

Looking for love in all the wrong
places...a deeper dive into the
romance scam & other contemporary
fraudulent schemes



June 9th, 2023

Abingdon, Virginia

65% of all the cases with
which I was involved
some kind of fraud..

A word cloud centered around the word "SCAM" in large, red, distressed letters. Other prominent words include "FRAUD", "deceit", "hoax", "EXTORTION", "BLACKMAIL", "SHAKEDOWN", "con", "rip-off", "deception", "racket", "cheating", "double-dealing", "sham", "hoax", "SCAM", "BLAC", "KMAIL", "deception", "SHAKEDOWN", "EXTORTION", "SHAKEDOWN", "racket", "double-dealing", "SCAM", "double-dealing", "hustle", "deception", "SCAM", "BLAC", "KMAIL", "SHAKEDOWN", "EXTORTION", "SHAKEDOWN", "racket", "double-dealing", "SCAM", "double-dealing", "hustle".

Frauds & scams can
trick victims of ALL
ages.. not just older
adults...

But unfortunately older
adults are particularly
susceptible to such
crimes...

Partly generational...
partly cultural... partly
circumstances ...partly
technology advances..

The information in this training is not just for victims or potential victims..

It is also for family members, or for professionals such as employees of financial institutions & convenience stores..

Family members...

The need to recognize
red flags...

And for financial
institutions...

Checking, Savings, Money Market Access account number

Withdrawal Slip

Date

Name (please print)

dollars

Bank
Street Address
City, State 12345

Signature (sign in presence of bank teller)

A blank withdrawal slip form with a light blue background and a yellow border. The form is divided into several sections. At the top left, there are two rows of boxes for the account number, labeled 'Checking, Savings, Money Market Access account number'. To the right of these is the title 'Withdrawal Slip'. Below the account number boxes is a 'Date' field. To the right of the date field is another row of boxes for the withdrawal amount. Below the date field is a 'Name (please print)' field. At the bottom right of the form, there is a line for the amount followed by the word 'dollars'. At the bottom left, there is a section for 'Bank' information, including 'Street Address' and 'City, State 12345'. At the bottom right, there is a line for a 'Signature (sign in presence of bank teller)'.

To look out for a departure from regular “banking” habits..

And for convenience
stores...

The need to educate
ourselves about how
victims of the romance
scam are being exploited

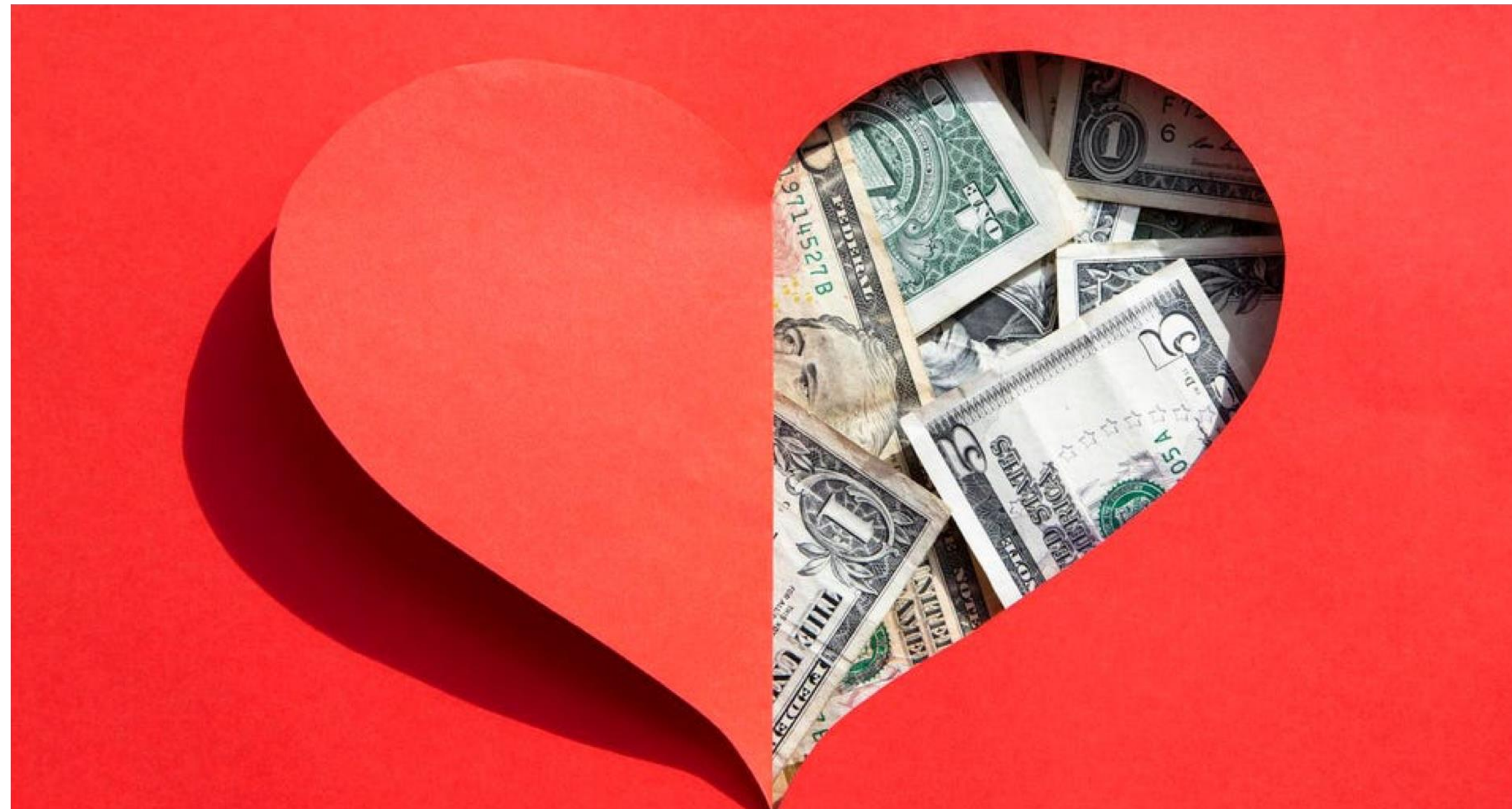
How prevalent are these
romance scams?

Americans Lost \$1 Billion To Romance Scammers Last Year, FBI Says

[Zachary Snowdon Smith](#) Feb 10, 2022,

Topline

About 24,000 Americans lost a reported [\\$1 billion](#) to romance scammers during 2021, the FBI estimated Thursday, marking what the Federal Trade Commission [said](#) was the most lucrative year for romance scammers on record—with many scam artists luring their victims into sending cryptocurrency.



UNITED STATES SENATE
SPECIAL COMMITTEE ON AGING



Fighting Fraud:

Senate Aging Committee Identifies

Top 5 Scams Targeting Our Nation's Seniors Since 2015

REMOVABLE
POSTER INSIDE
BACK COVER

Senator Robert P. Casey, Jr. (D-PA), Chairman
Senator Tim Scott (R-SC), Ranking Member

The Rise of Romance Scams Amid the COVID-19 Pandemic

The unexpected effects on society during the COVID-19 pandemic have unquestionably been innumerable. While the nation adapted to remote work, people also moved their social lives online. Isolation during the pandemic drove people of all ages to seek companionship, but unfortunately, scammers learned to adapt as well. Romance scams are a type of confidence fraud, where bad actors play towards their victims' emotional susceptibility to gain their trust.

During the pandemic, scammers learned to change their stories to include tall tales such as health problems, job losses and inability to travel in order to elicit sympathy from their victims, play on their compassion and access their money. This led to a rise in the number of calls to the Committee's fraud line reporting this type of scam.

It is understandable that romance scams specifically and confidence scams in general, are largely underreported due to victim embarrassment. Romance scams reported to the FBI have resulted in one of the highest amounts of financial losses when compared to other online fraud. Many scammers follow predictable practices when selecting and interacting with potential victims.

Reports collected by the FTC from consumers and local law enforcement show how sharply online romance fraud is increasing. In 2015, the agency received 8,500 such complaints. In 2019, the number topped 25,000.

2021 is one of the loneliest years

For those who have been monitoring their emotional health, it might be obvious why there is a rise in romantic scams.

People did not get used to being alone during 2020. On the contrary, people report that 2021 was even worse than 2020 in terms of their well-being.

According to newly disclosed statistics from a recent government telephone [survey](#) of 11,000 Medicare members, 40% said they felt less socially connected to family and friends than they did in November 2020. Moreover, 28% of respondents said they were more stressed or anxious, and 22% said they felt lonely or depressed.

