



*Keeping  
Seniors  
Safe*



# **MONTGOMERY COUNTY DEPARTMENT OF POLICE**

## **“KEEPING SENIORS SAFE” PROGRAM (KSS)**

**WALTER HOUSER**

**FINANCIAL CRIMES SECTION VOLUNTEER**

# KEEPING SENIORS SAFE

2

- Volunteer Resources Section
- Volunteers provide free presentations to the senior community
- Increase awareness of safety issues within the senior community
- Guide seniors regarding these issues

# TOPICS

3

- Frauds and Scams
- Identity Theft
- Personal Safety
- Home Safety
- Emergency and non-emergency assistance
- Questions

# Audience Survey

4

- How many of you have a computer?
- Who gets a lot of emails?
- Who surfs the internet?
- How many of you shop online?
- Who uses social media?
- What media is that?

# FRAUDS AND SCAMS

5

**Definition:** Wrongful or criminal deception that results in financial or personal gain

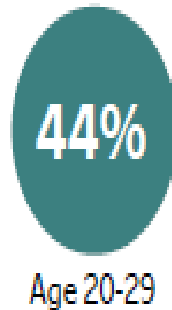
## **Why are Seniors Targeted?**

- ❖ Have a retirement nest egg
- ❖ Raised to be polite and trusting
- ❖ Reluctant or too embarrassed to complain, so are less likely to report.
- ❖ Fewer training opportunities

