

Look out statewide!!!

Several phone scams have arisen lately, most notably a person is calling senior citizens and claiming to be a Commander from the Sheriff's Office, and demanding money to clear a warrant. According to the FBI's latest Internet Crime Report, Americans over the age of 60 lost \$1.7 billion to fraud last year. That's the highest loss amount reported out of any age group. Lyon County is no exception to this rule, our senior community is constantly targeted by scammers and fraudsters.

Scammers are impersonating government officials, several state they are with law enforcement and are collecting fines. Other scammers are claiming to offer financial assistance. These scammers are constantly targeting our senior community.

What are the most common reasons these scammers target seniors?

- They're more trusting of others — especially people who claim to be looking out for them.
- They often have considerable savings or valuable possessions. This makes them lucrative targets for scammers.
- They're often not tech-savvy and easier to scam online, over the phone, or on social media.
- They may have cognitive or physical impairments preventing them from exercising their best judgment.
- They might feel like they can't report the scam out of fear of losing their independence or being seen as incompetent.

Here are examples of scams that we are seeing in Lyon County and our senior population needs to be aware of.

The grandparent scam:

Imposters pretending to be the police call and say that their grandchild has been in an accident or is involved in a crime. Scammers will then ask their targets to take out large sums of money or make a wire transfer to "save" their grandchild. The scammer will even use the real name of the victim's grandchild along with other identifying information that they find online to make the scam more believable. In other cases, the fraudster will even pretend to be the grandchild and claim to be in trouble.

Government imposter scams:

In this senior scam, fraudsters contact older people claiming to be representatives from a well-known government agency. This could include Medicare, the Internal Revenue Service (IRS), the Social Security Administration (SSA), or law enforcement.

Fraudsters may use caller ID spoofing to make the call seem genuine. And once you're on the line, they may parrot your Social Security number (SSN) to further legitimize the call.

Elder financial abuse:

Elder financial abuse happens when someone the victim knows and trusts — like a family member, close friend, or caregiver — tries to gain access to the senior's savings, credit, or assets. They could trick their victim into signing over access or power of attorney. Or, they might even threaten to withhold care if they don't receive access.

Tech support scams:

In this type of fraud, the scammer masquerades as a tech support representative from a company you trust like Apple or Microsoft. They'll claim that your computer or device is at risk of being infected by viruses and then trick you into granting them remote access or paying for software that you don't need. Sometimes, the goal is to trick the victim into downloading what they think is helpful software. But when they do, it's actually malware that opens up the potential for cyber-attacks that target the victim's banking information. This scam often happens through phone calls, but it's also common to see pop-up ads on websites targeting seniors.

Sweepstakes and elder lottery scams:

Fraudsters reach out to an elderly victim and claim that they've won a contest, lottery, or sweepstakes that they never entered. But to receive winnings, they'll need to pay upfront fees and taxes and supply their banking information for the transfer. Scammers will often string along their victims for months or years, claiming that they need additional payment. But any money that's sent goes straight to the scammer.

What to do:

Most scams rely on older victims panicking, becoming flustered, or making hasty decisions. As an aid to yourself or senior relatives, it helps to post notes next to phones, computers, and doors with the following tips (or some variation of them):

STOP: Take a moment and think about the situation. Does anything feel suspicious?

LEAVE: Hang up, close the door, or close the email. If someone is pressing you to act now, they could be a con artist.

ASK: Call a family member for advice, search online for more details, and find out if the organizations you're speaking to are real.

You can also ask a visitor for identification.

WAIT: Take the time to absorb what you've learned and make a plan of action. Don't rush any decisions.

ACT: Only visit legitimate websites and call verified, safe phone numbers. You can use independent review websites and email address lookup services to check someone's identity.

Nearly all scam calls and fraudsters originate outside of the United States, making tracking them and prosecuting them, near impossible.

This topic can and has been discussed length during presentations put on by the Lyon County Sheriff's Office and the District Attorney's Office. The Lyon County Sheriff's Office has presented fraud prevention classes at the Dayton Senior Center, the Fernley Senior Center, the Silver Springs Senior Center, the Yerington Senior Center as well as several church groups. We are always looking to present this information and protect the seniors of this community from the lowest element of society that targets them.

Respectfully,
Sheriff Brad Pope