



November 17–23, 2024

INTERNATIONAL FRAUD AWARENESS WEEK WEBINAR



Thank you for joining us!

We will begin shortly.

SPEAKERS



BLAIR STAPLETON
CSI Public Outreach
Coordinator



REBECCA LEARY
FBI Community
Outreach Specialist



KARI WEBER
FBI Forensic Accountant



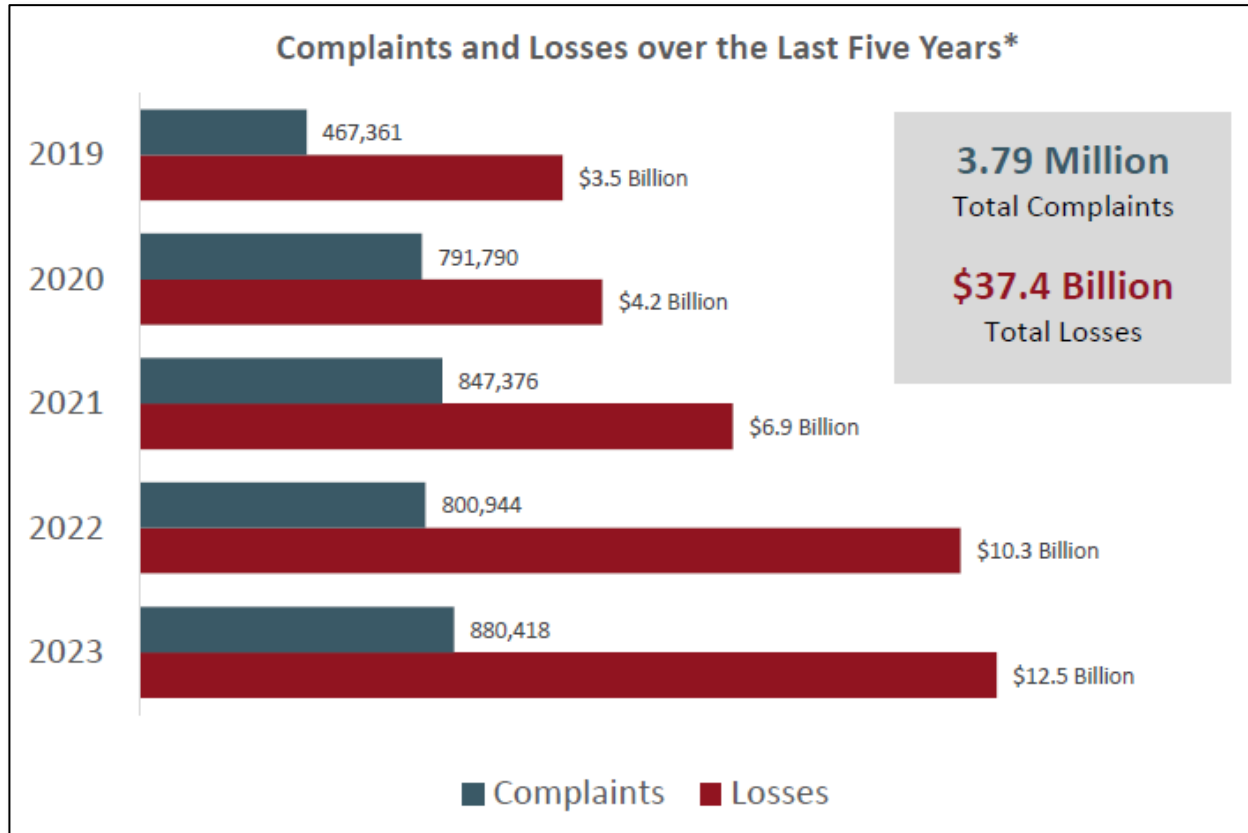
AL WARD
AARP Volunteer



RENEE LABRIE-SHANKS
SMP Statewide
Program Director



FRAUD IN 2023



- Losses have increased nearly **4x** since 2019
- This data only includes fraud that was **reported**

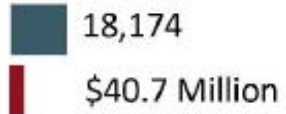
[2023 Internet Crime Report](#)



FRAUD BY AGE GROUP



Under 20



40 - 49



20 - 29



50 - 59



30 - 39



60+



[2023 Internet Crime Report](#)



2024 FRAUD AWARENESS WEBINAR

UNEXPECTED OR UNSOLICITED COMMUNICATIONS

IF A MESSAGE...

- Is out of the blue
- From someone claiming to be an authoritative entity
- Has a questionable number/caller ID

THEN...



REMEMBER IT IS **OKAY** TO...