# FRAUDS AND SCAMS

6

**Younger people**  
reported losing  
money to fraud  
**more often than**  
**older people.**

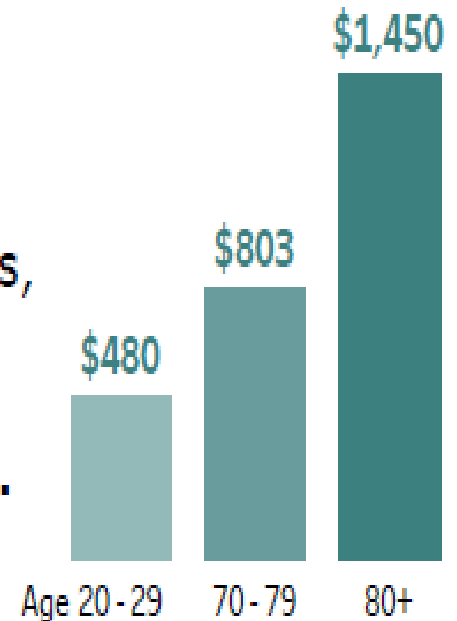


Age 20-29



Age 70-79

**But when people**  
aged 70+ had a loss,  
**the median loss**  
**was much higher.**

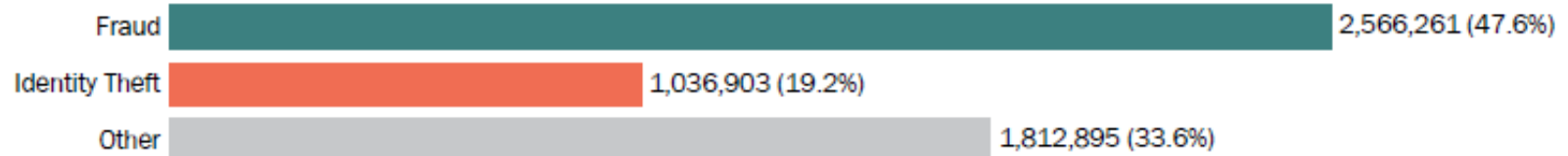


2024 FTC Consumer Sentinel Network at [www.FTC.gov/Sentinel](https://www.FTC.gov/Sentinel)

# FRAUDS AND SCAMS

7

## Report Type



## Top 10 Fraud Categories

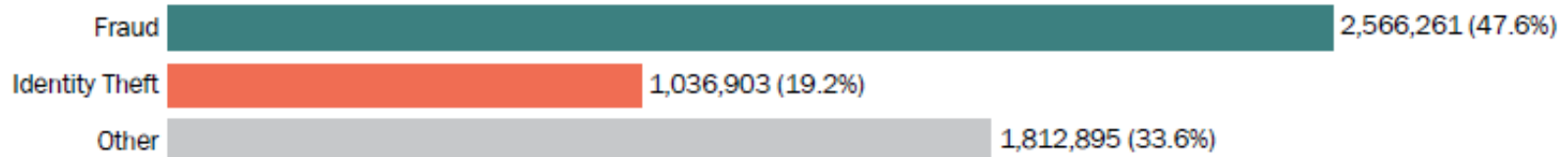
Rank	Category	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
1	Imposter Scams	853,935	21%	\$2,668M	\$800
2	Online Shopping and Negative Reviews	368,379	53%	\$392M	\$125
3	Prizes, Sweepstakes and Lotteries	157,520	13%	\$338M	\$878
4	Investment Related	107,699	75%	\$4,642M	\$7,768
5	Business and Job Opportunities	107,134	32%	\$491M	\$2,137
6	Internet Services	98,717	7%	\$36M	\$250
7	Telephone and Mobile Services	94,261	11%	\$19M	\$206
8	Health Care	71,518	7%	\$17M	\$300
9	Travel, Vacations and Timeshare Plans	55,063	22%	\$122M	\$1,187
10	Foreign Money Offers and Fake Check Scams	32,164	34%	\$138M	\$1,900

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# FRAUDS AND SCAMS

8

## Report Type



## Identity Theft Types

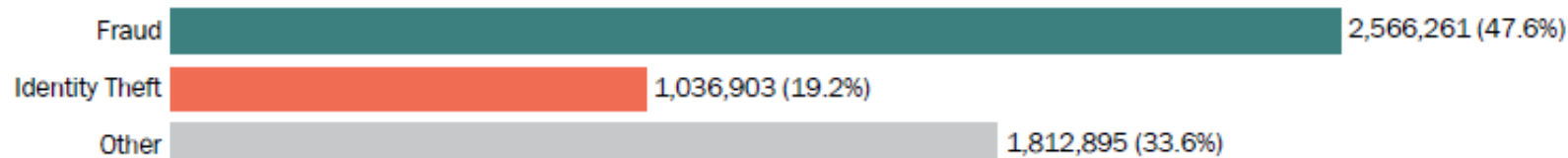
Rank	Theft Type	# of Reports
1	Credit Card	416,582
2	Other Identity Theft	260,734
3	Loan or Lease	149,771
4	Bank Account	136,778
5	Government Documents or Benefits	96,951
6	Employment or Tax-Related	89,465
7	Phone or Utilities	79,722



# FRAUDS AND SCAMS

9

## Report Type



## Top 10 Other Categories

Rank	Category	# of Reports
1	Credit Bureaus, Information Furnishers and Report Users	711,802
2	Banks and Lenders	230,224
3	Auto Related	178,100
4	Debt Collection	124,450
5	Credit Cards and Loss Protection	101,427
6	Home Repair, Improvement and Products	82,711
7	Television and Electronic Media	39,715
8	Computer Equipment and Software	21,245
9	Privacy, Data Security, and Cyber Threats	16,803
10	Education	15,601

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# FRAUDS AND SCAMS

10

## Number of Reports and Amount Lost by Contact Method

Contact Method	# of Reports	Total \$ Lost	Median \$ Lost
Email	358,428	\$430M	\$575
Phone call	297,765	\$850M	\$1,480
Text	230,407	\$372M	\$1,000
Website or Apps	193,659	\$894M	\$223
Social Media	181,396	\$1,486M	\$341
Other	167,476	\$1,246M	\$625
Online Ad or Pop-up	43,741	\$224M	\$168
Mail	42,235	\$81M	\$799