Telling people to avoid online dating in times of isolation is not going to work. However, all of us can do our best to educate ourselves and others about the dangers that lurk online.

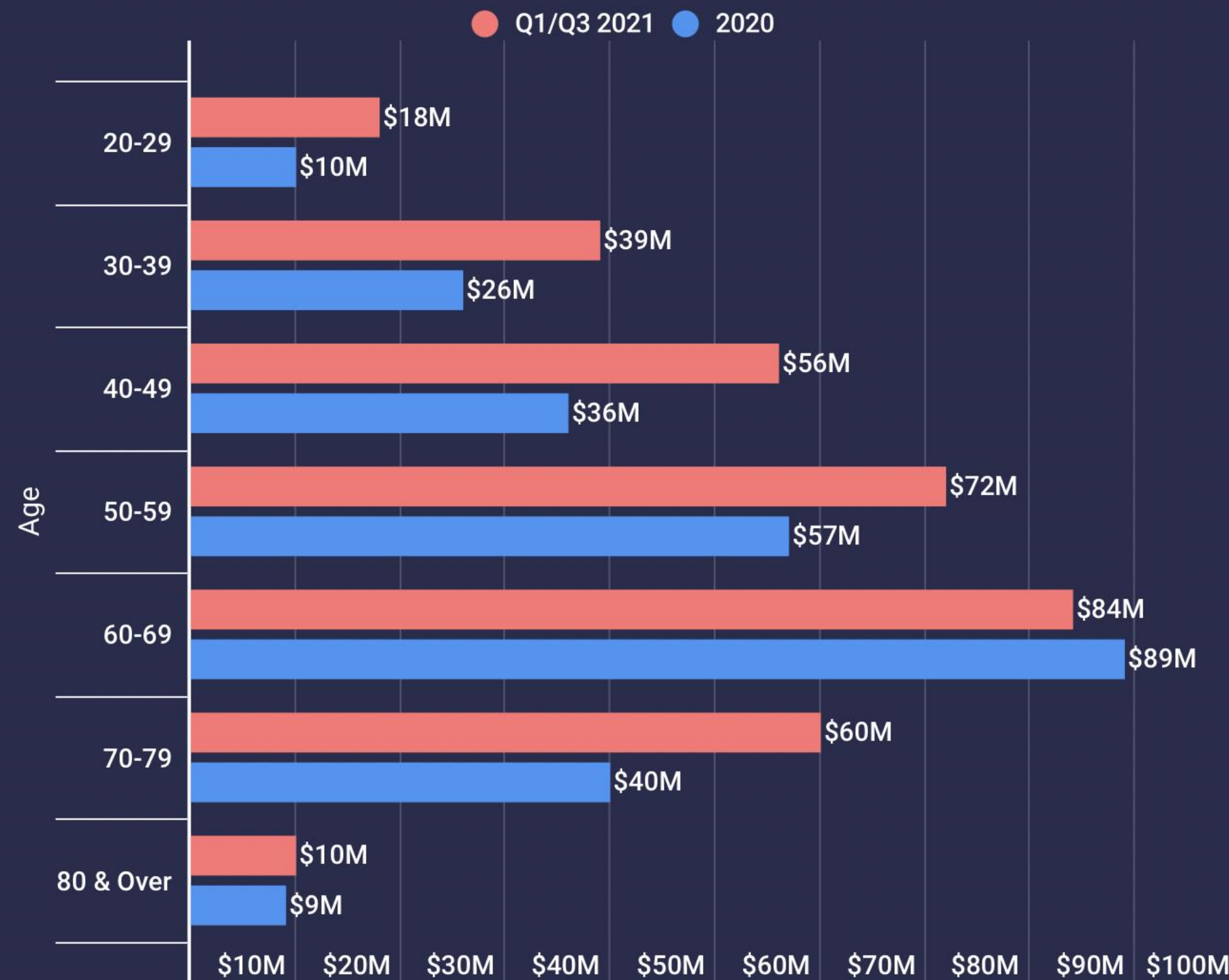
Losses to romance scams by age



2020 - Q1/Q3 2021

(in millions of USD)

Information: the chart compares the entire year of 2020 to the first three quarters of 2021.

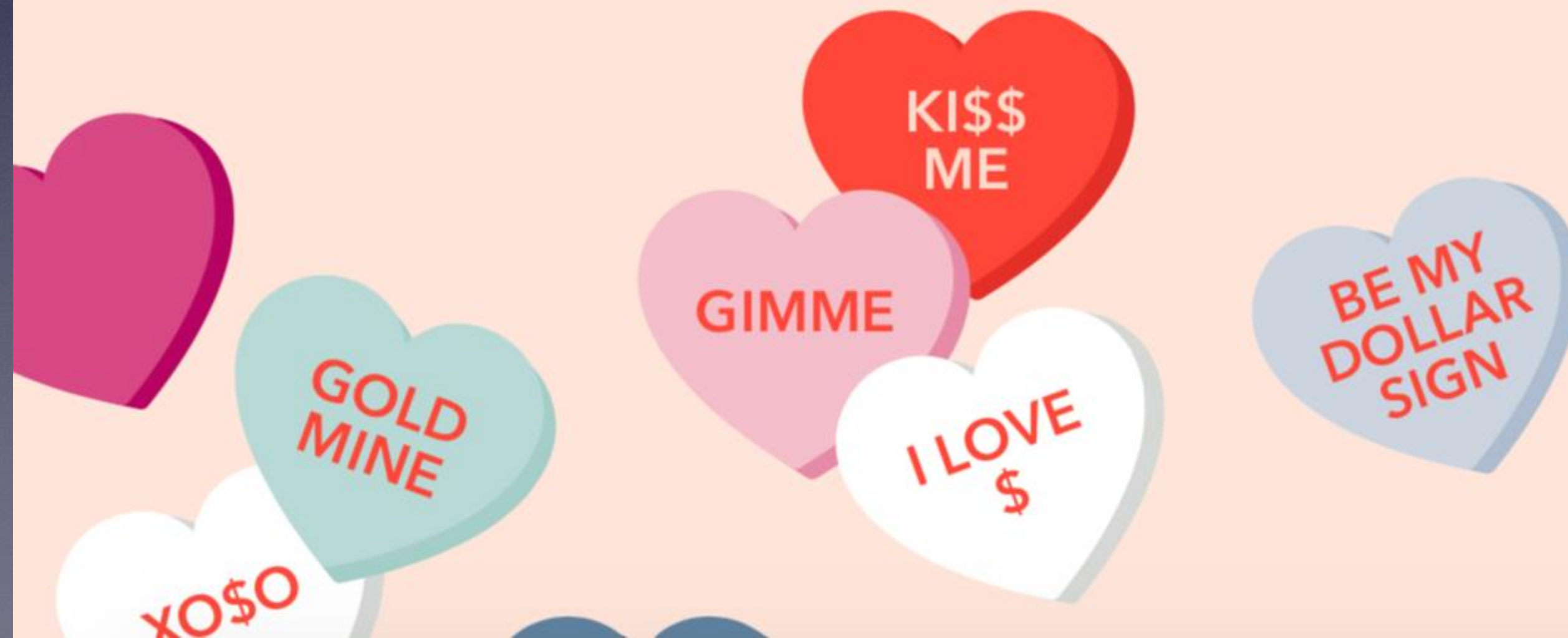


The sweetheart scam



Guard your wallet as well as your heart.

A romance scam is when a new love interest says they love you, but they really just love your money—and may not be who they say they are.



Two major types of this
scam

The face to face con
artist

That scammer is out
there looking for the
perfect victim

Who are they?

Professional predators...

Samantha Pham - real estate agent



ELK GROVE WOMAN JAILED FOR TRICKING ELDERLY MAN OUT OF CAR, MONEY, AND HOME

For release on May 31, 2013

CONTACT:

Cherie Bourlard, Deputy District Attorney

Elder Fraud Unit

408-792-2519

ELK GROVE WOMAN JAILED FOR TRICKING ELDERLY MAN OUT OF CAR, MONEY, AND HOME

A 30-year-old Elk Grove real estate agent was sentenced to jail today for swindling a heartsick older man out of a Lexus, \$200,000 and his Campbell home. Samantha Pham, who the 67-year-old man thought of as his fiancée, gambled most of his money away.

A Campbell police investigation found that she spent \$50,000 of the victim's money paying off a casino debt in Nevada. Since her arrest, six other men – all in Elk Grove - made complaints that she had met them on Match.com and swindled them, too.

Meet through
“legitimate” business
transactions or “chance
encounters”

They seek out their
victims in various
places..

- Parking lots
- Places of faith
- Door to door
- Casinos
- Grocery stores



The hook...

The charm offensive..