- Maintain a **healthy level of skepticism**
- Ignore** unexpected or unsolicited communications



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AN OFFER THAT'S TOO GOOD TO BE TRUE

If it sounds too good to be true, **it is.**

“You won a free cruise!”

“Risk-free investment!”



“Low-risk investment!”

“Returns are guaranteed!”

“You won the lottery!”



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NONTRADITIONAL PAYMENTS

IF YOU'RE TOLD TO PAY USING...

- Cryptocurrency (at a crypto ATM or online)
- Wire transfer
- Gift cards
- MoneyGram
- Cash in a secretive way (ex. hidden in the mail)
- Other unusual forms of payment

THEN...

- It's a red flag



SCARE TACTICS & THREAT OF URGENCY

Scammers want you to react and immediately send money or disclose personal information.

Instead, you should:

- ✓ **PAUSE** – resist pressure to act immediately
- ✓ **Step away** from your device
- ✓ **Reality test** the situation
- ✓ **Confide** in a trusted friend or family member



REQUESTS FOR PERSONAL INFORMATION

REMEMBER:

- ✓ The government won't randomly request your information
- ✓ Don't give personal information to someone you don't know
- ✓ Do your research to verify a messenger's identity →
Find the real phone number, website URL, email address, etc.



COMPELLED SILENCE



“Don’t tell anyone” = red flag

- Some things are better left unsaid...
but not a potential scam
- Consider delegating a **Trusted Contact Person**



THE 4 Ps

Remember the 4 Ps to detect the red flags of nearly every scam



- 1 **Pretend** to be someone you trust
- 2 **Problem** to be solved or a **prize** to be gained
- 3 **Pressure** you to act immediately
- 4 **Pay** in an unusual way

[Four Signs That It's a Scam](#)



