

TOP 10 SCAMS 2022

FOR ADDITIONAL PRESENTATIONS CALL
RSVP OF SOUTHEAST TEXAS
MKELLEY@ERJCCHOUSTON.ORG

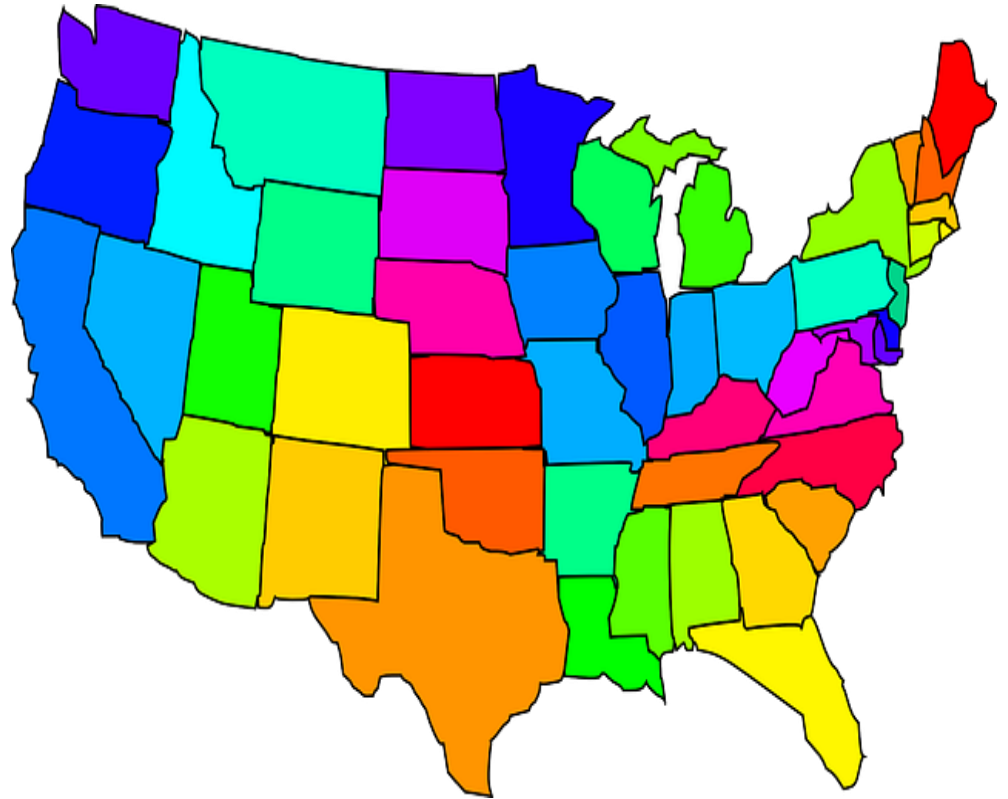
713.595.8195

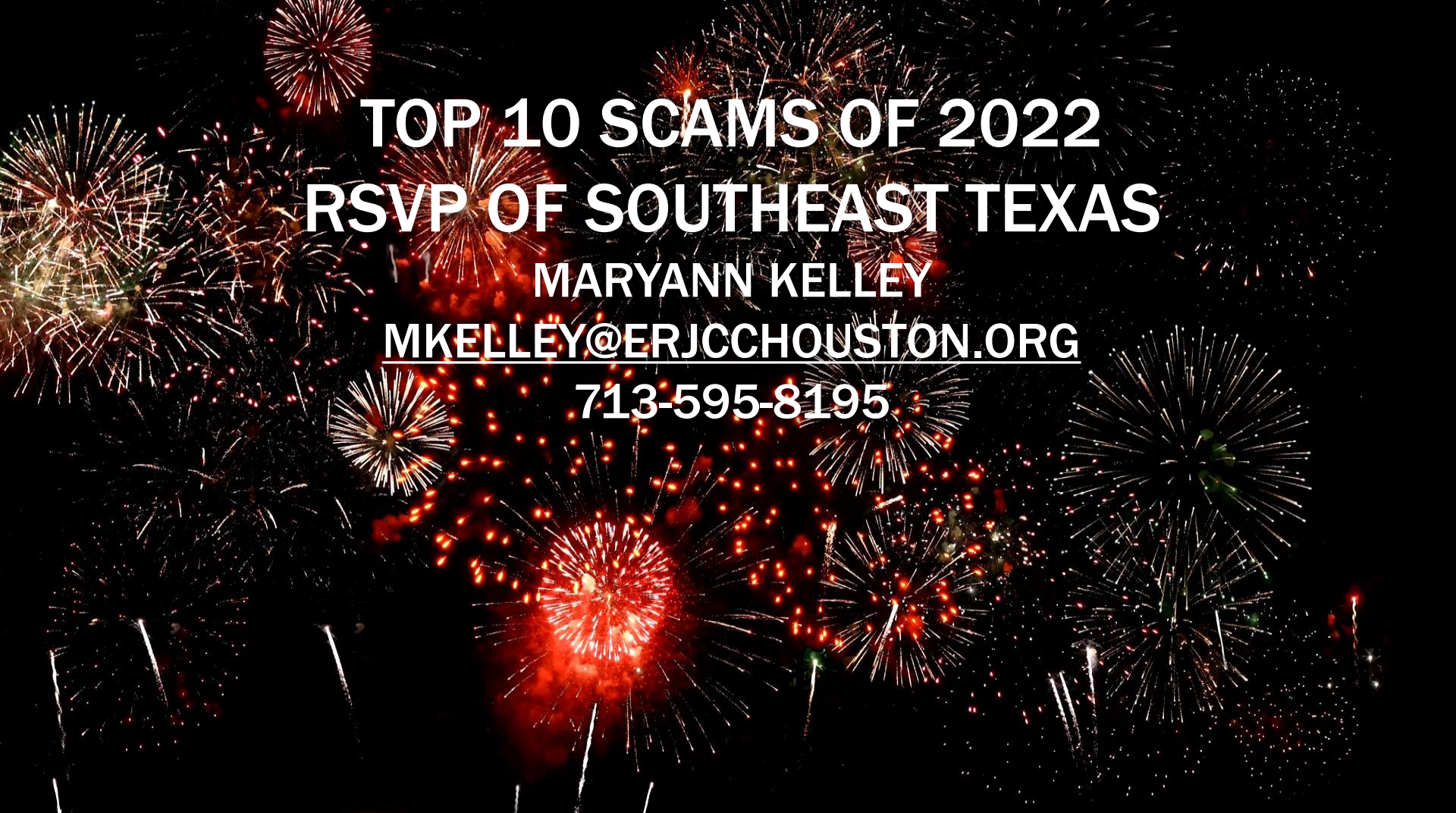
PERCENTAGE OF SCAMS

Scam Type	2021 Percentage	2020 Percentage	2019 Percentage
Phishing	20.65%	18.10%	23.98%
Online Purchase	16.34%	19.68%	7.15%
Sweepstakes, Lottery, & Prizes	11.90%	9.12%	14.17%
Government Agency Imposter	9.69%	10.70%	n/a
Tech Support	5.13%	6.47%	9.40%
Government Grant	4.43%	3.44%	6.45%
Debt Collection	4.08%	3.30%	5.75%
Employment	3.85%	5.68%	2.81%
Identity Theft	2.68%	0.53%	2.39%
Fake Check / Money Order	2.22%	4.49%	4.35%

What is Senior Medicare Patrol?