The con knows exactly
how to find & target the
victim's vulnerability



The victim...

Often recovering from a loss..

Appreciates the attention..

Has \$\$\$\$\$

Even if \$\$\$ is not the
motive, using a dating
online service has its
dangers...

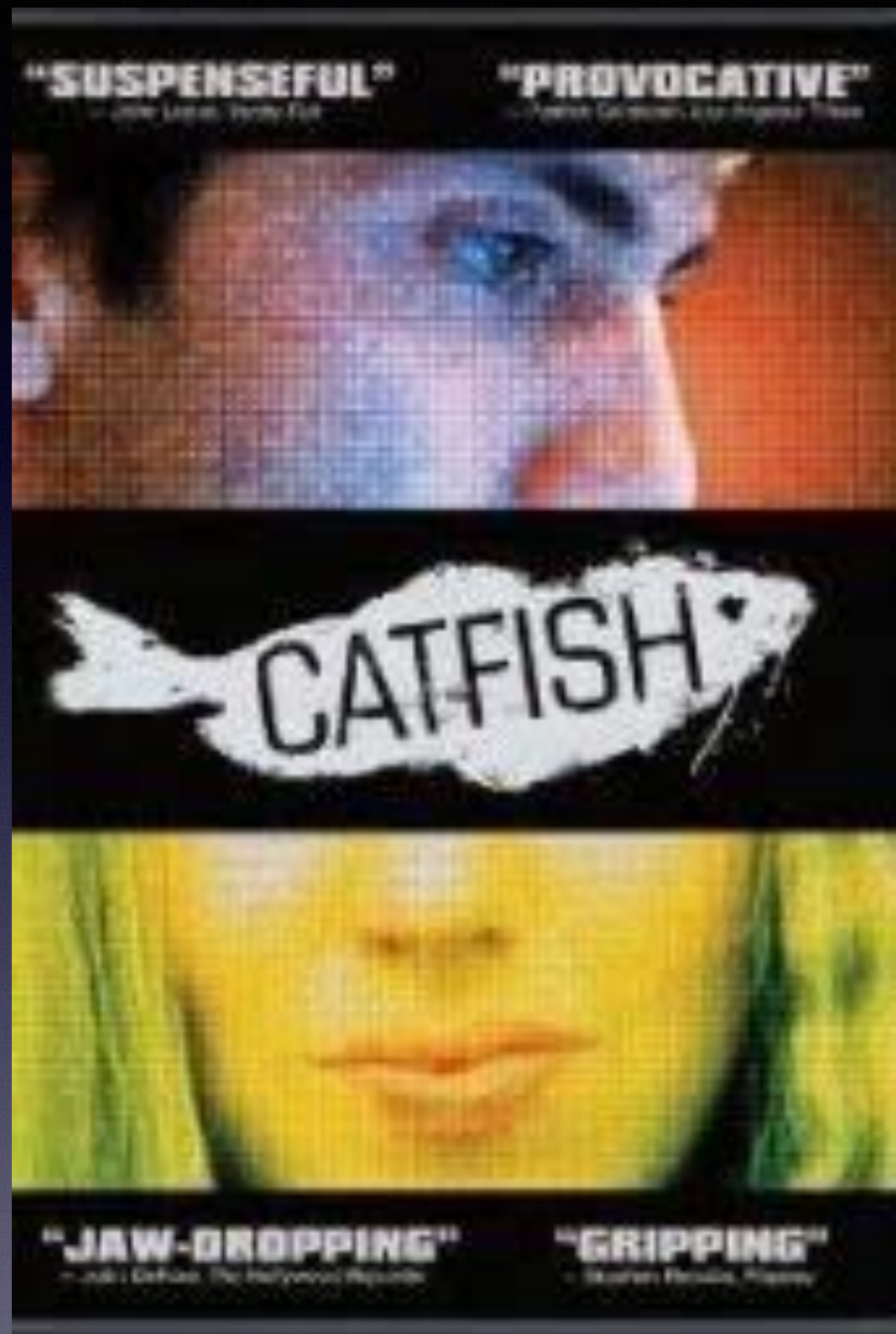
Looking for a companion
on a “faith based” dating
website can lead to false
sense of security..

And the second type of
sweetheart
scammer.....



Sometimes referred to as
“catfishing”





“A catfish is a person who creates fake personal profiles on social media sites using someone else's pictures and false biographical information to pretend to be someone other than themselves. These “catfish” usually intend to trick an unsuspecting person or persons into falling in love with them.”

Who are these
scammers?

They are professional
crooks...

.....who steal the identity
of a real individual...

And sometimes these
crooks operate...

SHE MET HIM ONLINE...



**HE SAID HE LIVED
IN A GATED COMMUNITY**

Or they could be
operating from overseas
with co-conspirators
working domestically...

Ghana man accused of \$300K romance scam faces judge in Norfolk



CHESAPEAKE, Va. - A man from Ghana is in the United States accused of a romance scam that swindled a Chesapeake woman out of more than \$300,000.