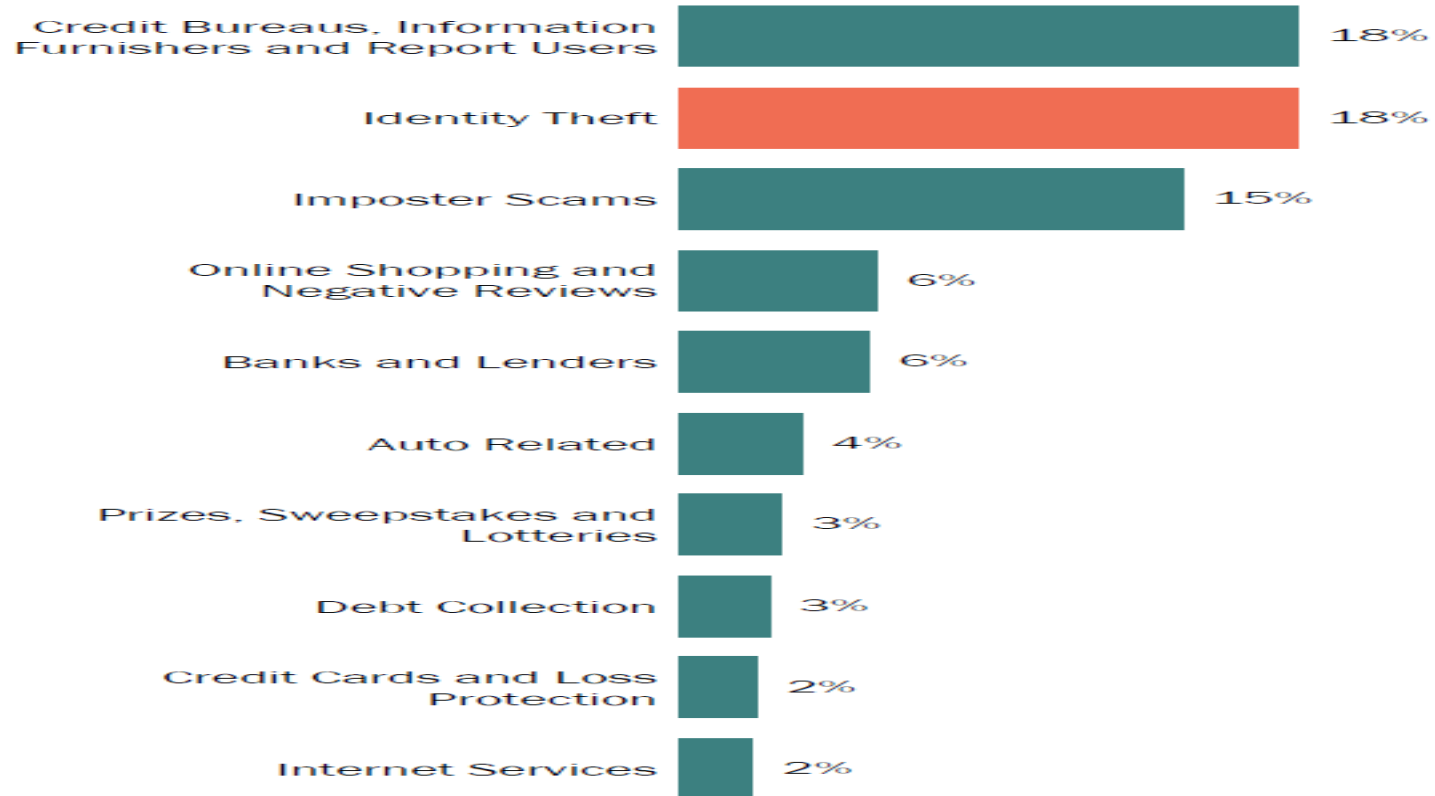
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# FRAUDS AND SCAMS

11

## Maryland

### Top Ten Report Categories



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MCPD Keeping Seniors Safe

11/7/2024

# FRAUDS AND SCAMS

12

Rank	State	Reports per 100K Population	# of Reports
1	Georgia	1,564	166,229
2	Florida	1,563	333,570
3	Nevada	1,531	46,840
4	Delaware	1,500	14,733
5	Maryland	1,372	84,353
6	Arizona	1,216	86,066
7	South Carolina	1,170	59,444
8	Pennsylvania	1,149	148,998
9	Virginia	1,139	97,746
10	Texas	1,136	327,936

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# COMMON PRACTICES

13

## **Scammers typically follow a script:**

- Have I got a deal for you!
- Too expensive? I can get you a discount.
- Fear of missing out.
- Your neighbor/co-workers are doing this!
- This is a limited-time offer.
- Just need a little information from you...
- Do this, or the authorities will punish you!