- **Federally funded program**
- **One in every state**
- **Recruit and train volunteers and professionals about Medicare fraud and abuse**
- **Report intentional fraud and abuse to Medicare fraud control units**





TOP 10 SCAMS OF 2022 RSVP OF SOUTHEAST TEXAS

MARYANN KELLEY

MKELLEY@ERJCCHOUSTON.ORG

713-595-8195



You are not the only one following the news!



Scammers follow headlines!

#10

DON'T TRUST YOUR CALLER ID!

ONLINE PHONE IN-PERSON

RECOMMENDED ACTION

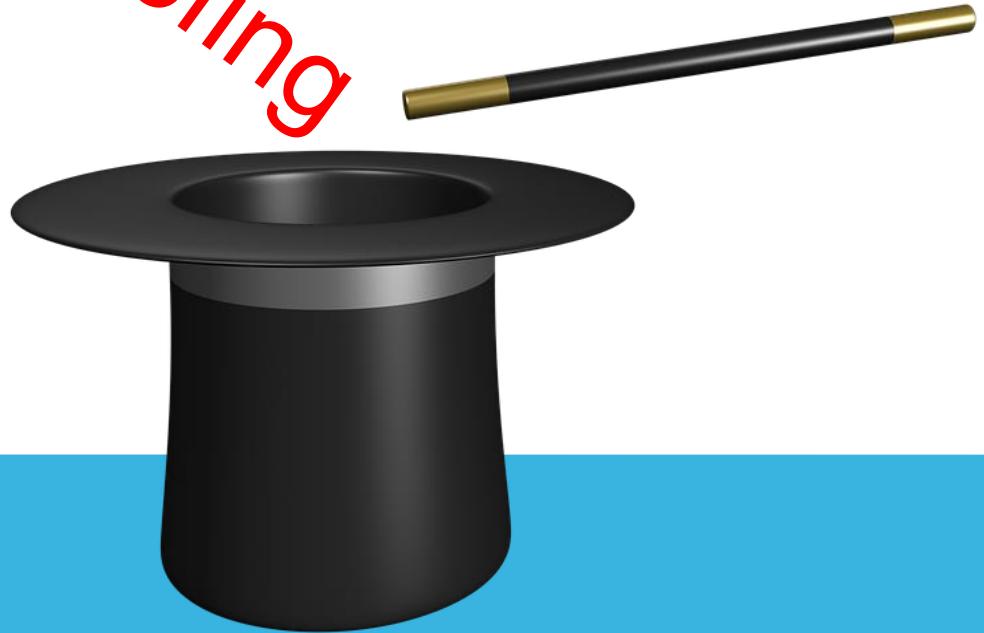
Scammers will find all sorts of ways to scam you. It all starts with getting to you online (social media, emails, advertisements), on the phone (calls, text messages), or In-Person

