



SCAMS TARGETING SENIORS

→ THE MOST COMMON SCAMS TARGETING SENIORS AND HOW TO AVOID FALLING VICTIM

Phone Scams

The most common scams targeting seniors or elderly individuals occur over the phone. Scammers typically ask for money to be wired or sent to them.

ARREST WARRANT SCAM:

Scammers may call and claim to be a police officer or federal agents saying there's a warrant for the victim's arrest. The victim may also be told their identity has been stolen and is offered a way to verify their funds are safe. Victims may be lured to convert assets to Bitcoin, wire funds to another bank, or the suspects send couriers to collect cash/gold. Ultimately, **the money is stolen.**

JURY DUTY:

Scammers may call claiming to be with the Henrico County Sheriff's Office stating the victim failed to report for jury duty and an arrest warrant has been issued. Scammers direct the victim to purchase gift cards in an amount to pay the fine to drop the warrant. **The scammer will request the card numbers and "disappear."**

INJURY/DISTRESS SCAM:

Scammers target a grandparent saying a family member is in trouble, or was arrested and needs money. The victim is directed to purchase gift cards in an amount to help the family member or pay a fine. **The scammer will request the card numbers and "disappear."**

IRS SCAM:

Someone claiming to be with the IRS calls and leaves a voicemail saying you owe back taxes. You may be asked to purchase one or more "green dot cards" from a grocery store to cover the amount and then provide the caller with the card numbers. Other scammers may say you have a tax refund waiting but they need to collect personal information before they can send you the refund.

PREVENTION TIPS: Do not answer calls from unknown phone numbers. You can also register your number with the National [Do Not Call Registry](#). While this will not stop the fraudulent calls altogether,

it may help reduce the total number you receive. Credit monitoring can help keep your identity safe and law enforcement, including the Henrico County Sheriff's Office and the IRS, will never call demanding immediate payment. Never wire money or purchase gift cards as payment for someone you don't know. If you have a question or think you may owe taxes, visit the [IRS website](#) or call the IRS at 1 (800) 829-1040.

Home Improvement/Repair Scams

Scammers prey on senior or elderly individuals who enjoy maintaining their homes/properties but are no longer able to complete certain tasks.

Scammers are known to drive through neighborhoods looking for indicators of an elderly homeowner, such as the presence of a wheelchair ramp. These scammers try to solicit home improvement or repair work from you to include paving/roofing work, tree work (wood chucks), and general contracting.

Many times the group begins doing work without any kind of agreement in place. These groups are rarely skilled or licensed and almost always charge exorbitant rates. At times, the groups will receive payment up front for the promise of completing a project that, in the end, never comes to fruition.

PREVENTION TIPS: Turn down individual or group solicitations. Please note, vehicles used by contractors must have signage. Never pay in cash and do not write checks to "cash." Any payments should be made in "thirds" during the course of the work, not paid in total up front. Consult with the [Virginia Department of Professional and Occupational Regulation's \(DPOR\) database for licensed contractors](#). If confronted with an uncomfortable or suspicious

solicitation, contact the Henrico Police at (804) 501-5000.

Tech Support Scams

The victim may receive a pop-up or urgent text/email indicating their computer is infected. The message, which appears to be from a well-known company or your internet service provider, alerts you to a virus or malware on your computer and instructs you to call or click a link to avoid losing data. These scammers are trying to gain access to your computer. By installing malware, they are able to gain access to personal information on your computer.

PREVENTION TIPS: Don't call or click any links. Don't give your credit card number or give control of your computer to anyone.

Romance Scams

Romance scams are among the costliest for seniors. Scammers prey on seniors through dating sites/apps or social media, trying to capitalize on their victims' desire for companionship. Often, scammers first ask for small amounts of money, then larger amounts as time goes by.

PREVENTION TIPS: Be cautious when someone asks for your phone number or email as this information can make accessing other personal information easier. Never send money or give personal information to a companion you've only met online.

Lottery Scam

Victims may receive a letter, which appears to be from the Virginia Lottery, saying they've won a large amount of money, but need to pay taxes before the money can be released. The scammer requests a check be sent via the mail to cover

the taxes. Oftentimes, the victim will receive a bouquet of lowers appearing to legitimize this scam.

PREVENTION TIPS: The Virginia Lottery does not operate like this and will not make an unsolicited request to mail a check.

Scammers' Preferred Pay Methods

Oftentimes, scammers will request Bitcoin and gift cards as forms of payment.

Bitcoin is a cryptocurrency. Scammers instruct the victim to convert cash to Bitcoin via ATMs and provide instructions on how to do so. **Please note, once money is placed into a Bitcoin/crypto ATM, it cannot be traced or recovered.**

“Green dot cards” and gift cards are very common in the scam/fraud industry. Victims are convinced to send money by purchasing these items and then giving the scammers the numbers off of the card.

Reporting a Scam

Senior citizens are often targeted by scammers because they are seen as trusting and polite, and tend to have financial savings, own a home, and have good credit.

If you are the victim of a scam, please do not hesitate to report it.

- [Henrico Police Non-Emergency](#)
Phone: (804) 501-5000
- [Federal Bureau of Investigations \(FBI\)](#)
Phone: (202) 324-3000
- [Internet Crime Complaint Center \(IC3\)](#)
- [Federal Trade Commission](#)
Phone: 1-877-382-4357
- [Better Business Bureau](#)

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