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CASE STUDIES

Real stories of Montanans getting
defrauded



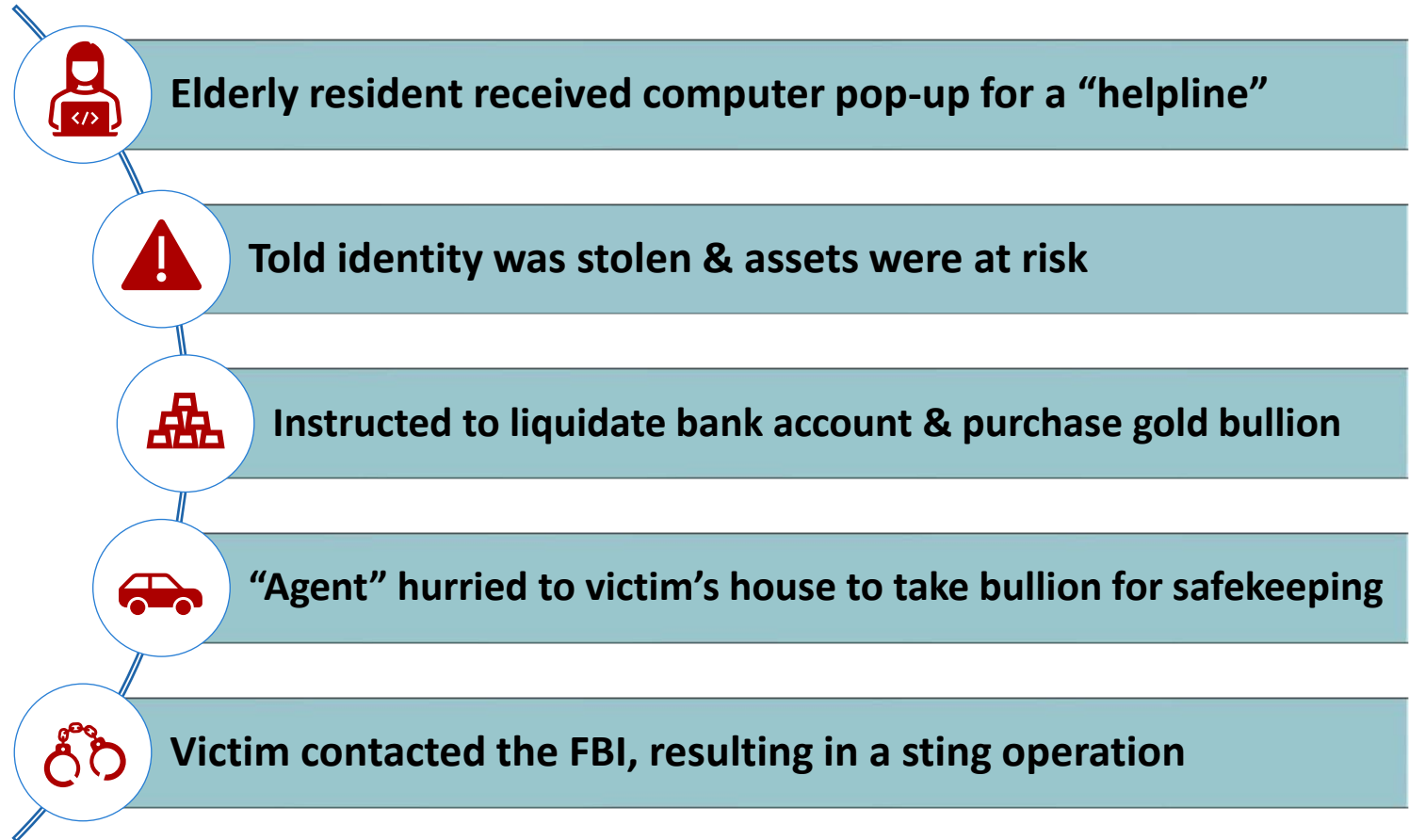
CSI FAST CASE-APRIL 2023



-  **Bozeman resident contacted through her iPad by “Apple Support”**
-  **Told her account was hacked & child pornography was found**
-  **Instructed to speak with a federal agent to resolve the issue**
-  **Was asked many personal questions**
-  **Instructed to withdraw \$36,000 in cash from her local bank**
-  **Made Bitcoin ATM deposits at four different locations**







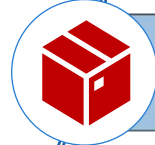



FBI—STING OPERATION



SMP—LINCOLN COUNTY SCAM












-  74-year-old man received call from “Medicare” 
-  Told he was eligible for free back brace 
-  Asked to confirm his Medicare # to get a new card 
-  Received boxes in the mail (he didn't order)
-  Billed for \$2,151 for orthotics



AARP—IMPERSONATION SCAM



-  Retired nurse received call from Amazon about a potential scam 
-  Instructed to contact various agencies for illegal activity 
-  Provided “agent” with daily check-ins to confirm whereabouts 
-  Received fake proof of identification from scammer
-  Sent \$250,000 into lock box, using MoneyGram & wire transfers 



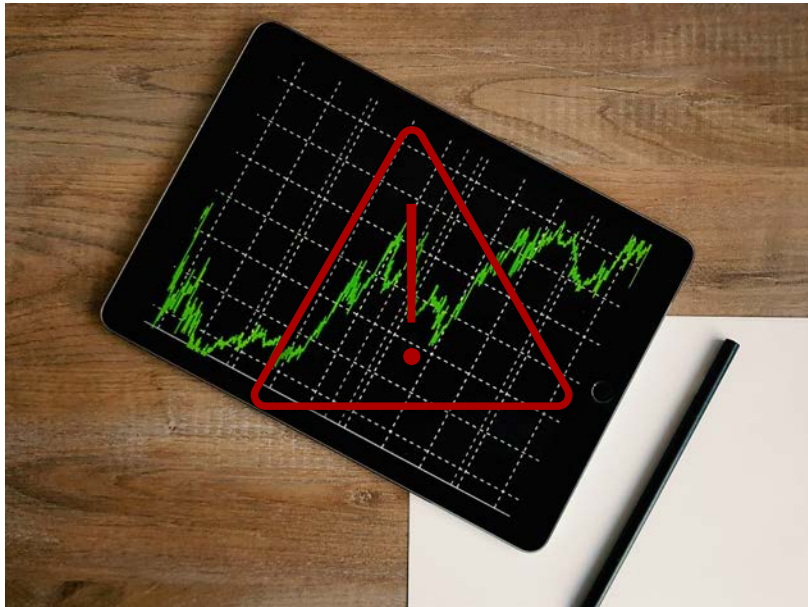
CSI—FRAUD COMPLAINT







-  Elderly man received a call from supposed OIG agent 
-  Told his identity had been stolen 
-  Instructed to lie to his banker 
-  Threatened to be arrested if he failed to follow protocol 
-  Convinced to wire \$220,000 to Hong Kong 



FBI—PONZI SCHEME













-  Attorney promoted financial services for investors
-  Promised investors 10-15% returns on investments
-  Used investors' money for personal expenses
-  Stole more than \$1 million from investors in Ponzi Scheme