Always allow phone calls to go to VM
Don't answer any texts from strangers
Don't download or click on any links in emails



Don't trust you caller id!

Spooofing





RECOMMENDED ACTION:

Don't pick up the phone for anyone you don't know

Don't answer any texts from strangers

Don't download or click on any links in emails

Don't let anyone you don't know into your house or stop you on the street

#9 INVESTMENT SCAMS



Scammers will try to get you to spend your hard earned money with a fraudulent investment:

- You're SPECIAL
- DEAL of a lifetime
- HIGH return rates
- It's NOW or never...

RECOMMENDED ACTION:

- Slow Down
- Ample time
- Research FINRA
- Be prepared and have a script....



#8 SWEEPSTAKES

Great!

- Pop up
- Call/text
- Letter/email
- Social media



Not so Great...

- Taxes
- Courier
- Insurance
- Tax, title, license



**Ignore
random mail,
email, texts,
or phone
calls saying
you won a
prize out of
the blue**



**Don't click on
any popups,
download any
attachments,
or click any
links**



**You can't win
anything you
didn't enter!**



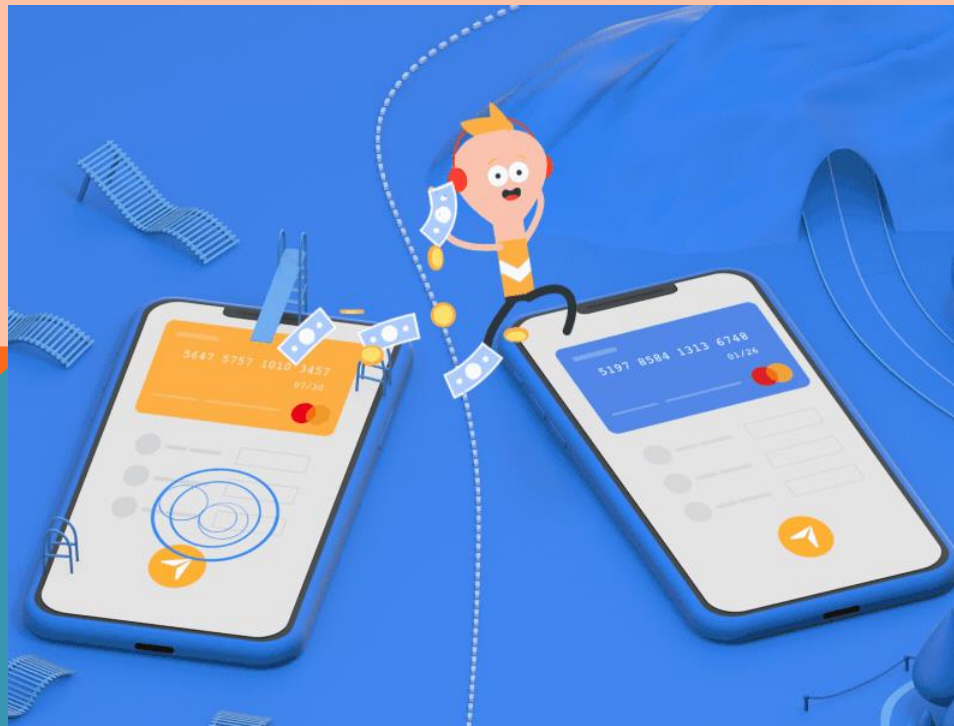
venmo

#7 MONEY TRANSFER APPS

zelle®

Transfer money to others quickly on your phone
Once you send the money, it's gone

- Spoofed Accounts
- “Oops, I accidentally send you money”



RECOMMENDED ACTION:

- Link your account to a credit card
- Be wary of businesses that only accept P2P payment apps
- Verify Recipients before making a transfer
- NEVER send or accept payments from someone you don't know
- Have strong passwords
- Keep transactions private
- Check your bank accounts after you transfer money



#6 Car Warranty



- You may get a call claiming that your car warranty or insurance is about to expire.
- The caller will claim to be from a manufacturer, car dealer, or insurer
- They are trying to steal your personal information!



