

# Ohio Township Police

## Fraud & Scam Prevention



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Detective  
Ohio Township Police  
Criminal Investigations Division

## PRIOR EXPERIENCE / ASSIGNMENTS

- **UNITED STATES SECRET SERVICE**
  - Electronic and Financial Crimes Task Force
- **PENNSYLVANIA ATTORNEY GENERAL'S OFC**
  - Bureau of Narcotics Investigations
- **ALLEGHENY COUNTY DISTRICT ATTORNEY'S OFC**
  - Narcotics Enforcement Team
- **ALLEGHENY COUNTY POLICE**
  - Child Abduction Response Team

**“Americans of ages  
60+ lost \$3.4 billion in  
2023 due to fraud” -**

**FBI fraud report**



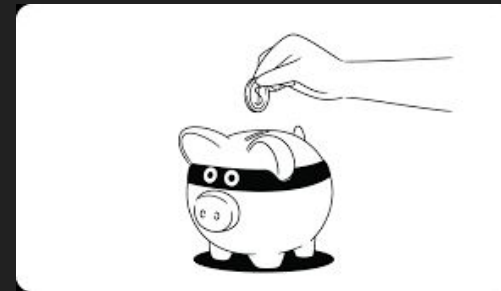
# They want your DATA:

- What you like
- Where you go
- Who you love
- What you believe



# INVESTMENT

- Largest consumer scam in US
- Advanced Fee, Ponzi, Pyramid, Real Estate, Crypto
- Losses of over \$1.2 Billion in 2023
- Scammer will lie or give false information about an opportunity



# TECH SUPPORT

- Second biggest consumer scam in US
- Victimized \$5.7 million
- Calls from microsoft, windows, ETC
- Claims virus found/goal is to access computer



# GOVERNMENT IMPOSTER

- Someone claiming to be from the IRS or SSA phones or leaves a voicemail threatening to arrest you unless funds are wired immediately
- The IRS & SSA will **NEVER** initiate contact through a phone call





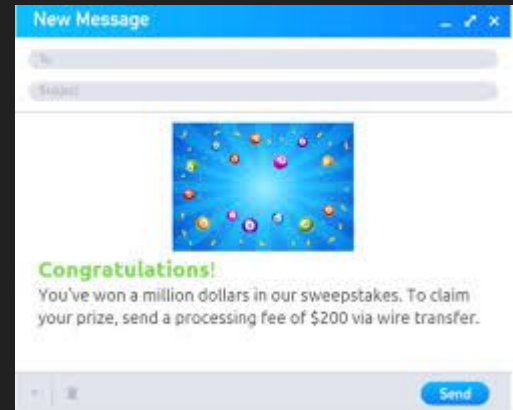
# LOVE & FAMILY

- Will pretend to be a family member or potential lover who is in distress or needs money
- \$373 million in losses in 2023
- Criminals will adopt fake personality



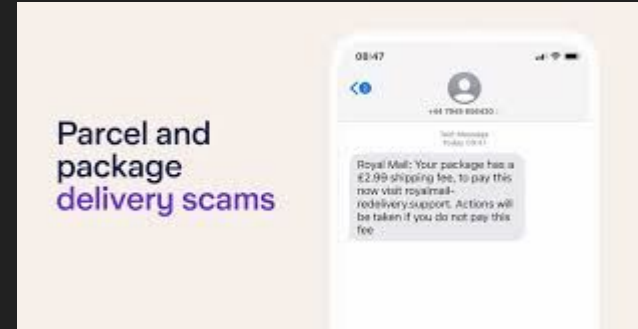
# LOTTERY/GIFT VOUCHER/SWEEPSTAKES

- Scammers will send false links for you to enter information to “claim rewards” or fake gift cards



# DELIVERY SCAMS

- You will receive notice of a problem with your package
- Unless you sign up for alerts USPS will not contact you
- Never pay or enter personal information into any tracking links sent



# FALSE CHARITY

- Fake charities will contact you and ask to donate
- Uses emotions to try to gain your sympathy
- Research all charities before donating



# IDENTITY THIEVES COMMIT CRIMES IN MANY WAYS:

- They steal credit card payments and other outgoing mail
- Dig through garbage in search of checks, credit cards and bank statements
- Hack into computers
- File a change of address from the victims name to divert mail and gather personal information

# WHAT TO DO IF IDENTITY IS STOLEN?

- Contact your local police department; you will need a police report to pursue a case with creditors
- Contact state attorney general's office for fraud information
- Our police department has information to get you started with the process if you become a victim

# WHY SENIORS?

- Individuals 60+ are targeted more frequently
  - Excellent credit
  - Victims don't know how to report it
  - Unaware that they have been scammed
  - Have large sums of money put aside
- Main reason is they are less aware of the most recent scams



# RED FLAGS

- The company or individual is asking for payment in:
  - Zelle
  - Venmo
  - Cash App
  - Gift Cards
  - Apple Pay
  - Wire transfers
  - Cash





# TIPS

- Do not disclose your credit card number to an online vendor unless it is encrypted and the site is secure ; it should read https://
- DO NOT give out personal information via text, phone, email
- DO NOT transfer money to strangers over the phone

# TIPS

- DO NOT buy gift cards as payment
- Recognize the scam & end the conversation
- Ask for help or verification from others
- Look up organization or person speaking
- Be aware of clicking links to unfamiliar websites
- DO NOT give into the pressure to act quickly

# WHAT TO DO IF YOU HAVE BEEN SCAMMED?

- Contact your local police department
- Contact your bank and have them monitor your accounts
- Go to [identitytheft.gov](https://www.identitytheft.gov)
- Change your passwords
- Continue to be aware of the phone calls/texts/emails you receive

# CRIME PREVENTION

- If you carry a purse, hold it close to your body
- Never carry wallet in back pocket; put it in front or in jacket
- Make sure someone knows where you are going and when you are expected to return
- Carry a cell phone if possible
- If using public transportation sit near the driver



# CRIME PREVENTION

- Have your car or house key in your hand as you approach the vehicle or home
- When you drive keep doors locked, park in well lit area, beware of bump and run scam
- Be aware of your surroundings



# PROTECT YOUR MONEY

- If you receive checks in the mail regularly, arrange for them to be sent directly to the bank instead
- AVOID carrying large sums of money
- DON'T display large amounts of cash in public places
- DON'T sign a check or contract until you know it is real

**THANK YOU**

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**REACH OUT &  
ASK  
QUESTIONS!**