crescendo of Tensions, Division
- ✦ Worldwide Marketplace

Think of a Scam as a Product

Product

Target

Appeal

Sale

Service

Legitimate
Commerce
or
Commerce with
Evil Intent

Why are Seniors Easy Targets?



Resist Change

Compassionate

Trusting

Have \$

Lonely

The Hook, The Appeal and The Close

The Hook



The Pitch



The Close



Hook — Yesterday and Today

The Hook



Face to Face

Phone

Snail Mail

Data Theft

Web

Email

Text

Social Media

Effectiveness of Cybercrime

Recognize and Block The Hook

- ❌ Ignore
- ❌ Don't answer calls from unknown callers
- ❌ Do not respond and ask to be removed from their list.
- ❌ Blocking # has little effect
- ❌ Be careful following links.
- ❌ Use unknown phone and message blocking
- ❌ Be careful if it sounds too good to be true.

Examples

Piper Thomas <pi Perthomas2468s...>

February 18, 2022 at 5:45 AM

Thank you for your order

To: paypaltem90@gmail.com Bcc: & 1 more

Details

Paypal pal Consumer,

Thank You for choosing Paypal for placing your Order BITCOIN.

Your order has been successfully placed.

The Payment will be shown soon within next 5 to 10 hours on PAYPAL.

PRODUCT INFORMATION

Memo Id	: OIHSHU656SKA
Item Name	: BITCOIN (BTC)
Order Placed Date	: 18th February 2022
Receiving Date	: Day After Place The Order.
Price	: 498.25 USD
Charge Mode	: PAYPAL

If you Wish to Cancel then please feel free to contact our Billing Department as soon as Possible.

You can reach us on +1 (8 5 8) - (6 0 9) - (6 6 1 0)

Regards,

paypal Billing Department

Ikec <ikectruebloodh996@gmail...>

October 26, 2022 at 10:44 AM

Your Premium subscription PAYMENT has been successfully PAI...

2 recipients

Details

Payment Notification

HELLO USER,

A payment was submitted to Norton 360 PREMIUM 2 years SUBSCRIPTION Auto renewal Plan. It will be reflected in your Bank account within 1-2 Business days.

PAYMENT INFORMATION

Service:	Norton 360 Premium	Covers up to 10 DEVICES – 2 Years
INVOICE NUMBER:	427886007658	
Date:	OCTOBER 26, 2022	
Invoice#	3293098790946	
Total Amount:	\$299.00	
Payment Method:	Auto-Debit	

Keep this for your records.

For any QUESTIONS, you may contact us at our Billing Support: +1 (805) – (206) – (2849).

Regards,

Team Norton

T-Mobile <chungnguyen10101985@gmail.com>

April 25, 2022 at 5:55 AM

Re: 2nd-Attempt-For William 4761


To: William.plzrkf@aol.com,

Cc: William.oclkzg@aol.com

Hide

This message is from a mailing list.

Unsubscribe X



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REWARD

T-Mobile®

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Reward. Click the Button Below To Get Started!

<https://bbtly.530.storage.googleapis.com/tpWhtmlmqsqzabacafcecdhacafchialchialchiacwadaffaccathtadffcacchigabcb>

CLICK HERE! Hover!

Begin forwarded message:


From: "Storage Google" <accounts@addeck.net>

Date: July 26, 2023 at 9:44:43 AM PDT

To: <azcm10.travel2@aol.com>

Cc: <azcm10.travel2@aol.com>

You have reached your storage limit



Dear customer,
Your Google storage is full.

As a result, you may not be able to upload new files to Google Drive and Google Photos. But, as part of your loyalty program, you can now receive an additional 50 GB for free before the files on your Google Drive are deleted.

Get FREE Storage

*After signing up you have to meet your credit card details for validation of your Gmail ID. We will not withdraw any amount.

PayPal Security Team <edwin1024wri@gmail.com>

October 20, 2021 at 6:10 AM

YOUR BOOKING CODE JN56-PL53

To: zara3650edw@gmail.com,

Bcc: Bill Smith <wsmith986@gmail.com>

Hide

Dear Client,

Your payment of \$538 USD has been sent for the Booking of the iPhone 12 pro max from Apple Store. You'll receive a confirmation mail as soon as your order will be dispatched, your product charge has been paid by your registered PayPal account and the transaction details will be forwarded to your banking statement in the next 24hrs.

Booking details of your product have been provided in this mail.