# IMPOSTER SCAMS

15

## Gov't agencies will not:

- Call you
- Threaten to send “local cops”
- Ask for payment in gift cards
- Tell you to send money to a third party

**IRS, SSA, FTC, CMS, and other government agencies will only write or meet in person.**



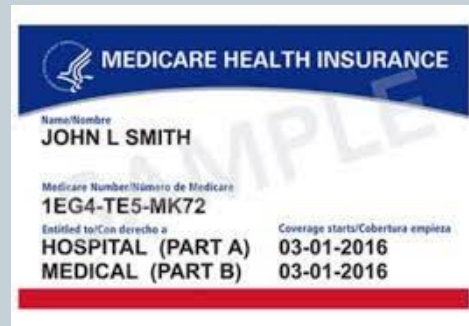
# HEALTH FRAUD

16



✓ Scammers offer cheap medical equipment

- ✓ Which they have no intention to deliver and use your info to make bogus claims
- ✓ Health fairs offering free screenings
- ✓ Beware, it may to get your data
- ✓ Safeguard your insurance cards



# HEALTH FRAUD

17

Jennifer Washington

THIS IS NOT A BILL | Page 1 of 4

## Your Claims for Part B (Medical Insurance)

Part B (Medical Insurance) helps pay for doctors' services, diagnostic tests, ambulance services, and other health care services.

### Definitions of Columns

**Service Approved:** This column tells you if Medicare covered this service.

**Amount Provider Charged:** This is your provider's fee for this service.

**Medicare Approved Amount:** This is the amount a provider can be paid for a Medicare service. It may be less than the actual amount the provider charged.

Your provider has agreed to accept this amount as full payment for covered services. Medicare usually pays 80% of the Medicare approved amount.

**Amount Medicare Paid:** This is the amount Medicare paid your provider. This is usually 80% of the Medicare approved amount.

**Medicare (You) Must Be Billed:** This is the total amount a provider is allowed to bill you, and can include a deductible, coinsurance, and other charges not covered. If you have Medicare Supplement Insurance (Medigap policy) or other insurance, it may pay all or part of this amount.

January 21, 2013

Craig L. Newman, M.D., (888) 688-1034

Looking Glass Eye Center PA, 1988 Medical Plaza Dr, Suite C, Browns NC, 27712-4087

Service/Procedure Billing Code	Service Approved	Amount Provider Charged	Medicare Approved Amount	Amount Medicare Paid	Medicare (You) Must Be Billed	Net Amount Due
Eye and medical examination for diagnosis and treatment, established patient, 15 or more visits (92004)	Yes	1765.00	1505.00	1204.00	561.00	
Depression of skin growth (10000)	No	55.00	0.00	0.00	55.00	55.00
<b>Total for Claims #02-10794-002-000</b>		1210.00	1505.00	1204.00	616.00	0

### Notes for Claims Above:

- This service was denied. The information provided does not support the need for this service or test.
- Your claim was sent to your Medicare Supplement Insurance (Medigap policy), Wellmark BlueCross BlueShield of FL, Inc. (please send any questions regarding your benefits to them).

Always review  
your insurance  
explanation of  
benefits forms  
for fraudulent  
claims.



# INVESTMENT FRAUD

18

## When considering investment opportunities

- ✓ Verify credentials and licenses.
- ✓ Meet at their office.



- ✓ Understand how they make their money.
- ✓ Are they fiduciary agents?