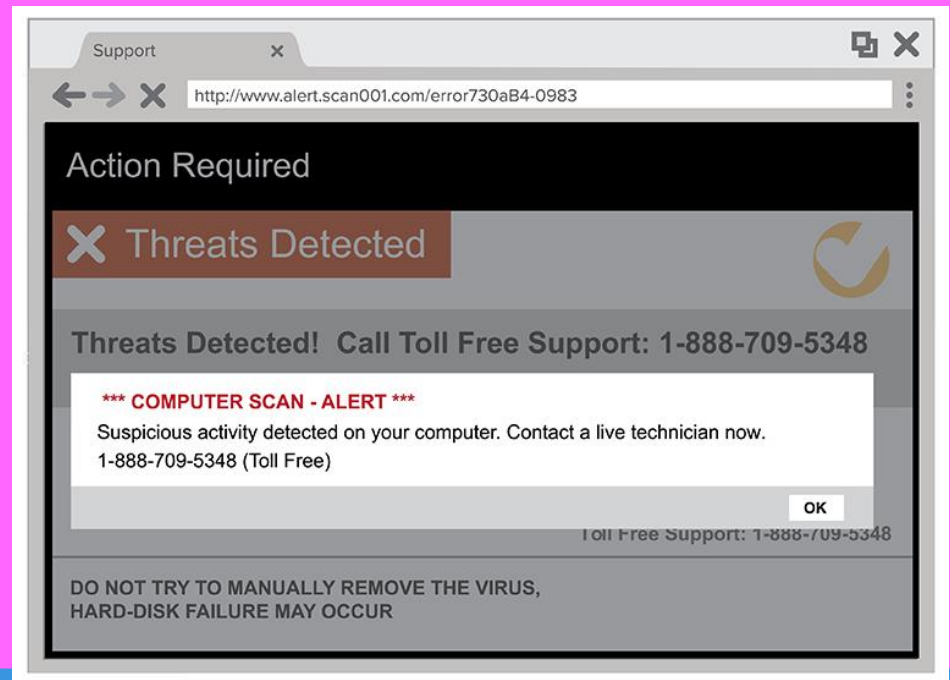
RECOMMENDED ACTION:

- Don't give away personal information – including driver license number
- Don't answer phone calls from random numbers



#5 Tech Support

You get a call or pop-up on your computer claiming to be from Microsoft (or Norton, or Apple) about a problem on your computer. They say if you give them “tech support” access to your hard drive, they can fix it



RECOMMENDED ACTION:

- Never click on pop-up links
- Never do business with “tech support” that contacts you over the phone or internet
- Change your email and social media passwords
- Choose passwords that are easy for you to remember, but harder for others to crack



#4 SOCIAL MEDIA SCAMS (FACEBOOK SCAMS)

- Gift Exchange (Secret Sister)
- Phishing Emails
- Fake Accounts
- Fake Celebrity Live
- Fake Shopping Ads
- Fake Links



🌲 SECRET SISTER!! 🌲

THIS WILL BE SO FUN! I ❤️ HAPPY MAIL!

Who wants to play a "secret" gift exchange? I don't care where you live, you are welcome to join. I need at least 6 ladies to participate in a SECRET SISTER gift exchange. You only have to buy ONE gift valued at at least \$10 or more and send it to ONE secret sister, and you will receive 6-36 in return!! We did this last year and it was a HUGE success and SO much fun!!

Let me know if you are interested and I will PM you the information! ❤️

Please don't ask to participate if you're not willing to spend the \$10 or mail the gift in a timely fashion. The holidays are getting closer!! It's so fun to get a secret gift in the mail, through the holiday season, as we are all prepping and shopping for those around us.

Comment if you're in! Like SERIOUSLY IN!

If I send you the details, and they are confusing at all, please let me know!! I'll further explain!

Ok...so who's in? ... and GO!

I'm tagging people that I think might be interested.