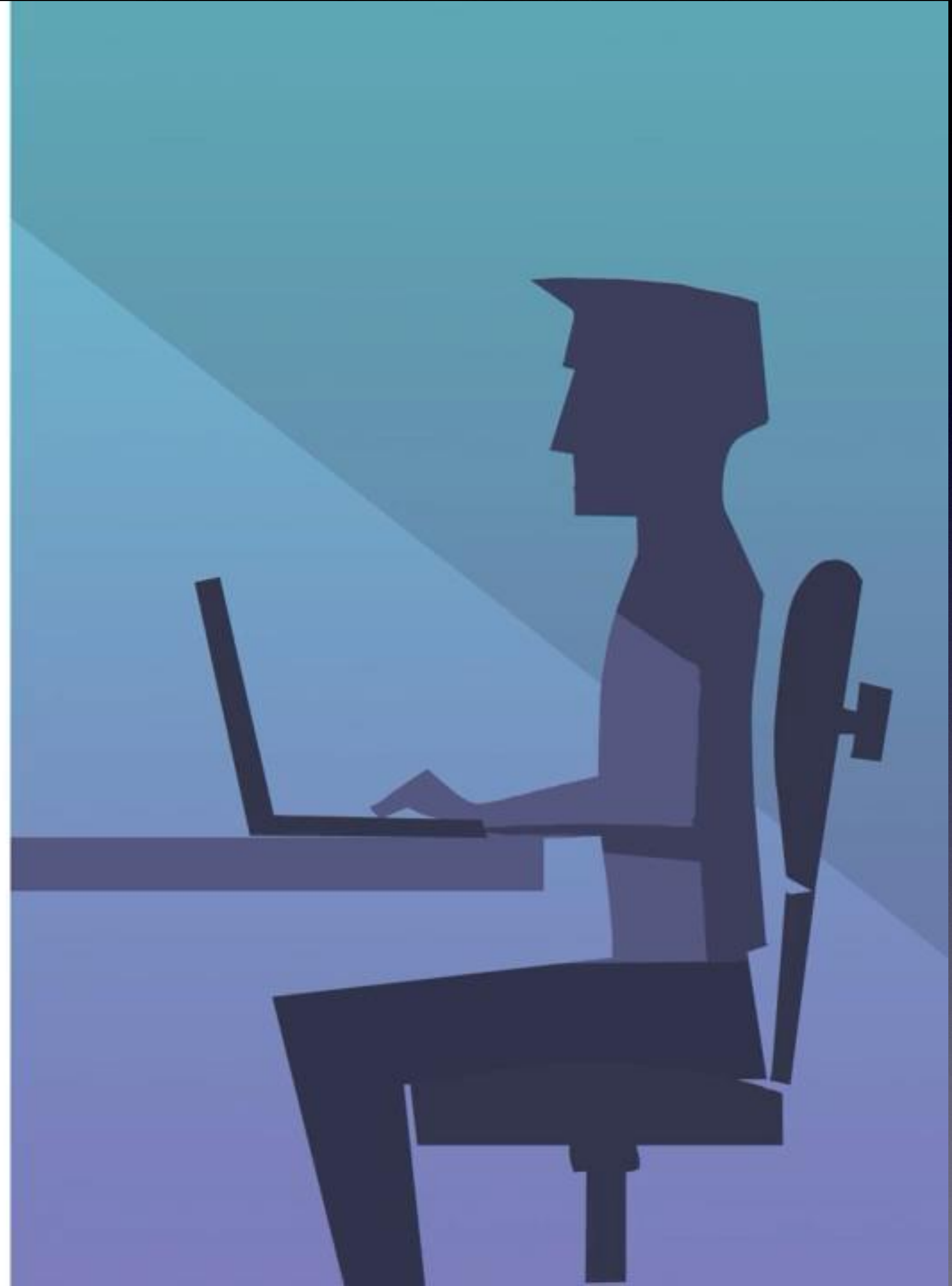
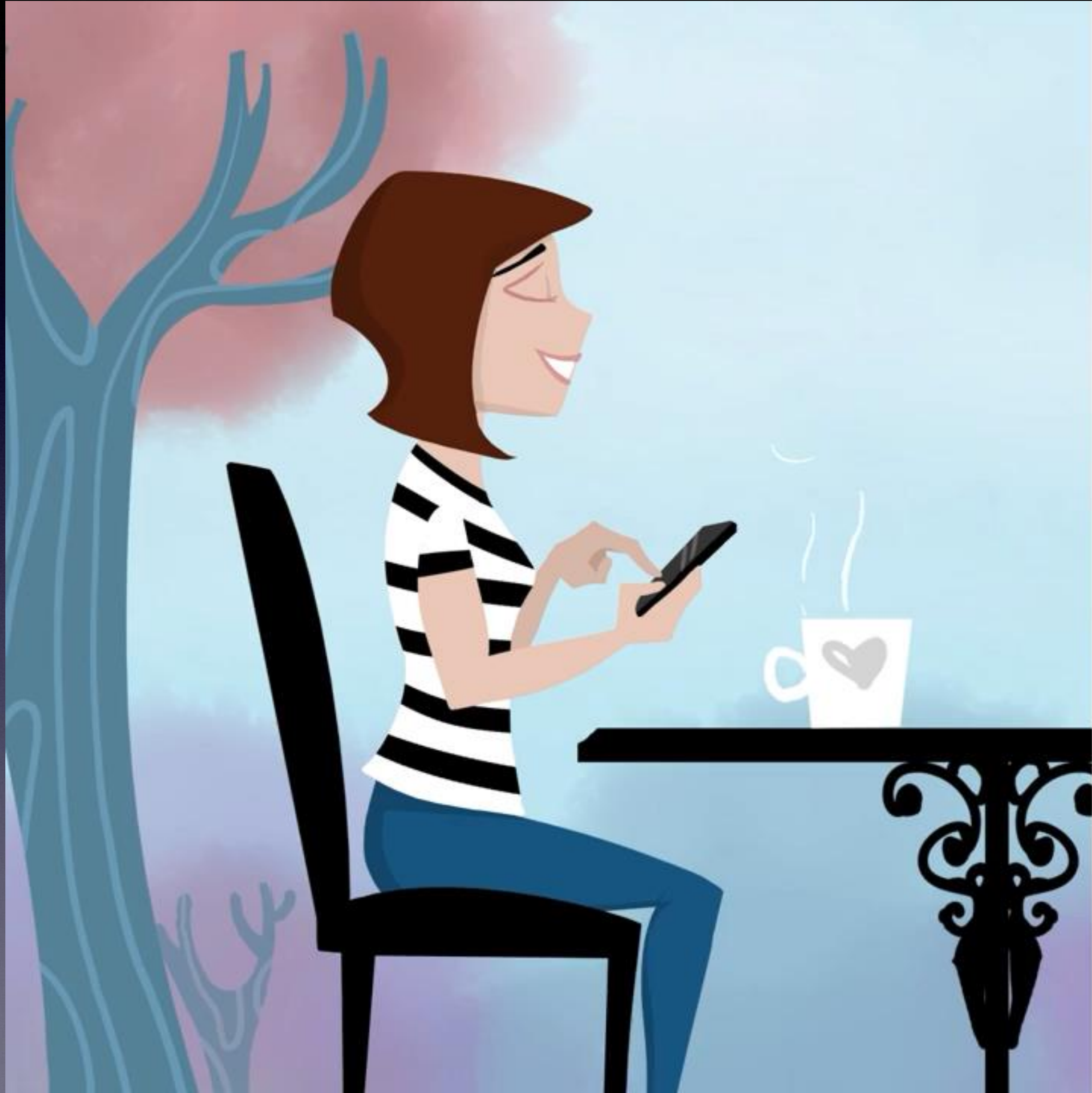
38-year-old Richard Dorpe was booked into the Western Tidewater Regional Jail last week on wire fraud and mail fraud charges. We first told you about this case in October 2019 after the details of the case became unsealed.

The indictment states Dorpe used an area code that made it look like he was from Northern Virginia when he fact he was across the world in Ghana. He allegedly told the victim his wife was dead and he had moved to Virginia Beach but traveled for work.

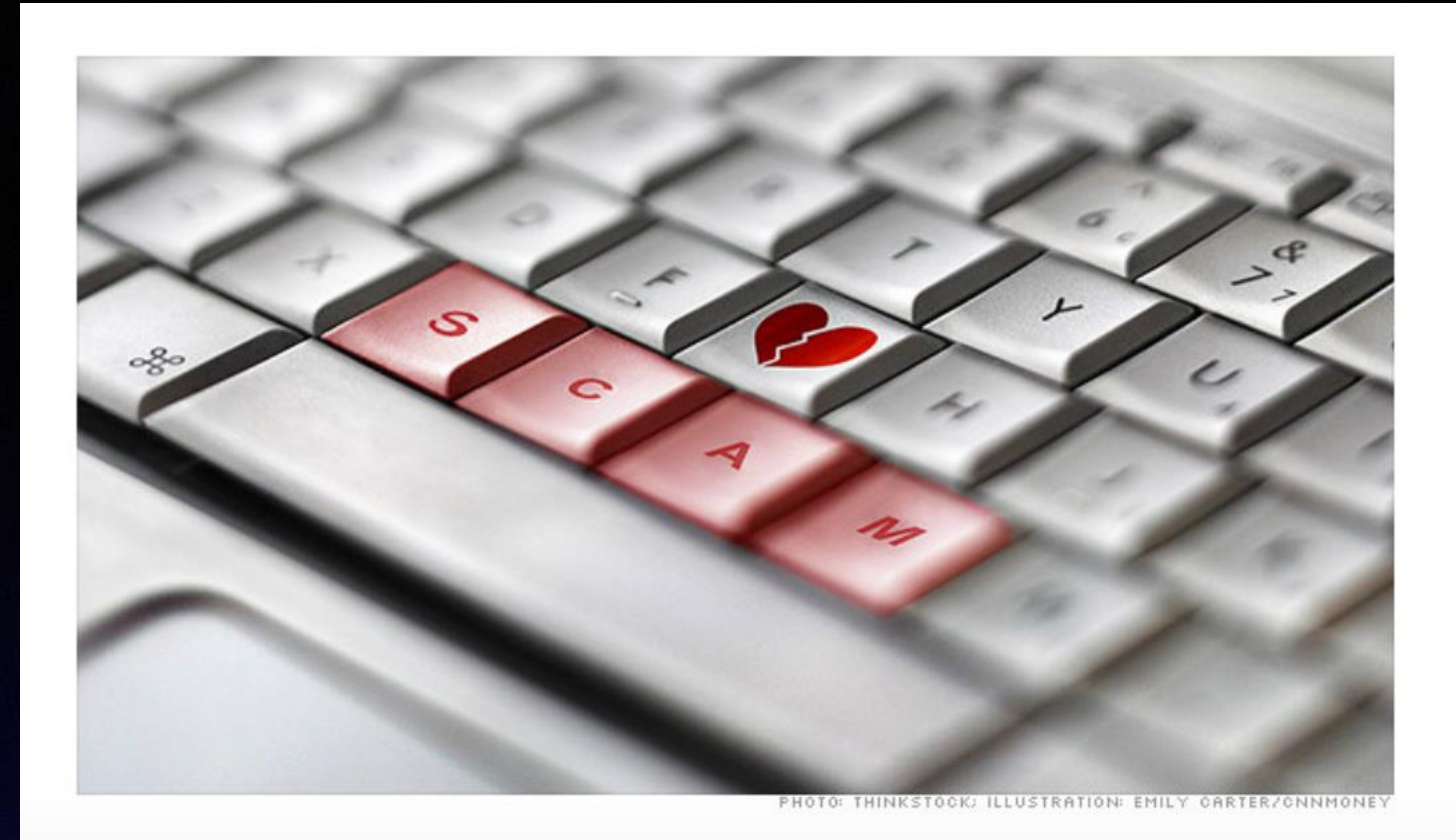
Over the course of the online relationship, federal prosecutors say the victim sent him gifts like a laptop, a watch, clothes and sneakers, and cash totaling over \$312,000.

He allegedly told her he needed \$200,000 to buy gold for his jewelry business and allegedly told the victim she would be repaid when they got together to celebrate Thanksgiving.

So how does the scam
work?