# CHARITY SCAMS

19

- ✓ Don't be pressured.
- ✓ Don't give info over the phone.
- ✓ Verify that the charity is legitimate.
- ✓ Do they contract out for fundraising?
- ✓ What percentage raised goes to the recipient?
- ✓ Pay the organization directly with a check or credit card.
- ✓ BBB Wise Giving Alliance, Charity Navigator, CharityWatch, and GuideStar



# OTHER SCAMS

20

- A family member in jail/injured
- Utility threatens to cut your service
- Lottery
- Romantic
- Jury scam
- Zero balance gift cards
- Computer helpdesk
- Scareware
- Package delivery
- Any recent crisis



# PHISHING EMAILS

21



**Order Confirmation**  
1 message

**Norton-BILLING-TEAM**  
To: walthouser@gmail.com

Dear walter h

Thank you for connecting  
computer security &

**Congratulations, you**  
You have been charged  
via Debit/credit card  
**Kindly reach us im**

Norton account :- w

**INVOICE ID: #46-78**

**Description**  
McAfee Anti-Virus P  
Service

**This Deduction will**  
Your order no/Refer  
If you have any que

**Note- This is a sys**  
**(803) - 233 - 0731**



GARY@GARYMCCOY.ORG 12/17 © 2019 Glenn and Gary McCoy/Dist. by Andrews McMeel Syndication

walthouser@gmail.com>

Oct 14, 2021 at 1:32 PM

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49.00

**(803) - 233 - 0731**

**Customer care.+1**

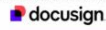
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Are you finished signing?

FINISH

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1 of 1

FINISH



na2.docusign.net



11/7/2024

# QUISHING

23





# ATM SKIMMING

24

- Skimmers
  - Read the magnetic strip
  - Capture your PIN with a camera or keypad overlay
- CHIP cards are safer
- Use the ATM inside the bank

## ATM Skimming

Skimming is an illegal activity that involves the installation of a device, usually undetectable by ATM users, that secretly records bank account data when the user inserts an ATM card into the machine. Criminals can then encode the stolen data onto a blank card and use it to loot the customer's bank account.

### 1 Hidden camera

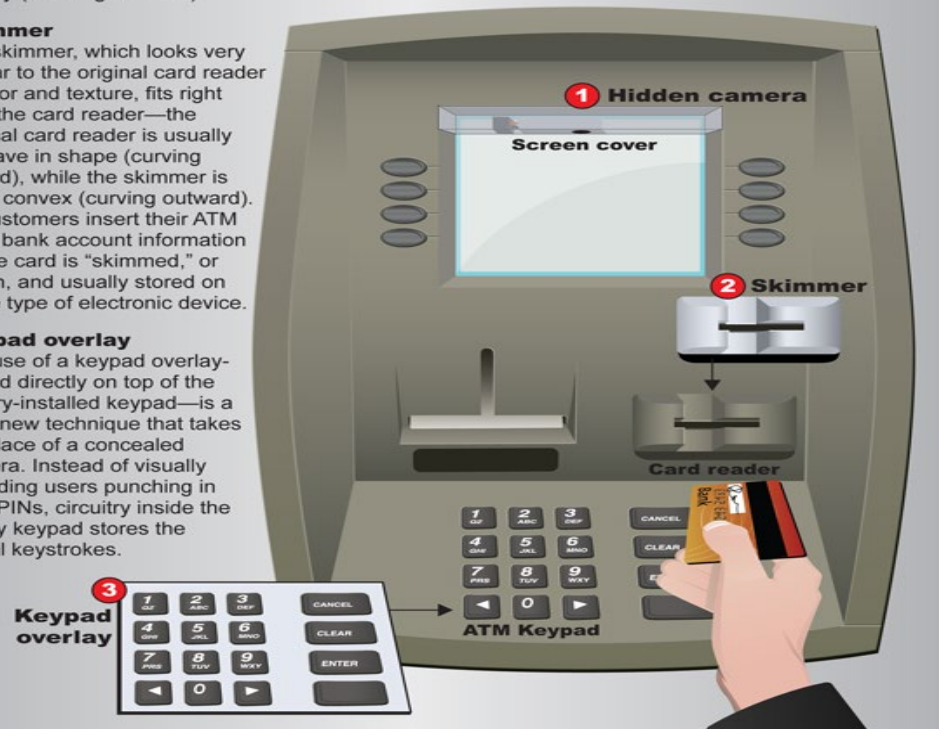
A concealed camera is typically used in conjunction with the skimming device in order to record customers typing their PIN into the ATM keypad. Cameras are usually concealed somewhere on the front of the ATM—in this example, just above the screen in a phony ATM part—or somewhere nearby (like a light fixture).