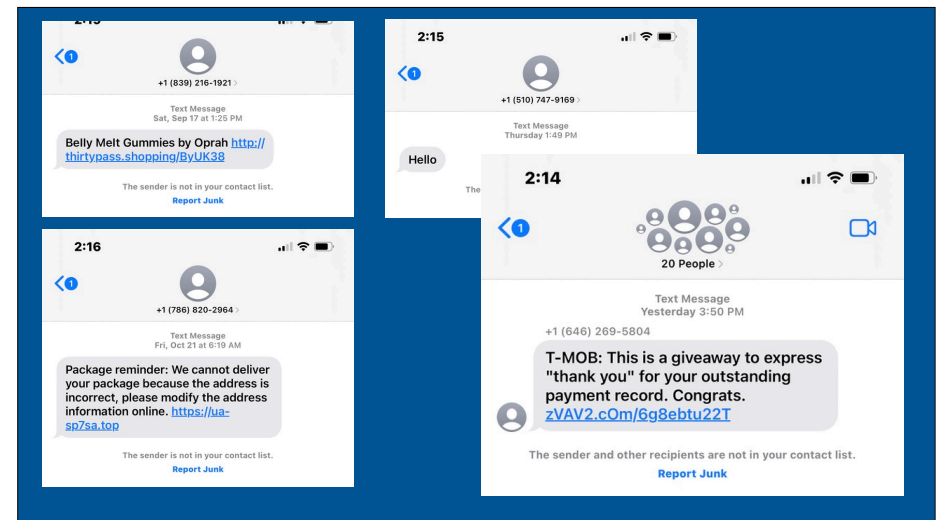
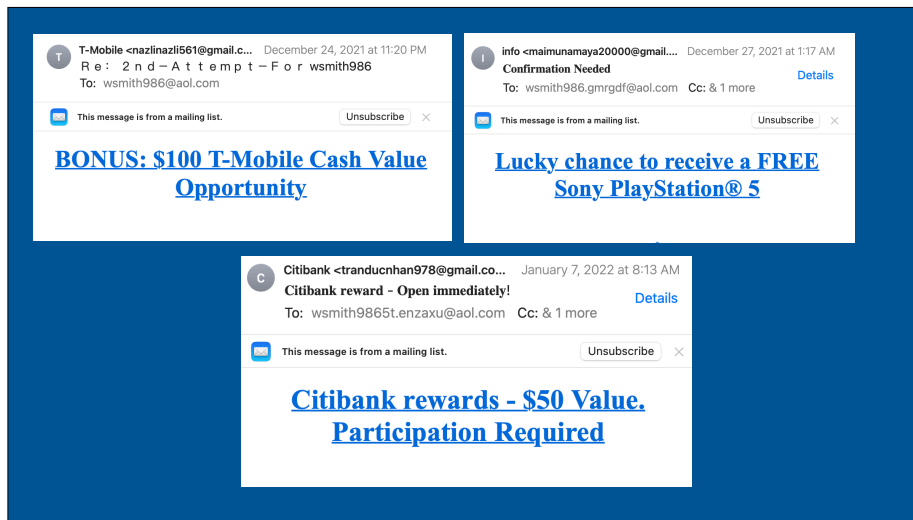
PayPal ID:	JN56-PL53
Product:	iPhone 12 pro max
Quantity:	1
Date:	20 th Oct 2021
Payment:	Paid Online

If you are unaware of this transaction and want to cancel/refund of this purchase,

Talk to us between: Mon – Sat (7:30 AM To 8:00 PM EST).

Kindly reach us at: +1 (800) - (427) - (6023)

Team
PayPal.



The Hook

- ✦ Person to Person
- ✦ Home Phone
- ✦ Cell Phone
- ✦ Email
- ✦ Message
- ✦ Websites
- ✦ Searches
- ✦ Advertising
- ✦ Buying History
- ✦ Social Media

Your First Response - Taking the Bait

The Pitch (Appeal)

- ✦ Must respond now
- ✦ This offer is today only
- ✦ More added if act now
- ✦ Fear!
- ✦ Free gift
- ✦ Free but you pay shipping
- ✦ Be skeptical
- ✦ Reference Check
- ✦ Don't be afraid to Say NO
- ✦ Too good to be true ...
- ✦ SLOW DOWN
- ✦ Read contracts

The Close (Sale)

- ✦ Review Costs
- ✦ Slow Down
- ✦ Justify the Purchase
- ✦ Pay with Caution
- ✦ Understand Your Risk
- ✦ Read Contracts (ask for help)

Building Fraud Defences

1. Securing Your Data
2. Phone Call Blocking
3. E-Mail Phishing
4. Message Blocking
5. Website Awareness, Links
6. Social Media



Exchange of Money

6. Credit and ~~Debit~~ Cards
7. Freeze Credit
8. Credit Monitoring
9. Apple Infrastructure
10. Identity Theft



What About Artificial Intelligence (AI)?

- ✦ AI will have a huge impact during next 10 years!
- ✦ Examples
 - Selecting Prime Targets
 - Imitation of another individual (Voice, Image)
- ✦ The War using Fraud will accelerate
- ✦ A Clear and Present Danger

Action to Take if you
are a victim of a
scam/fraud

The good news? There are things that you
can do if you've been the victim of a scam.

Part II —Specific ways to
improve your fraud defenses and what to
do if you have been scamed

Seminar on August 24, 2023 at 10:30am

Watch for the Handouts on lhaug.org

Fraud Aimed at Seniors:
A Clear and Present Danger
Part One

by Bill Smith
August 8, 2023

