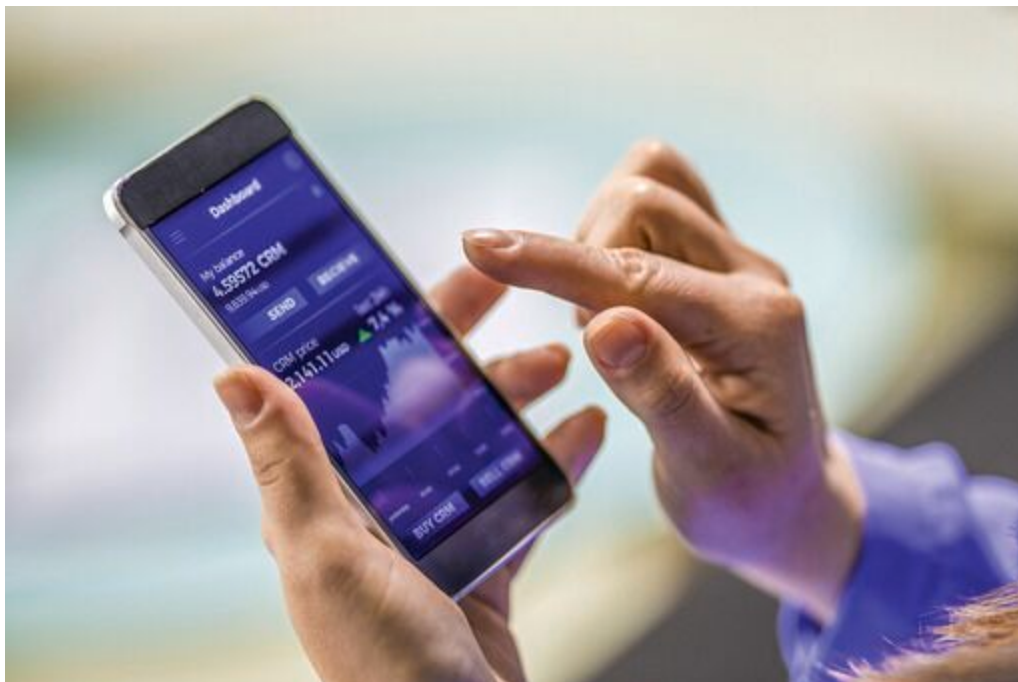


Tech Tuesday: Building a Digital Defense Against Elder Fraud (Sweepstakes & Telemarketing)

June 15, 2021



The FBI's Internet Crime Complaint Center (IC3) today released its 2020 Elder Fraud Report at www.ic3.gov. In 2020, IC3 received a total of 791,790 complaints with reported losses exceeding \$4.1 billion. Based on the information provided in the complaints, approximately **28% of the total fraud losses were sustained by victims over the age of 60, resulting in approximately \$1 billion in losses** to seniors. This represents an increase of approximately \$300 million in losses reported in 2020 versus what was reported by victims over 60 in 2019. More info can be found [here](#).

In recognition of Elder Abuse Awareness day (today) and Elder Abuse Awareness Month (June), our next few Tech Tuesday reports will address specific fraud schemes targeting seniors.

Welcome to the Oregon FBI's Tech Tuesday segment. This week: a look at how to help senior citizens build a digital defense against elder fraud.

Sweepstakes scams may make you think you are a big winner when, in fact, you could end up losing everything. The FBI's Internet Crime Complaint Center says that more than 3,700 senior victims reported

losses of \$38 million to this kind of scam in 2020.

Here's how it works: the bad guy convinces the senior that she has won money in a sweepstakes or foreign lottery. The fraudsters often claim to be an attorney, customs official, or lottery representative. They make an effort to appear official and reputable. The scammer tells the victim that she has to pay some kind of fee before receiving a prize... a fee for shipping or insurance costs, customs duties or taxes.

Through the course of this scam, the criminal will often find and use personal information about the victim in an effort to gain her trust. The scammer knows that older victims are more likely to be polite, trusting and willing to believe those in a position of authority.

The second kind of elder fraud we are talking about today involves telemarketing scams... scams where the bad guy convinces the victim he can make money fast or avoid some legal or tax problem.

These kinds of scams have been around forever, but evolving technology makes them even harder to spot. Criminals buy and sell marketing lists and personal information so they can have as many details as possible about their victims before they make contact. In some cases, they take the time to build a relationship with the senior so the senior is less likely to look for outside guidance before sending money to the scammer.

Here's how you can protect yourself and family members:

Do not give out personal info by phone, mail or the internet unless you initiate the contact.

Always use publicly available sources to confirm you are using legitimate contact numbers and addresses for a business or agency.

Do not pay for fees or services with a gift card. Legitimate services will not request payment like this.

Be wary if someone tells you that you have to pay immediately or the offer will disappear.

Be wary if you have to pay any fee or provide bank account information for a "free" gift, vacation or prize.

As the old adage goes – if it sounds too good to be true, it probably is.

If you have been victimized by an online scam, report your suspicious contacts to the FBI. You can file an online report at the FBI's Internet Crime Complaint Center at www.ic3.gov or call your FBI local office.