

**GUMC HEALTH AWARENESS INITIATIVE  
AUGUST 2024**

**TOPIC: FRAUD SCHEMES AND SCAMS**

People of all ages are susceptible to fraud schemes or scams. People that are older are targeted more frequently by bad guys, just because typically older people have more accumulated wealth. Many are retired, so they're spending more time at home, assisted living places, in nursing homes, so they're going to be targeted. Fraudsters are interested in taking money from people and they don't care how old you are. If you have money, they want to try and take it from you. The pitch may be a little bit different to someone young than some old. At the end of the day, they want your information and they want your money.

ID thieves target older people. In part because they don't typically go on line to check their credit card statement every day, the way some other people do. According to Kings County prosecuting attorney, Melinda Young older people are subject in particular, to identity thieves, because they can call them up, and try to scam them with getting their account number or pin numbers. They pretend to be a US fraud investigator from a bank and ask the individual to "confirm" with their account number and pin number.

Some fraudsters go as far as going to an individual's home to pick up their debit card so they can use it in that way. We tend to think of online crime as virtual, thefts in which the criminal and the victims are miles away, maybe continents away. But increasingly, in-person, real-life meetings have become a part of online crime. Money mules are being sent into homes and driveways to pick up payments and that adds a very, very dangerous element to these crimes. Tragically, one unwitting money mule was shot and killed recently by someone who was the target of a grandparent scam.

Now I want you to listen closely to this interview of a woman, Fannie Franklin and Ben, an investigative reporter. **DISCLAIMER:** Their real names have been changed to protect their identity.

[00:04:59] Fannie Franklin: First of all, the screen on my phone said Social Security Administration. So I picked it up. And the gentleman said, "My name is so and so, I'm with the Social Security Administration. We have information that your Social Security number has been compromised, and we need to take action immediately."

Ben: Oh my God. So what's...

Fannie Franklin: Yeah.

Ben: ...what's your first thought?

Fannie Franklin: My first thought was, oh my God. And then he said, "Your, your name is being used on accounts that are being used to launder money and to traffic drugs through the major cartels."

Ben: Traffic drugs, major cartels? Wow.

Fannie Franklin: Yeah, I was, I was, and then immediately I'm scared.

Ben: Fannie you're very scared, but the person on the phone tells you to stay on the line, that help is on the way.

Fannie Franklin: And before I could say anything, he passed me onto another person. And this guy said my name was so and so, "I'm with the DEA, my badge is blah-blah-blah. We are working hard to determine what's going on with your accounts and in the meantime while we're doing that, I'm going to connect you with a gentleman with the Department of Treasury who is going to help you, help us, clear your name, because we know this is identity fraud."

**Ben:** And so another person takes over the conversation. He says his name is Steven Collins.

**Fannie Franklin:** So I, I talked to Steven and he said, he repeated what the other two had said and he said that they, we need to liquidate my funds and, and secure them with the Department of Treasury, so if I'm indicted the Fed's can't freeze my assets and take them.

**Ben:** But he wants you to liquidate your funds.

**Fannie Franklin:** Right. And I said, "What does that mean?" And he said, "We need to get all of your money out, there are various ways to do that, and we'll take your money and keep it for you safe at the Treasury Department, and that way the Fed's can't take it if you're indicted. If you're indicted, if you're indicted, if you're indicted." Oh man, I was scared to death.

**Ben:** "If you're indicted. If you're indicted." The words keep repeating in her head over and over. So Fannie listens carefully as Steven tells her what steps she has to take to protect herself and her money.

**Fannie Franklin:** The first thing he told me to do was to go to the bank and take all the money out of my savings account. He asked me what my balances were. And I did that. And then he told me to put that in a safe place. So, I did that. And all this time he's telling me, you cannot tell anybody about this because not only will it hamper the investigation, but it will also affect your safety. Oh, my fricking God. And I said, I said are the, "Do these people know who I am? Am I, am I safe? Should I be scared?" And he said, "Yeah, you should be scared, but don't worry, Fannie, we've got eyes on you all the time now. And we are monitoring your phone calls and your emails," and he said, "I've got your back. We gotcha."

**Ben:** Oh boy. But when he said the word, safety, that, that took it to another place for you, right?

**Fannie Franklin:** It did. It really did. And then when he says he's got, they've got eyes on me all the time, and lo, the law enforcement is involved and aware, you know why would I, I, I was so scared at that point I'm thinking, okay, I've got to do what he tells me because he's the only one who can keep me safe. It was horrible.

How many of you have seen the movie *The Beekeeper*? For those who watched the movie, you know the complete story of what happened next. If you haven't seen the movie, please make every effort to watch it. This movie is informative, riveting, revolting, scary, dramatic, redemptive and can possibly save your life. Spoiler Alert, the victim doesn't get her money back and she loses the whole farm!!!

If you get too many bogus emails or have had your mail stolen, take these steps to help "scam proof your life." #1) Protect your mail. A great way to monitor your mailbox is to sign up for "informed delivery." The US Postal Service sends, via emails, images of letter-size mail expected to be delivered soon, as well as tracking numbers for packages. Visit: [id.usps.com](https://id.usps.com) to sign up for *free*. #2) Start marking any unwanted or suspicious emails that show up in your in-box as "spam," that way similar messages will automatically be routed to your spam folder. If your inbox continues to be filled with unwanted spam, you can start over with a fresh email address. If you can SPOT a scam, you can STOP a scam. Thank you and I pray you have heard something helpful today in this month's Health Awareness Initiative information.

**DISCLAIMER:** The information contained in this document is not intended to diagnose, treat, or to be misrepresented as a solution for scammers/fraudsters. It is "intended to be used and must be used for informational purposes only" and readers should "take independent professional advice from a their own independent professionals, if needed."