### 2 Skimmer

The skimmer, which looks very similar to the original card reader in color and texture, fits right over the card reader—the original card reader is usually concave in shape (curving inward), while the skimmer is more convex (curving outward). As customers insert their ATM card, bank account information on the card is “skimmed,” or stolen, and usually stored on some type of electronic device.

### 3 Keypad overlay

The use of a keypad overlay—placed directly on top of the factory-installed keypad—is a fairly new technique that takes the place of a concealed camera. Instead of visually recording users punching in their PINs, circuitry inside the phony keypad stores the actual keystrokes.



# FRAUD PREVENTION

25

- Screen phone calls/solicitations.
  - Don't answer if you don't recognize the number.
  - Legit callers will leave a message.
  - Caller ID can be easily spoofed.
- Sounds too good to be true? It probably is!
- If you are interested, ask questions and investigate the offer.
- Legit vendors will answer questions and put their offers in writing.
- Never give out personal information

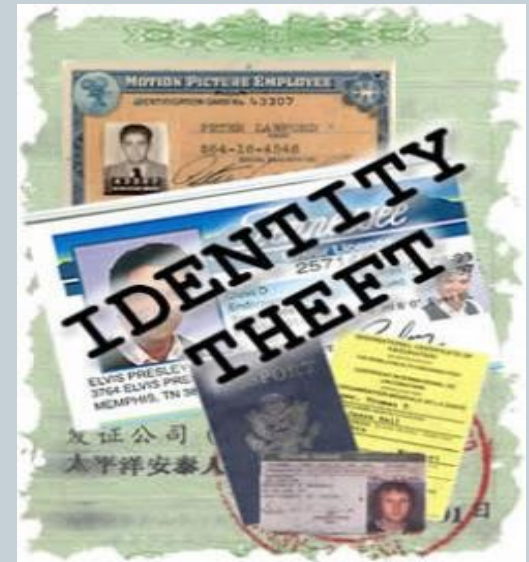
**TRUST YOUR INSTINCTS!**



# IDENTITY THEFT

26

- Someone steals personal information in order to pretend to be you so they can:
  - Commit crimes
  - Obtain credit cards
  - Get a tax refund
  - Get a mortgage
  - Stick you with the bill



# IDENTITY THEFT

27

## Identity Theft Types

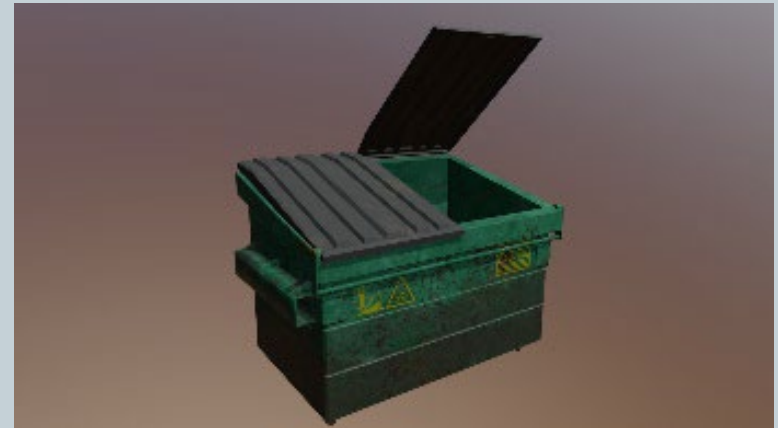
Rank	Theft Type	# of Reports
1	Credit Card	14,742
2	Bank Account	8,790
3	Loan or Lease	6,568
4	Other Identity Theft	6,463
5	Phone or Utilities	4,146
6	Government Documents or Benefits	3,842
7	Employment or Tax-Related	3,262

