

The AARP logo is rendered in a bold, red, sans-serif font. The letter 'A' is stylized with a curved underline that extends to the left. A registered trademark symbol (®) is positioned to the upper right of the 'P'.

**AARP<sup>®</sup>**

---

**Fraud Watch  
Network**

# Agenda

- **Fraud Trends & Behavior**
- **The Con Artist's Playbook**
- **Practice Spotting Fraud**
- **Prevention**
- **Resources**



# Fraud Trends & Behavior

## What are the top scams in Maine?

- 1. Identity Theft**
- 2. Debt Collection by Imposters**
- 3. Phony or Deceptive Banking & Lending**



# Fraud Trends & Behavior

## How many people have their identity stolen?



**How many people have their identity stolen in a given year?**

**Over 21 million lose over \$18 billion.**

**Do the math:**

**In the US, someone's identity is stolen every two seconds.**

# Fraud Trends & Behavior

## Identity Theft



# Fraud Trends & Behavior

## Identity Theft

What is the best way to protect ourselves from identity theft?



**Turn on the  
credit freeze!**

**AARP**<sup>®</sup>  
Fraud Watch  
Network

# Fraud Trends & Behavior

## Other Common Scams: You've won the lottery!



# The Con Artist's Playbook

**AARP**<sup>®</sup>

---

**Fraud Watch  
Network**



# The Con Artist's Playbook

What is the secret to scamming people?

**ETHER**



**“Heightened Emotional State”**

# The Con Artist's Playbook

## Persuasion Tactics

- **Phantom Riches**
- **Profiling**
- **Scarcity**
- **Source Credibility**
- **Fear & Intimidation**



# The Con Artist's Playbook

## Phantom Riches



*“I have a check for you for \$232,000 that I have been holding for over a year now.”*

*“And the grand prize is \$25,000 in cold, hard cash.”*

*“The Florida lottery is up to \$30 million dollars this Saturday night! If you join our club, you will have 4,800 tickets – that’s 4,800 chances to win.”*

# The Con Artist's Playbook

## Profiling



*“If you don’t mind my asking, how long has your husband been deceased?”*

*“Let me ask you something. It sounds like you have a wonderful home there. How much is that mortgage each month?”*

# The Con Artist's Playbook

## Scarcity



*“We only have four units left on this investment offer so you need to make a decision soon or you will miss out.”*

*“You were one of only 17 people selected to win the grand prize.”*

*“There are only 24 hours left before this offer will expire, so you have to act now.”*

# The Con Artist's Playbook

## Source Credibility



*“I am a senior vice president here with an MBA and certified to deal with seniors, and I believe this is exactly the right product for you .”*

# The Con Artist's Playbook

## Fear & Intimidation



*“Once I got a hold of a victim,  
I would never let go. Even  
when they told me they were  
out of money, I would never  
let go. Go borrow the money.”*

# Fraud Trends & Behavior

## Seasonal Scam Examples

1. IRS Impersonators
2. Sweetheart Scams
3. Charity scams
4. Grandparent scams



**AARP**<sup>®</sup>

Fraud Watch  
Network



# Prevention Strategies

**AARP**<sup>®</sup>

---

Fraud Watch  
Network

# Prevention Strategies

## What Cons Agree On...

### Victims:

- ✓ **Get Excited Easily**
- ✓ **Don't Consider Why it's a Scam**
- ✓ **Don't Ask Questions**
- ✓ **Don't Read Information**



# Prevention Strategies

## What You Can Do...

- ✓ **Never make a buying decision in a heightened emotional state.**
- ✓ **Ask more questions than you answer.**
- ✓ **Read about the product before buying.**
- ✓ **Don't let the salesperson control you.**
- ✓ **Develop a refusal script to stop unwanted interactions.**

# Prevention Strategies

## What You Can Do...

- **Protect Your SSN & Personal Information**
- **Monitor Your Bills & Financial Accounts**
- **Review Your Credit Reports every 4 months**
- **Turn on the credit freeze! It is now free to freeze your credit report.**



# Prevention Strategies

## What You Can Do...

- **Protect PINS & Passwords**
- **Credit or Debit?**
- **Protect Your Information Online**
- **Protect Your Mail**
  - **Optoutscreen.com**
  - **888-5-OPT-OUT**



# Prevention Strategies

## What You Can Do...

- **Sign Up for Do-Not-Call Registry**
  - **donotcall.gov or 888-382-1222**
- **Double-Check References**
- **Verify Charities**
  - **charitywatch.org**
  - **charitynavigator.org**



# Prevention Strategies

## What You Can Do...

### **GREAT STATE RESOURCES:**

**Local law enforcement office.**

**Maine Attorney General's Office at 1-800-436-2131.**

**Maine Bureau of Consumer Credit Protection: 1-800-332-8529.**

**Maine Office of Securities at 1-877-624-8551.**

**AARP Maine at 1-866-554-5380.**



# Prevention Strategies

## Fraud Watch Network

[aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork)

- Access Information & Resources
- Receive Watchdog Alerts
- Hear Stories
- Get Help







**If you or someone you know has been a victim of fraud, contact local law enforcement.**

**Together we can mobilize for effective scam prevention in Maine.**

**Please also report to the AARP Fraud Watch Network: 1-877-908-3360 or [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork)**