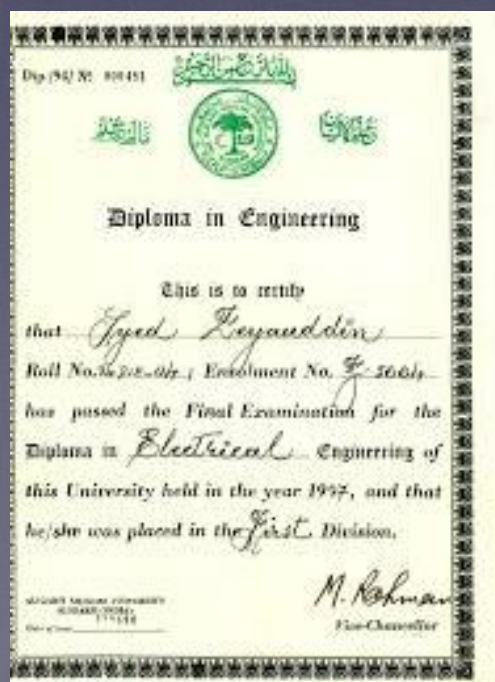
The online scammer
trolling the internet
looking for his or her
next victim...



The scammer steals an
identity creating a fake
profile



The scammer will use a stolen identity - typically military or an impressive professional career



Meet Kate Kleinert...

Retirees Are Losing Their Life Savings to Romance Scams. Here's What to Know.

Con artists are using dating sites to prey on lonely people, particularly older ones, in a pattern that accelerated during the isolation of the pandemic, federal data show.

Feb. 3, 2023



Kate Kleinert of Lancaster County, Pa., was the victim of a romance scam in 2020 that she said left her destitute. Federal officials say older Americans are increasingly being targeted in such schemes. Amanda Mustard for The New York Times

There are so many
consistent red flags

The scammer will lure
victim from dating
website to a private
"texting" channel





Scammer will NEVER agree to a FaceTime or Skype or Zoom call





Plans will be made to
meet up





Planned rendezvous is suddenly cancelled because of an “unforeseen” event



Now the scammer needs
you to send money
immediately

Leaving a trail of
victims.....all seeking
justice

And some victims can
become “mules” and
potentially face
prosecution...

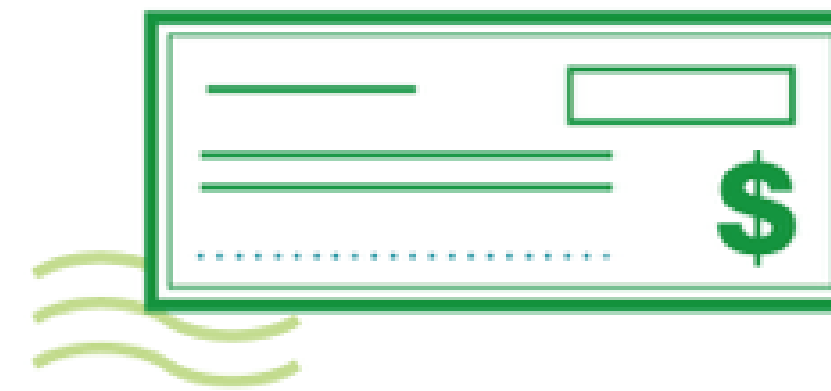
Money Mule Scams



If someone sends you money and asks you to send it to someone else, STOP. You could be what some people call a money mule — someone scammers use to transfer and launder stolen money.

Scammers often ask you to buy gift cards or wire money. They might recruit you through online job ads, prize offers, or dating websites.

Scammers:



Send you a check



Tell you to send some of the money to someone else



When you later find out the check was bad, you could be stuck covering the entire amount of the check, including what you sent. And that might overdraw your account.

And the need to WARN
victims that they can
end up becoming
defendants...

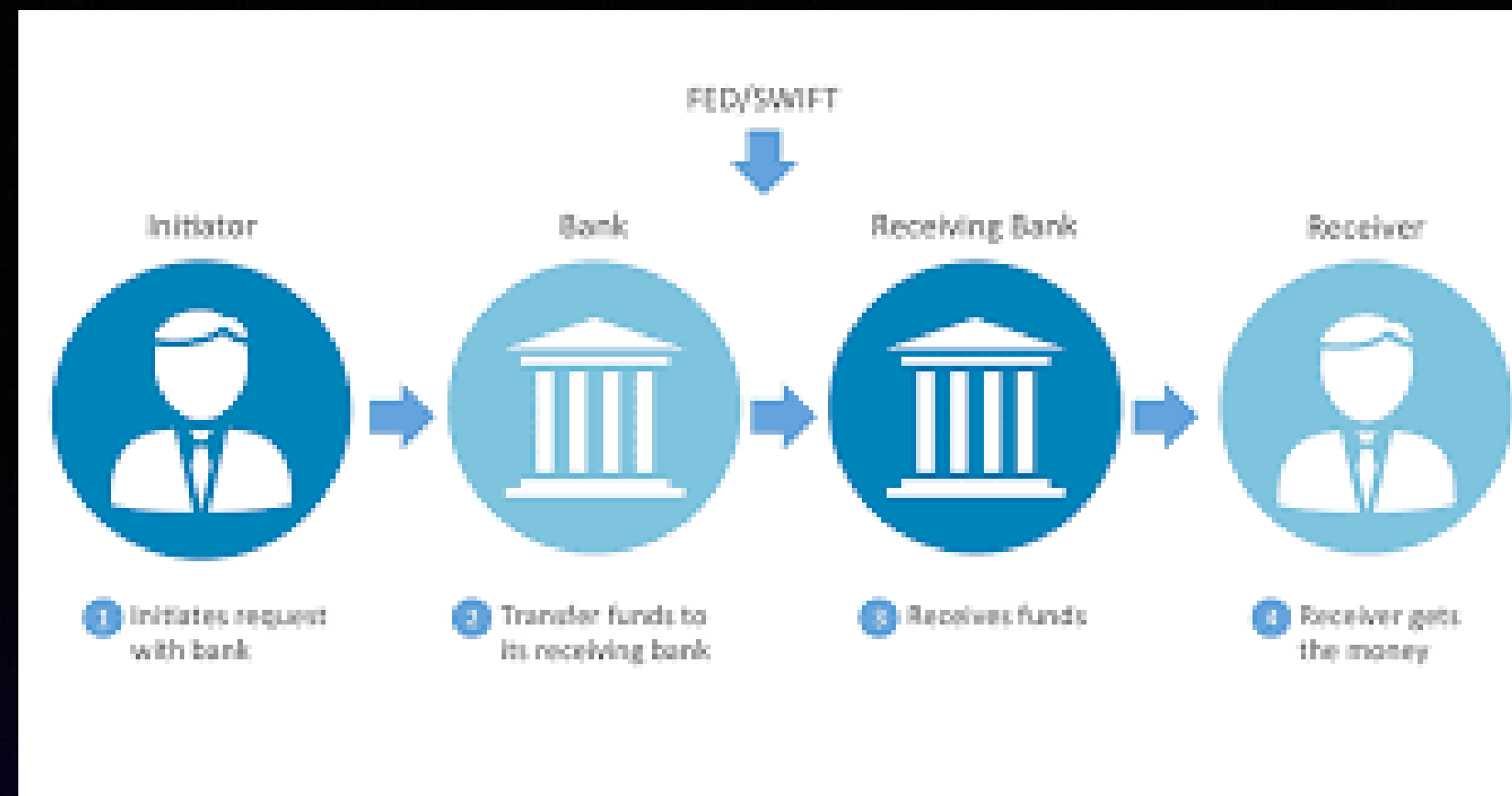
Meet 81 year old Glenda
Seim from Missouri...

Listen how she talks
about “my love”

Glenda was sentenced
last month to 5 years
probation....

What to look for if you believe a loved one or friend may be at risk...

Changes in behavior



Frequent trips to credit union or bank to withdraw cash or make wire transfers

Departure from normal
routines..

Financial difficulties

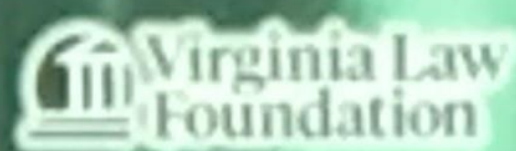
What should you do if you are a victim & have lost \$ to the scammer?



**The golden years make some people
green with envy.**

**Help stop financial abuse
of our elderly.**

1 (888) 832-3858



SOUTHWEST VIRGINIA ELDER JUSTICE TASK FORCE

LAMAR

877-908-3360

AARP[®]

Fraud Watch
Network

Try to overcome feelings
of embarrassment

If you have wired
money or bought
prepaid gift cards...
contact the financial
institution or store
immediately...