SMP—FRAUDULENT SCREENING TEST

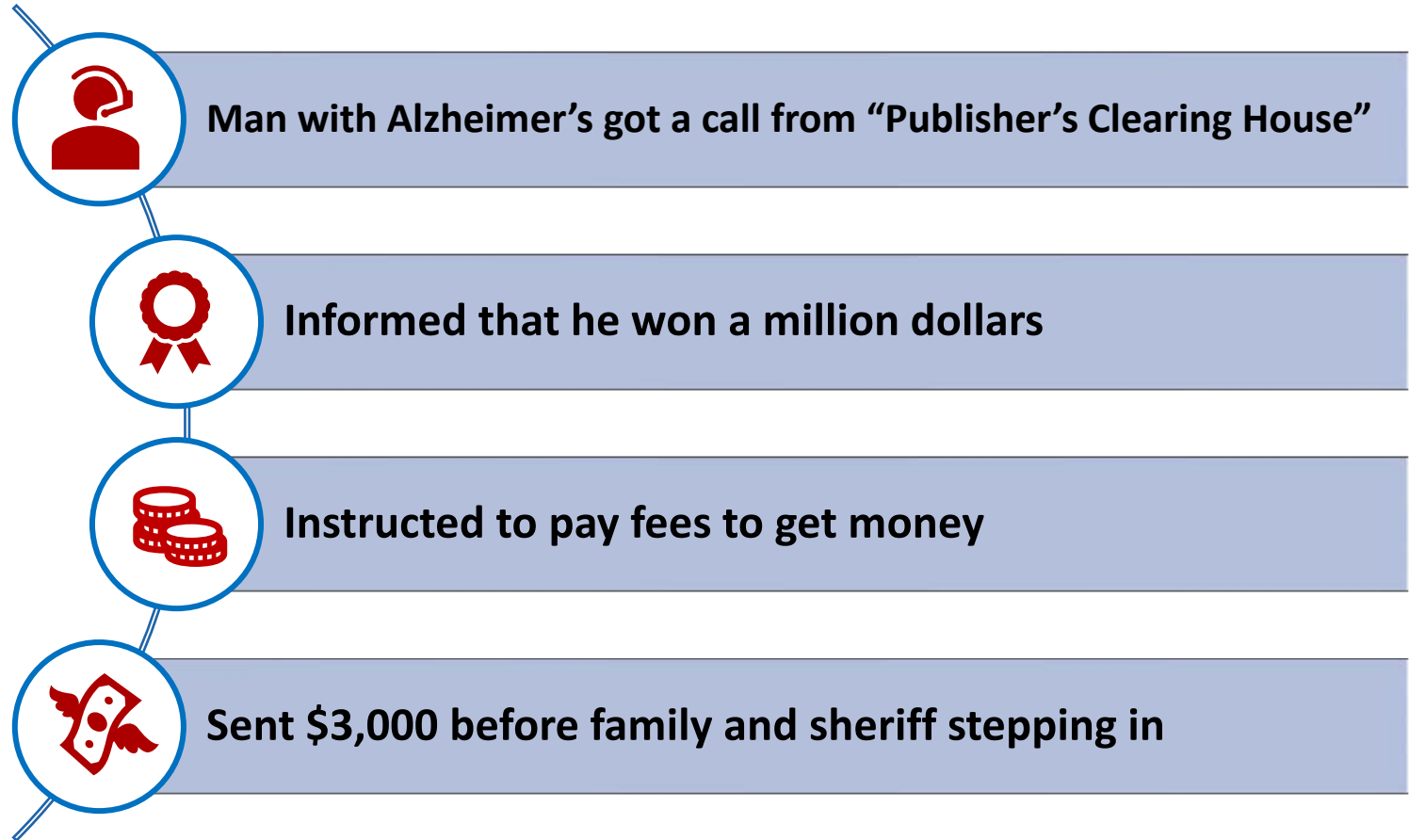


-  Man received a screening test in the mail 
-  Received a call stating the test was time-sensitive 
-  Saw a claim for \$13,209 on Medicare Summary Notice 
-  Found out doctor was not involved 
-  Medical information ended up compromised 



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AARP—PUBLISHER'S CLEARING HOUSE





FAQs

The answers to your
important questions

FAQs



Where should I report fraud?

- To any of our agencies or to local law enforcement
- Report to [IC3.gov](https://www.ic3.gov) for tracking/educational purposes



What can I do about scam calls?

- Block and report unwanted callers. Unfortunately, scammers just keep calling from new numbers, making it nearly impossible to track a number down
- National Do Not Call Registry: [donotcall.gov](https://www.donotcall.gov)



What should I do if I receive a suspicious email?

- Do not open it, do not click on any links, and do not open attachments...simply delete



How do I know if a call/text is from a scammer?

- Scammers will:
 - ▶ Ask for money or information
 - ▶ Tell you how to pay



Is it possible to get money back after being defrauded?

- It depends – but we can only do something if we know about it



QUESTIONS

Please type them using the Q & A feature at the top of your screen

CONTACT US



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**To report Medicare fraud
in Montana**

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