You have 2 messages that will be deleted in a few days disclose



Spam x



NotificationFacebook

<fields@lyonscompany.com>

Mar 13 (12 days ago) ☆



to me ▾



Why is this message in Spam? It's similar to messages that were detected by our spam filters. [Learn more](#)



Images are not displayed. [Display images below](#)

facebook

You haven't been to Facebook for a few days, and a lot happened while you were away.

You have 2 messages that will be deleted in a few days

[View messages](#)

[Go to Facebook](#)

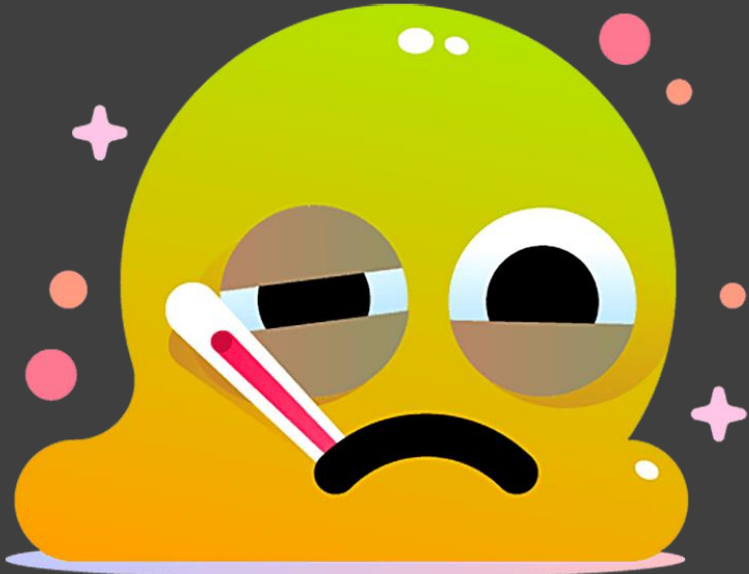
This message was sent to . If you don't want to receive these emails from Facebook in the future, please [unsubscribe](#).

Facebook, Inc. Attention: Department 415 P.O. Box 10005 Palo Alto CA 94303



RECOMMENDED ACTION:

- Watch out for scammers pretending to be Facebook
- Check your login history
- Don't click on any suspicious links
- Don't give away money or information to anyone you don't know



3 COVID-19

- Bogus treatment or prevention medication in order to obtain your personal information and money
- Fake COVID tests
- Fake vaccine cards
- Fake calls from Medicare offering COVID-19 care packages

RECOMMENDED ACTION:



- Call your doctor for medical treatment for COVID-19
- Don't post your vaccination card online
- There is no "miracle cure" for COVID-19

#2 Identity Theft

All these scammers are trying to get you to give up information to commit Identity theft

They use your identity to ultimately steal money

Personal Information they steal include:

- Social Security Number
- Birthdate
- Banking Information
- Medicare Numbers



CREDIT REPORT





RECOMMENDED ACTION:

- Don't give away your SSN number, Medicare number, bank account information, or any other personal information to anyone you don't know
- Collect your mail everyday
- Monitor your credit
- Use complex passwords

#1 EMERGENCY SCAMS

Someone you think you know calls you,
and its an emergency! They need money!

- Romance Scam
- Grandparent Scam
 - Any loved one in your life needs help

Or the government is calling and you're
going to be arrested!

- IRS
- Jury Duty



RECOMMENDED ACTION:

- Don't send money to strangers
- Verify with another loved one
- IRS and other government agencies will not call you to threaten you
- Hang up



**Speaking of emergency
scams.....**

**Book us for our Scammer's
Hall of Shame Speech!**

**BONUS
SCAMS!!**

The background features a stylized American flag with a blue field of white stars and red and white stripes. A large, semi-transparent circular graphic is overlaid on the left side of the flag. The top half of the circle contains a pattern of white stars on a light blue background, while the bottom half contains horizontal stripes in shades of pink and light blue. The text "ELECTION SCAMS" is centered within the starry portion of the circle.

ELECTION SCAMS

Phone call, text, email from someone
claiming to be from a political
candidate

If you want to donate, go to the
candidate's website directly

WORK FROM HOME

You may see ads online to work from home –
be careful, some of these are scams!

They require you to either provide personal
information (such as SSN and bank
account numbers) or make you buy
materials, which you won't get
reimbursed for





REPORT MEDICARE FRAUD
Hotline: (888) 341-6187

Your Texas Senior Medicare Patrol Team

Jennifer Salazar, Program Director: (713) 341-6184

jsalazar@bbbhouston.org

Diane Nguyen, Program Coordinator: (713) 341-6185

dnguyen@bbbhouston.org

Lilly Chu, Volunteer Coordinator: (713) 341-6144

lchu@bbbhouston.org