Call your local law
enforcement agency and
request that a report be
taken

But be prepared for a
refusal...

“No chance we can
identify the suspect -
probably overseas, so
there is nothing we can
do”

“You gave the money
voluntarily- so there is no
crime”

“The crime did not occur here... we do not have jurisdiction”

None of those responses
are appropriate...so
politely insist on a report
being taken

If the agency still refuses
... then write a letter

Who else to call?

● FBI





Federal Bureau of Investigation Internet Crime Complaint Center(IC3)



File a Complaint

Prior to filing a complaint with the IC3, please read the following information regarding terms and conditions. Should you have additional questions prior to filing your complaint, view [FAQ](#) for more information on inquiries such as:

- What details will I be asked to include in my complaint?
- What happens after I file a complaint?
- How are complaints resolved?
- Should I retain evidence related to my complaint?

The information I've provided on this form is correct to the best of my knowledge. I understand that providing false information could make me subject to fine, imprisonment, or both. (TITLE 18, U.S. CODE, SECTION 1001)

Complaints filed via this website are processed and may be referred to federal, state, local or international law enforcement or regulatory agencies for possible investigation. I understand any investigation opened on any complaint I file on this website is initiated at the discretion of the law enforcement and/or regulatory agency receiving the complaint information.

Filing a complaint with the IC3 in no way serves as notification to my credit card company that I am disputing unauthorized charges placed on my card or that my credit card number may have been compromised. I should contact my credit card company directly to notify them of my specific concerns.

The complaint information you submit to this site is encrypted via secure socket layer (SSL) encryption. Please see the [Privacy Policy](#) for further information.

We thank you for your cooperation.

1033.GOV



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

Federal Trade Commission

[FTC.GOV](https://www.ftc.gov)

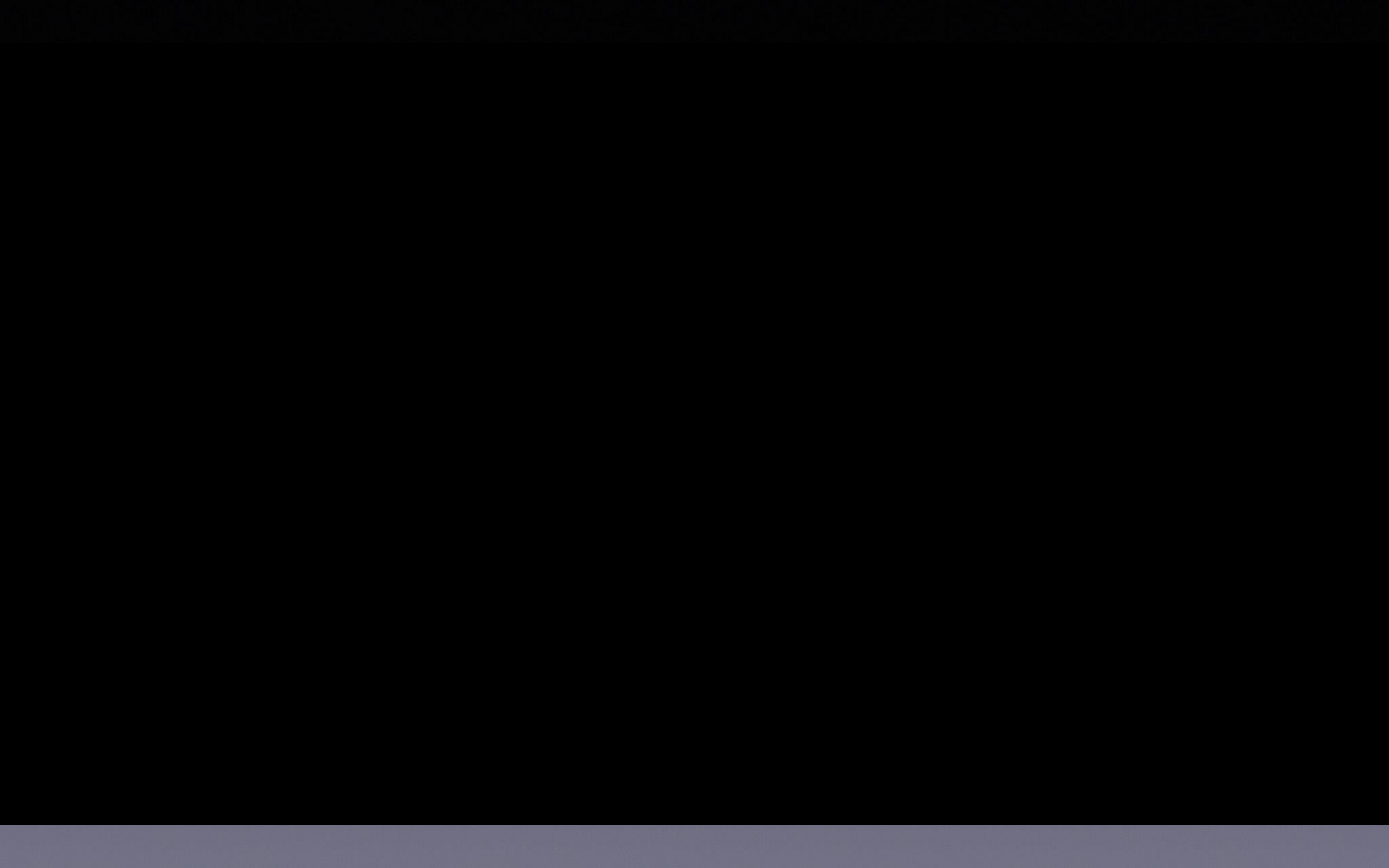


U.S Postal Inspectors

[USPIS.GOV](https://www.uspis.gov)

Other contemporary
fraudulent schemes...

The grandma
scam.....



At first the crooks used
green dot prepaid
cards...

But then I saw a switch
to iTunes cards.....



And other gift cards...



TARGET GIFTCARD

Redeemable for merchandise or services (other than gift cards and prepaid cards) at Target stores in the U.S. or Target.com, and cannot be redeemed for cash or credit except where required by law. **No value until purchased.** For balance information, visit Target.com/checkbalance or call 1-800-544-2943. To replace the remaining value on a lost, stolen or damaged card with the original purchase receipt, call 1-800-544-2943. ©2019 Target Brands, Inc. The Bullseye Design, Bullseye Dog and Target are registered trademarks of Target Brands, Inc. C00091102016A

\$

No fees. No expiration. No kidding.[™]
Keep gift card for receipt lookups and reloads.



Seq # 959113
Event # 0-790-01-4166-5

1120 4166

TARGET GIFTCARD

Redeemable for merchandise or services (other than gift cards and prepaid cards) at Target stores or Target.com. Cannot be redeemed for cash or credit except where required by law. **No fees or expiration date. No value until purchased.** Get balance information at Target.com/checkbalance or 1-800-544-2943. To replace the remaining value on a lost, stolen or damaged card with the original purchase receipt, call 1-800-544-2943. ©2021 Target Brands, Inc. The Bullseye Design, Bullseye Dog and Target are registered trademarks of Target Brands, Inc. C00091102016A

\$

Avoid Scams. Target GiftCards are only accepted at Target stores and Target.com. For more information visit security.target.com/fraud



Seq # 786155
Event # 0-790-01-4166-5

0122 4166

TARGET GIFTCARD

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\$

No fees. No expiration. No kidding.[™]
Keep gift card for receipt lookups and reloads.