2024 FTC Consumer Sentinel Network at [www.FTC.gov/Sentinel](http://www.FTC.gov/Sentinel)

# HOW ID THEFT OCCURS

28

- Follow-on to other frauds
- Not safeguarding personal info
- Email and SMS links to bad websites.
- Mailbox Theft
- Dumpster diving.



# PREVENTING FRAUD

29

- Use Credit Cards (vs. debit or gift cards)
- Request transaction alerts
- Review statements for suspicious activity
- Shred sensitive documents
- Mail checks at the post office
- Freeze your credit at the reporting agencies:
  - *Equifax, Experian, TransUnion*
- Check your credit quarterly
  - *<https://www.annualcreditreport.com/>*

# HELP IS AVAILABLE

30

If you have been targeted, remember  
**IT IS NOT YOUR FAULT!**

**THESE SCAMMERS ARE PROS!**

If you have been a victim of fraud report it immediately:

- Police (A report is needed for an insurance claim.)
- Your bank or credit card company
- Better Business Bureau (BBB)
- Federal Trade Commission (FTC)
- Internal Revenue Service (IRS)
- Federal Bureau of Investigation (FBI)

# PERSONAL SAFETY

31

- Potential victims are targeted for profit and/or control
- Often crimes of opportunity

# BEFORE IT HAPPENS

32

- ✓ Plan ahead
- ✓ Be aware of your surroundings
- ✓ Avoid potential danger areas
- ✓ Ask someone to go with you
- ✓ Trust your instincts!

# PERSONAL SAFETY

33

- ✓ Carry only what you need
- ✓ Inventory contents of purse and wallet
- ✓ Keep some cards and IDs at home
- ✓ Walk in groups





# CARS

34

- ✓ Remember where you park
- ✓ Park in a well-lit area
- ✓ Lock doors
- ✓ Conceal valuables
- ✓ Have keys ready
- ✓ Move car if shopping late at the mall
- ✓ Ask a friend to accompany you



# IF TARGETED

35

- ✓ Avoid confrontation (don't challenge)
- ✓ Control your emotions
- ✓ Give it to them!
- ✓ It's not your fault
- ✓ Don't be embarrassed to report the incident



# ACTIVE SHOOTER

36

In this order:

- ✓ Run
- ✓ Hide
- ✓ Fight



# HOME SAFETY

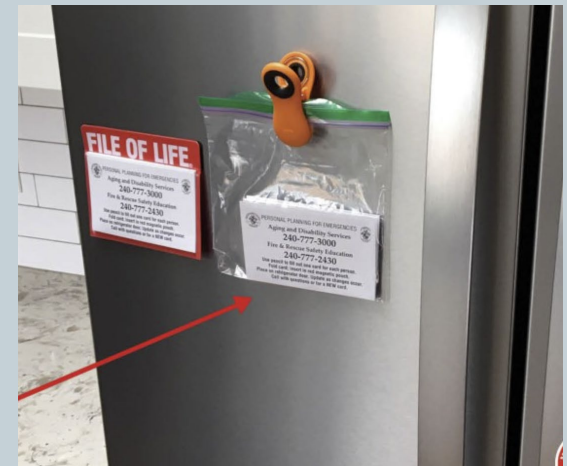
37

- Physical Security: Lights – Locks – Safe Room
- Safety: Smoke Detectors/Non-Slip Rugs/Hot Water
- Stay Informed via “Alert Montgomery”
- Keep Emergencies Supplies In Place: Food/Water/Batteries/Toilet Paper etc
- Agreed on meeting spot (or two)

# HOME SAFETY

38

- Post an Emergency Contacts List
- Make copies of Medical Documents, MOLST, Medical Power of Attorney
- “Go Bag” (self/pets) - What You Will Need for Several Days
- Fire and EMS look for a “File of life”



# EMERGENCY ASSISTANCE

39

911 – Emergency calls operate through  
Emergency Communications Center (ECC)

Staffed 24 hours, seven days a week

The operator will stay on the call with you until the first responders arrive.

