

Spot, Stop, & Share: Smart Moves to Outsmart Modern Scammers

Practical strategies to protect your hard-earned savings, spot hidden red flags, and stay in control.

Our Core Defense Strategy



Identify the most common tricks and evolving high-impact tactics used by modern scammers today.



Pause completely before acting out of fear, excitement, or manufactured artificial panic.



Talk with others openly to build a protective shield around your whole community.

Why We Are Talking About This Today

- **A Growing Target:** Fraud targeting our generation has increased fivefold over the last few years.
- **Not A Personal Failure:** Billions are lost because scams have evolved into highly organized, corporate-style operations.
- **The Silent Majority:** Most incidents go completely unreported due to unfair embarrassment—you are not alone.
- **Knowledge is Power:** Understanding their new tactics is your absolute best economic defense.

Elder Fraud Loss Trend

Official reported losses jumped significantly from under \$1 Billion in 2020 to over \$7.7 Billion annually.

Most financial damage comes from highly sophisticated, high-impact traps.

The 3 Most Common Schemes to Watch For

 **Impersonator
Scams**

 **'Too Good'
Investments**

 **The Trust Traps**

Sophisticated Tactics in Action

- **The 'Urgent Family Emergency' Call**

The Trick: You receive an urgent call claiming a grandchild or relative is in a legal mess, jail, or an accident.

The Technology: Scammers now use AI voice cloning to perfectly mimic your actual family member's voice.

The Defense: Never react instantly out of fear. Hang up immediately and dial that relative directly on their known number.

- **Tech Support & Fake Warnings**

The Computer Pop-Up: Flashing full-screen warnings are entirely fake. Real tech companies like Microsoft never put phone numbers on error screens.

Safe Guard: Never type in your financial details, account numbers, online banking portals, or full personal medical histories into these pop-ups.

How Fraudsters Control the Conversation

- **Artificial Urgency:** They claim you must act immediately to prevent imminent arrest, lawsuit, or asset freezing.
- **Forced Secrecy:** They explicitly order you not to hang up and forbid you from telling your family, friends, or bank.
- **Digital Isolation:** They demand untraceable, rapid payment methods like gift cards, wire transfers, crypto, or cash couriers.

**STOP.
BREATHE.
THINK.**

Golden Rule:
If a caller demands total
secrecy and immediate
payment, it is ALWAYS a scam.

Immediate Red Flags: When to Hang Up

- ✗ **Unsolicited Alerts:** Text messages or emails claiming your bank account is locked, containing a clickable link.
- ✗ **Inbound Bank Tech:** A 'representative' calling you and asking you to read back a one-time verification code sent to your phone.
- ✗ **Remote Control Requests:** Anyone asking you to download software or apps (like AnyDesk or TeamViewer) to 'fix' your computer or bank portal.
- ✗ **Government Pressures:** Any official agency (like the IRS or Social Security) contacting you out of the blue threatening immediate legal action, or demanding aggressive phone payments (they always mail first).

Action Plan: Lock Down Your Financial Safety

1. Establish a 'Circuit Breaker'

2. Use Two-Factor Authentication

3. Set Up Account Alerts

The Power of Your Community

- **Silence is Their Weapon:** Fraudsters deliberately count on victims feeling too embarrassed or worried about losing independence to tell anyone. Breaking the silence breaks their power.
- **The Table Buddy System:** Establish a mutual pact with a trusted friend or neighbor to check in with each other before ever sending unexpected or sudden money transactions.
- **Warn Your Flock:** Actively talk about unusual calls or strange texts with your church family or social clubs to create a communal shield around everyone.
- **Pick a Secret 'Family Code Word':** Establish a simple, private word or phrase with your kids or grandkids. Use it to instantly verify emergency identity during high-pressure distress calls.

If It Happens to You: No Shame, Only Action

Drop the Embarrassment

Scammers use military-grade psychological manipulation. Being tricked does not mean you are losing your edge—it means you were targeted by professional criminals.

Act Within 24 Hours

Immediately notify your bank's fraud department if you think you sent money or shared numbers. Speed is absolute key to stopping or reversing wire transfers.



NaAARP Fraud Watch Helpline:

1-877-908-3360 (*Free assistance to verify if a call is legitimate*).

National Elder Fraud Hotline:

1-833-372-8311 (*Department of Justice reporting helpline*).



legitimate)

Official Reporting: File tracking records