Seq # 924449
Event # 0-790-01-4166-9

1121 4166

TARGET GIFTCARD

Redeemable for merchandise or services (other than gift cards and prepaid cards) at Target stores in the U.S. or Target.com, and cannot be redeemed for cash or credit except where required by law. **No value until purchased.** For balance information, visit Target.com/checkbalance or call 1-800-544-2943. To replace the remaining value on a lost, stolen or damaged card with the original purchase receipt, call 1-800-544-2943. ©2019 Target Brands, Inc. The Bullseye Design, Bullseye Dog and Target are registered trademarks of Target Brands, Inc. C00091102016A

\$

No fees. No expiration. No kidding.[™]
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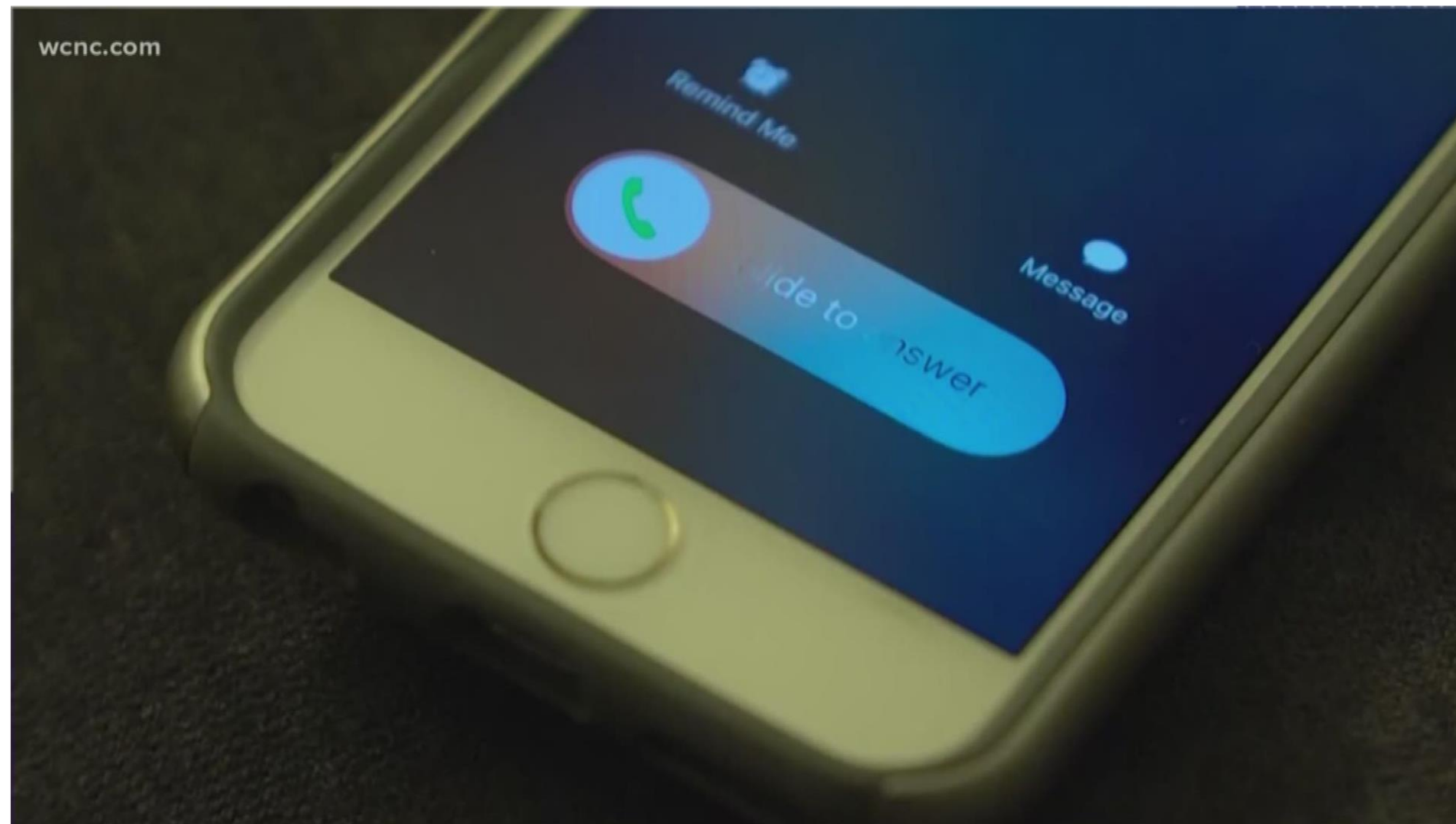
Seq # 924445
Event # 0-790-01-4166-8

1121 4166

How one state is tackling
the issue of gift cards

AG Josh Stein pushing for mandatory scam awareness training for retailers

A North Carolina man spent \$7,000, every cent he had, before he realized he'd been duped.



CHARLOTTE, N.C. — North Carolina Attorney General Josh Stein said his office is renewing pushes to crack down on scam calls.

And now...

For assistance:
Call or text: 415-713-5056
Email: help@quadcoinatm.com
415-713-5056



GB BITCOIN ATM
generalbytes.com

Welcome to Quad Coin ATM
BUY CRYPTO!

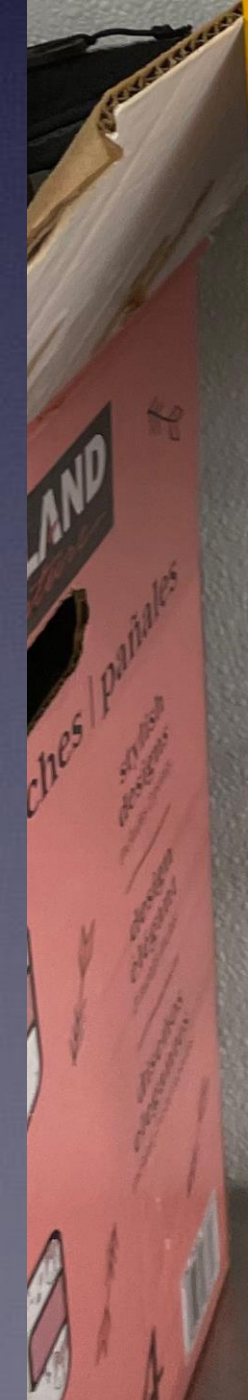
1 BTC	1 ETH
38921 USD	2768.21 USD

Select the desired coin icon to continue

buy exchange rate



bitcoin
ATM



And to make matters
worse we have the AI
threat...

Just two weeks
ago...

Apple co-founder says AI may make scams harder to spot

🕒 6 hours ago



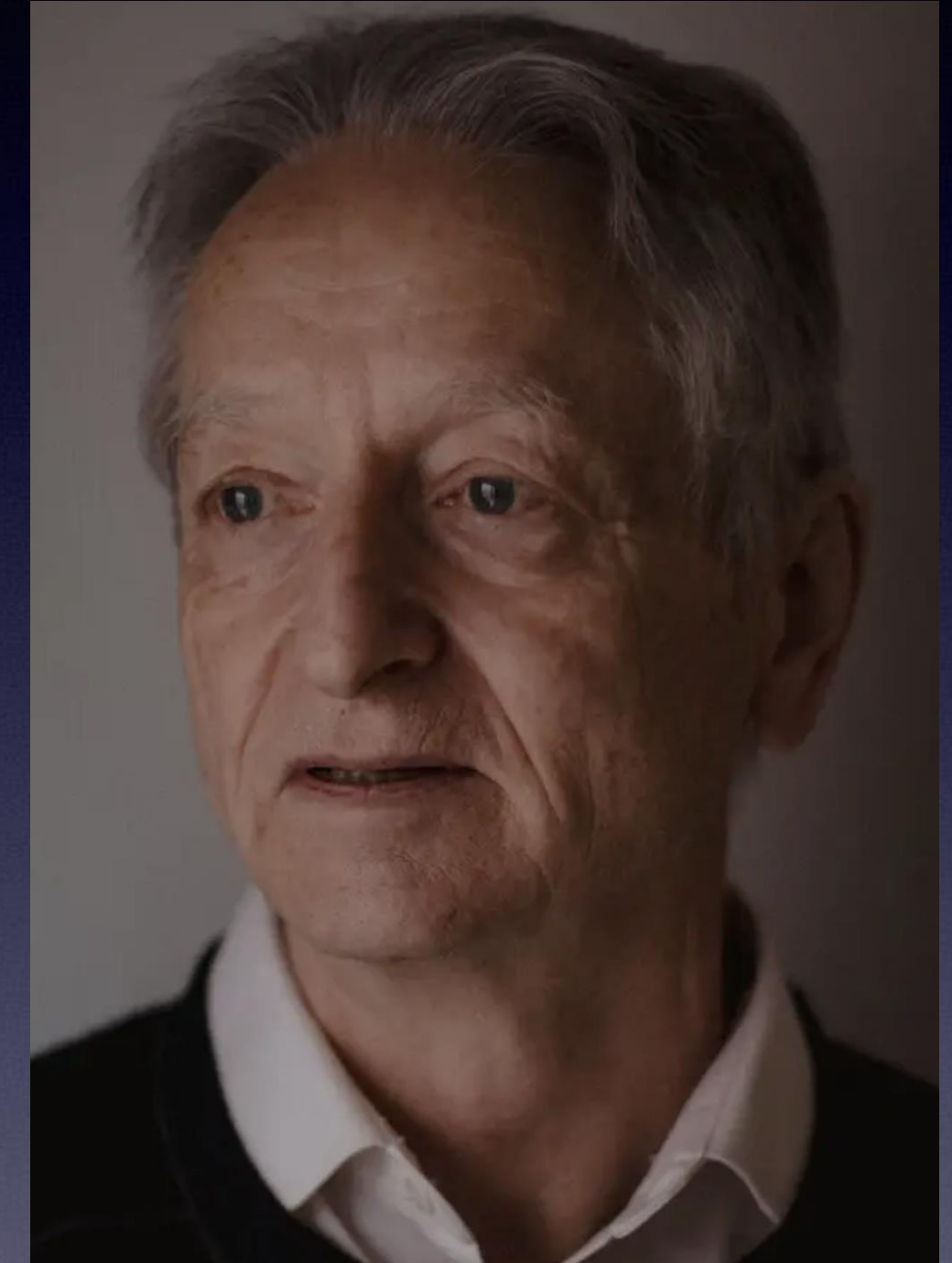
By Philippa Wain

Technology reporter

Apple co-founder Steve Wozniak has warned that artificial intelligence (AI) could make scams and misinformation harder to spot.

