



BRUNSWICK HILLS POLICE DEPARTMENT

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IMPORTANT MESSAGE FROM THE POLICE CHIEF

I need your help and assistance on getting this information out to the community, your loved ones, family, friends and neighbors. In this day and age with so many means of information sharing through social media, news networks, newspaper, websites we are still not getting the word out to people that are falling victim to **SCAMS**. Over the past few months in Brunswick Hills. The Police Department has taken several reports from victims that have lost their entire life's savings due to scammers.

WARNING SIGNS of fraud or financial exploitation

- ◆ Requests to send money, wire money, gift cards or prepaid money cards
- ◆ Keep pressure on you to act immediately, calling, texting, emailing
 - ◆ Guaranteeing money will be made quick and easy
 - ◆ Unexplained withdrawals from bank accounts
- ◆ You are told not to tell anyone family or friends or threats of arrest

Below are some of the financial scams that are preying on our elderly community by tricking, lying, deceiving and pressuring victims.

Government imposter scams: In government impersonation scams (also known as government imposter scams), scammers call unsuspecting older adults and pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare, Police Departments, Sheriffs Offices or Courts. They may say the person has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the person doesn't provide personal identifying information. The scam also may be the "impending lawsuit" scam. In this case, someone receives an urgent, frightening call from someone claiming to be from a government or law enforcement agency (like the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested for some made-up offense.

Sweepstakes or lottery scams: The scammers call an older adult to tell them they've won a lottery or prize of some kind. If they want to claim their winnings, the older adult must send money, cash, or gift cards up front—sometimes thousands of dollars' worth—to cover supposed taxes and processing fees. Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their targets. Of course, no prize is ever delivered. Sometimes, fraudsters can convince the older adult to send even more money by telling them their winnings will arrive soon. Many continue to call people for months and even years after defrauding them out of an initial sum of money.

Robocalls and phone scams: Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world. While there are legal uses for this technology, robocalls can also be used to carry out a variety of scams on trusting older adults who answer the phone. Some robocalls may claim that a warranty is expiring on the person's car or electronic device, and payment is needed to renew it. Like with government impersonation calls, scammers often spoof the number from which they're calling to make it appear as if the call is from a reputed organization.

Computer tech support scams: Technical support scams prey on older people's lack of knowledge about computers and cybersecurity. A pop-up message or blank screen usually appears on a computer or phone, telling the user their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired.

The grandparent scam: The grandparent scam is so simple and so devious because it uses one of an older adults' most reliable assets, their hearts. Scammers call a would-be grandparent and say something along the lines of: "Hi, Grandma, do you know who this is?" When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer can instantly secure their trust. The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may beg the grandparent not to tell anyone. Since fraudsters often ask to be paid via gift cards or money transfer, which don't always require identification to collect, the older adult may have no way of ever recovering their money.

In other versions of this scam, the caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They then use high-pressure tactics that play on the emotions of the person they've called to get them to send cash as quickly as possible. There are even reports of scammers showing up at older adults' homes, posing as a "courier" to pick up the money.

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Romance scams: As more people turn to online dating, con artists are seizing the opportunity. Romance scammers create elaborate fake profiles, often on social media, and exploit older adults' loneliness to get money. In some cases, these scammers may be (or pretend to be) overseas. They may request money to pay for visas, medical emergencies, and travel expenses to come visit the U.S. Since they tend to drag on for a long time, romance scams (also called sweetheart scams) can bilk an older person out of substantial funds. **DO NOT SEND PICTURES OF YOU !!!**

Business imposter scams: Like government imposter scammers, business imposter scammers can use caller ID to trick someone into thinking they are getting an official business call. These fraudsters will try to convince someone to send money or a gift card or share personal information.

Investment scams: This type of scam involves the illegal or alleged sale of financial instruments that typically offer low risk and guaranteed returns. The use of cryptocurrency (digital assets, such as Bitcoin) is common investment scams.

Medicare and health insurance scams: In Medicare scams, con artists may pose as a Medicare representative to get older adults to share their personal information. Scammers might also provide bogus services for older people at makeshift mobile clinics, then bill Medicare and pocket the money. Medicare scams often follow the latest trends in medical research.

Internet and email fraud: The slower rate of technology adoption among some older people makes them easier targets for internet and email scams. Pop-up browser windows that look like anti-virus software can fool users into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that exposes information on the user's computer to scammers. Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection) This scam makes older adults especially vulnerable. Phishing emails and text messages may appear to be from a well-known bank, credit card company, or online store. They request an older adult's personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the older adult to update their credit card info. Then, they use that information to steal money or more personal information.

- ◆ DO NOT PROVIDE ANY PERSONAL INFORMATION
- ◆ NEVER RESPOND TO UNEXPECTED REQUESTS FOR MONEY
- ◆ HANG UP AND BLOCK THE NUMBER, DO NOT RESPOND TO EMAILS OR TEXT MESSAGES
- ◆ DO NOT ALLOW REMOTE ACCESS TO YOUR PHONE, COMPUTERS OR DOWNLOAD UNKNOWN SOFTWARE
- ◆ IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS NOT TRUE

OHIO SERVICES AND RESOURCES

- Ohio Attorney General's Office: To learn more about the Elder Justice Unit, to request a cybersecurity presentation or to file a complaint, call 1-800-282-0515 or visit www.OhioAttorneyGeneral.gov.
- Adult Protective Services: For services that help vulnerable adults ages 60 and older who are in danger of harm, are unable to protect themselves and may have no one to help them, call 1-855-OHIO-APS (1-855-6446-277) or visit http://jfs.ohio.gov/county/County_Directory.pdf.
- The Ohio Department of Aging: To learn more about the Long-Term Care Ombudsman Program and/or advocate for older adults receiving home care, assisted living care and nursing home care, call 1-800-282-1206 or visit www.aging.ohio.gov.
- ProSeniors: For free legal assistance for adults ages 60 and older, call 1-800-488-6070 or visit www.proseniors.org.
- Cyber services and resources Federal Trade Commission: OnGuardOnline » www.FTC.gov/OnGuardOnline Internet Crime Complaint Center » www.ic3.gov STOP.THINK.CONNECT. » www.stopthinkconnect.org

WE ARE HERE TO HELP CONTACT US IF YOU HAVE ANY QUESTIONS OR HAVE BEEN SCAMMED

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