Text 911 if you are concerned that a perpetrator will hear your call.

# WHEN TO CALL 911

40

## Life-threatening situations

- ✓ Immediate fear for your safety or others
- ✓ Vehicle collisions with injury
- ✓ Serious crime in progress (robbery, burglary, assault, etc.)
- ✓ Serious medical condition
- ✓ Fire



# TIPS WHEN CALLING 911

41

- Know your location or location of emergency
- Speak calmly and clearly
- Be prepared to answer: ***Where, What, When, Who, How***
- Allow the 911 operator to ask you questions
- Stay on the phone as long as possible

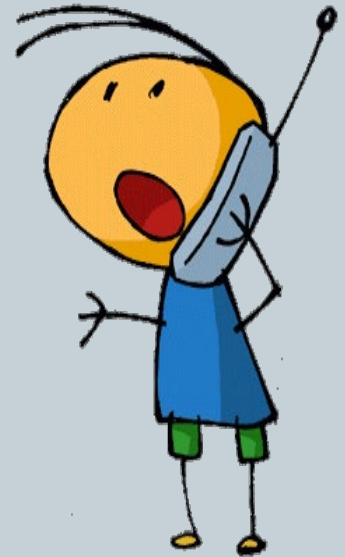


# IF YOU CALL 911 BY MISTAKE?

42

## Do not hang up

- Tell the dispatcher it was a mistake
- If you hang up:
  - The dispatcher will call you back anyway.
  - They have no idea if you need help.
  - They will send someone if the caller does not respond.



# NON-EMERGENCY NUMBERS

43

## 301-279-8000

- ✓ Less serious crime or not in progress
- ✓ Suspicious looking person or situation
- ✓ Property damage
- ✓ Loud dog, party, street noises, etc.

# SERVICES

44

**Alert Montgomery**: Receive alerts during crisis, emergency, severe weather

- Government closures
- Gas leaks
- Traffic
- Public health
- Other public emergencies



[www.montgomerycountymd.gov/OEMHS/AlertMontgomery](http://www.montgomerycountymd.gov/OEMHS/AlertMontgomery)

## 45

[illegible]

# SERVICES (continued)

46

**211:** Information on health and human services programs throughout Maryland

- Health
- Housing
- Disabilities
- Veterans
- And others ...

# Here is the TL/DR

47

- ✓ When you get a text message, do you know who sent it?
- ✓ When you get an email message, do you know who sent it?
- ✓ When you get a phone call, do you know who is calling?
- ✓ You can be fooled because the scammers know so much about you.
- ✓ This is because of so many data breaches.

# Here is the TL/DR

48

- ✓ To avoid a scam... start with the premise that every direct message, link, email, or text is fake and work from there.
- ✓ This should be your default response to any contact you did not initiate.
- ✓ Any time you are asked to pay for something with a gift card, wire transfer, or cryptocurrency, it is a scam.
- ✓ If you didn't look for it, don't install it!



# Thank you!

*Keeping  
Seniors  
Safe*



ON BEHALF OF CHIEF MARC YAMADA AND  
THE MONTGOMERY COUNTY POLICE  
DEPARTMENT, WE THANK YOU FOR THE  
INVITATION AND THE OPPORTUNITY TO  
SPEAK TODAY.

QUESTIONS OR COMMENTS?

PLEASE CALL KSS AT 240-773-5615 OR VISIT OUR WEBSITE  
[HTTPS://WWW.MONTGOMERYCOUNTYMD.GOV/POL/SENIORS/](https://www.montgomerycountymd.gov/pol/seniors/)