‘The Godfather of A.I.’ Leaves Google and Warns of Danger Ahead

For half a century, Geoffrey Hinton nurtured the technology at the heart of chatbots like ChatGPT. Now he worries it will cause serious harm.





[Home](#) / [Consumer Alerts](#)

[Veja esta página](#)

Consumer Alert

Scammers use AI to enhance their family emergency schemes

Example of a Family Emergency Scam Call

Hi Grandpa, it's me.



Sebastian? Is that you?

Yes, it's me, Sebastian. Grandpa, I'm in trouble, and I need money for bail.

What happened?

Please don't tell Mom or Dad. I'll get in so much trouble.

They thought loved ones were calling for help. It was an AI scam.

Scammers are using artificial intelligence to sound more like family members in distress. People are falling for it and losing thousands of dollars.

[Pranshu Verma](#)



Sweepstakes scam..

One e-mail I received..

I am a retired catholic priest and former Army Chaplain. I was recently involved in a "fraud" by a gentleman who claimed to be an attorney for the Publishers Clearance House. I was sent a notice that I was the grand prize winner of \$1,600,000.00 and that i must follow the directions given me in order to receive the prize. After many telephonic calls and assurances I was directed to first send a check of \$41,000.00 which would cover all the federal and state taxes incurred. I envisioned the financial help I would be giving to a high school and church because of paying just a rather small sum for the full prize amount. How naive I was. After weeks of communication and my final attempt to finalize the deal, I realized that the check I was mailed was a fake and the phone number I tried calling was "no longer in operation". I lost half my life savings and probably will never recover the amount; but I would do anything to prevent this happening to anyone else. I would be happy to meet with you if at all possible.





CCR/3374555/QC/07/2004



Customs and Revenue Canada

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

OFFICIAL CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

Trust Bank
N.A.

466641759

FC# 766 FA# 005
016-01

DATE 07/26/04

10-56
220

\$*****700,000.00*****

PAY *****SEVEN HUNDRED THOUSAND DOLLARS*****

TO THE ORDER OF



NAME OF REMITTER

DE LOTTO

Drawer Trust Bank, N.A.

Issued by Integrated Payment Systems Inc., Englewood, Colorado
To Trust Bank, N.A., Toronto, ON

AUTHORIZED SIGNATURE

⑈466641759⑈ ⑆000090868⑆ 23900466623018

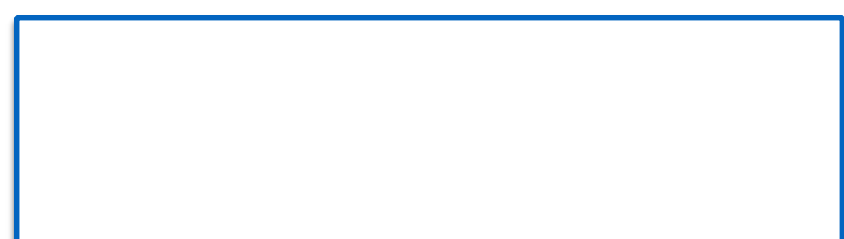


Department of the Treasury
Internal Revenue Service

LOTTERY CLAIMS DEPARTMENT

600 Pennsylvania Avenue, NW
Washington, DC 20580

September 10th, 2014



Dear Miss



This letter is sent to you in compliance with the Freedom of Information Act. We were able to confirm you were selected as the Second Place Award winner at the California State Lottery DEPT. 2014 Nationwide Drawing. This entitles you to a total amount of \$950,000.

While we are very happy to assist you in the delivery of your Award, we are invested in preventing any type of legal or illegitimate activity during the process of your claim. For this we have begun operations with US Customs & Border Protection and with the National Treasury. You will be fully notified of the procedures to be followed in claiming your award.

For more information please contact your agent that is representing you Mister Dave Carson at 1-305-407-1542, during business hours 7am to 5pm EST. All of your documents are being taken care of by your agent we will keep their department posted.

Once again Congratulations!!!



555 West Monroe Street
Chicago, Illinois
60661, USA

De Partout jusqu'à vous |||||

From anywhere to anyone |||||

090435 00:18 H4T 1A0 112 |||||



5201582842 R001





9

Thursday, April 23, 2009

The team at **Pepsi Co.** is delighted to announce your name as one of the Grand Prize Winners in the **Pepsi** 'Play for a Billion' contest in partnership with the **abc** Network.

Congratulations, you have won the total amount of One Million Dollars (\$1,000,000 USD)! You will also be appearing on the **abc** Network in front of a Live Studio Audience during Prime Time Television for your chance to win One Billion Dollars.

Pepsi Co. has made all the necessary arrangements in order for you to receive your prize. Enclosed in this envelope is a certified check to cover any outstanding fees that have not been paid by **Pepsi Co.** directly.

Representative: **Mr. Tom Ford 1-(866)-544-7541 Ext #1**
Prize Claim Number: W098KW211

It is very important that you contact your representative without any delay BEFORE depositing this check and for further information on your prize.

You are obligated by U.S. Federal law to keep the **Prize Claim Number and Prize information highly confidential** for your safety and security.

Congratulations again.

Albert Brewman
Executive Director of Marketing

Security Bar Code:



VIRTUAL LAS VEGAS

1014 NIMITZ CT
HENDERSON, NV 89015

Norbank
401 Armour Rd
N Kansas City, MO 64116-3511

928217

Date 04/23/2009

Pay to the
Order of

MS



\$ **5,400.00

*FIVE-THOUSAND FOUR-HUNDRED AND 00/100******

Clerks



W. J. [Signature]

Memo

⑆928217⑆ ⑆10101⑆ 244⑆ 422847⑆

CCR/3374555/QC/07/2004



Customs and Revenue Canada

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

OFFICIAL CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

Trust Bank
N.A.

4666623018

FC# 766 FA# 005
016-01

DATE 07/26/04

10-56
220

\$*****700,000.00*****

PAY *****SEVEN HUNDRED THOUSAND DOLLARS*****

TO
THE
ORDER
OF



NAME OF REMITTER

DE LOTTO

Drawer Trust Bank, N.A.

Issued by Integrated Payment Systems Inc., Englewood, Colorado
To Trust Bank, N.A., Toronto, ON

AUTHORIZED SIGNATURE

⑆466641759⑆ ⑆000090868⑆ 23900466623018

Snap-on

BANK ONE, NA
Chicago, IL 60601

Washington Mutual

Washington Mutual

DATE: 05-01-05

62-72
311

CHECK NO.: 993819530

Kenosha, Wisconsin 53141-1410

US DOLLARS

PAY: Two Hundred Ninety Nine Thousand Seven Hundred Twenty Dollars and 40 Cents *****\$299,720.40*****

To The
Order
Of



Snap-on
INCORPORATED

Blaine A. Metzger
Authorized Signature

VOID AFTER 180 DAYS

⑆993819530⑆ ⑆031100283⑆ 09 41972⑆

THIS CHECK IS VOID IF ANY PART OF THE MICR LINE IS DAMAGED OR IF THERE IS ANY EVIDENCE OF CHEMICAL ALTERATION - SEE REVERSE SIDE FOR MORE SAFETY FEATURES

So how do we combat
these scammers?

By networking

In summary...

Be alert...

Be skeptical

Be inquisitive

And do not send money
to someone you have
never met!

ADDITIONAL RESOURCES FROM AGENCIES & OTHER ORGANIZATIONS

These organizations and websites provide information on a wide range of scams, including other common scams that target older adults and are not covered in this Fraud Book.

Entity	Website
Better Business Bureau (BBB)	<u>https://www.bbb.org/scam-tracker</u>
AARP Fraud Watch Network	<u>www.aarp.org/fraudwatchnetwork</u>
Federal Trade Commission (FTC)	<u>https://consumer.ftc.gov/features/scam-alerts</u>
FBI	<u>https://www.fbi.gov/scams-and-safety/common-scams-and-crimes</u>
USA.gov	<u>https://www.usa.gov/common-scams-frauds</u>

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