

Portsmouth Police Department:

FRAUD

AWARENESS

Detective Rochelle L. Jones
Community Outreach Coordinator
Portsmouth Police Department

TOPICS:

- IDENTIFYING SCAMS
- AVOIDING SCAMS
- •FINANCIAL EXPLOITATION
- •REPORTING

ABOUT THE INSTRUCTOR...

- Graduated Portsmouth High School.
- United States Army-Military Police (Corrections Specialist-Ft. Leavenworth Prison).
- Degree in Criminal Justice.
- Corrections Officer Strafford County Department of Corrections (Dover, NH).
- Residential Counselor Chase Home for Children.
- Present: Portsmouth Police Officer (Patrol Division, School Resource Officer (PHS), Investigative Division, & Community Outreach).
- Fun Facts: 2 time 2lb Taco Gigante Eating champ, and I was actually born at the police department.

ABOUT THE INSTRUCTOR...

<u>COMMUNITY OUTREACH</u>: Build and maintain relationships between the public, other agencies, and the police (our department). Create and manage outreach initiatives. Respond to the needs of the community.

RESPONSIBILITIES: Comfort Dog Handler, General Investigator, Unsolved Homicide Investigator, Seacoast Emergency Response Team Hostage Negotiator, Critical Incident Stress Management Team Member, Mental Health Curriculum for 1st Responders, Public Safety Training and Seacoast Crime Stoppers Coordinator, Liaison for PHA, BEAS, APS, SMHC, Recovery, Social Media Administrator, Housing Challenged/Food Insecure, Community Helper Day & Cops & Kids Coordinator.

MASON THE COMFORT DOG





masonthecomfortdog@portsmouthnhpd.gov

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Hero Pups provides support dogs to veterans and first responders in New England diagnosed with service-related psychological challenges. Hero Pups is a 501(c)(3) non-profit organization. They are 100 percent volunteer-run with no paid staff.

PORTSMOUTH POLICE ARRESTS

2019-2020

Crime IBR Category	YTD 2019	YTD 2020
Kidnapping/Abduction	7	3
Forcible Rape	9	11
Forcible Sodomy	2	0
Forcible Fondling	10	8
Aggravated Assault	16	16
Simple Assault	175	144
Criminal Threatening	144	65
Incest	1	2
Statutory Rape	2	5
Robbery	2	1
Arson	1	2
Burglary/ Breaking and Entering	28	18
Extortion/ Blackmail	2	5
Larceny (pick-pocket)	1	1
Larceny (shoplifting)	75	63
Larceny (from building)	48	30
Larceny (from coin operated machines)	2	0
Larceny (from motor vehicles)	59	29
Larceny (of motor vehicle parts)	7	15
Larceny (all other)	129	83
Motor Vehicle Theft	22	19
Counterfeit/ Forgery	31	8
Fraud (false pretense;swindle)	80	72
Fraud (credit/debit card;ATM)	24	17

Crime IBR Category	YTD	YTD
	2019	2020
Fraud (impersonation)	57	43
Fraud (wire)	2	4
Embezzlement	6	
Stolen Property	14	10
Destruction of	133	151
Property/Vandalism		
Drug/ Narcotic Violations	121	6
Prostitution	4	
Assisting/Promoting	2	
Prostitution		
Weapon Law Violations	5	
Bad Checks	14	
Curfew/ Loitering/Vegrancy	1	
Disorderly Conduct	60	3
Driving Under Influence	59	60
Protective Custody	119	7
Endangering Welfare of Child	14	10
Liquor Law Violations	26	24
Runaways (under 18yr old)	8	1
Trespass of Real Property	45	4
All other Offenses	281	24
IEA	37	5:
TOTAL:	1885	1459

Person In Crisis	is 2019 20	
	265	267

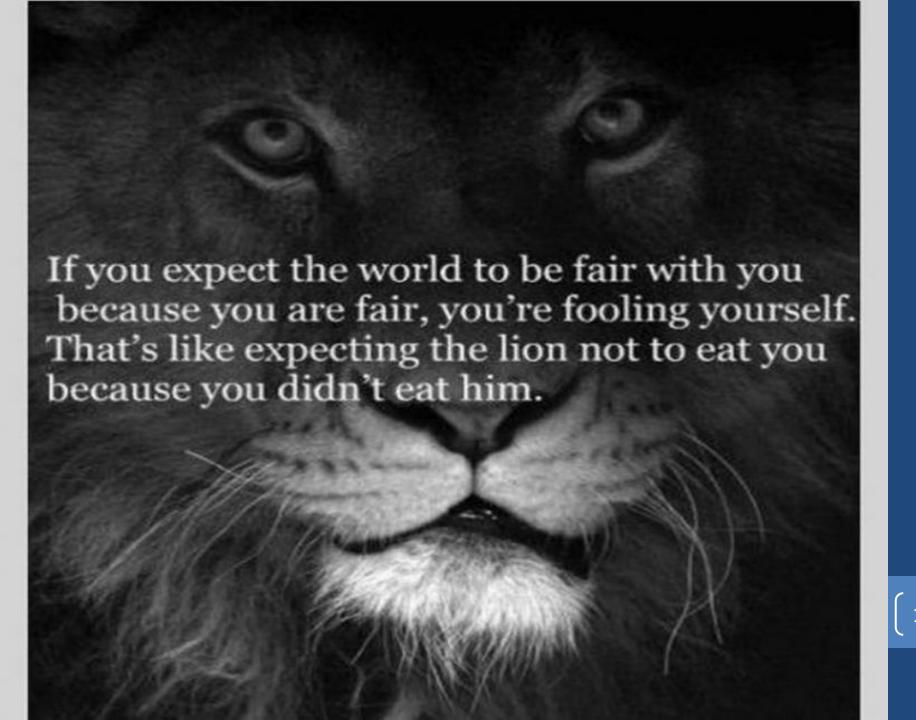
PAST SAFETY TRAININGS



AN AVERAGE OF 500+ CITIZENS TRAINED
PER YEAR

1. Portsmouth Housing Authority	21. Seacoast Repertory Theatre	41. Lonza
2. Families First	22. Prescott Parks Art Festival	42. City of Portsmouth
3. HCA Ambulatory Surgery (PRH)	23. Lamprey Art & Culture	43. Seacoast Veterans Conference
4. Water Country	24. NH Theatre Project	44. Portsmouth High School
5. Camp Seawood	25. Patrick Dorow Productions	45. Portsmouth Middle School
6. Federal Savings Bank	26. Moffatt-Ladd House	46. Dondero School
7. Telephone Association of N.E.	27. Discover Portsmouth	47. New Franklin School
8. Ports Public Library	28. 3S Artspace	48. Little Harbour School
9. Women's Educators National Conference	29. Lifewise Community	49. Seacoast Media
10.Great Bay Community College	30. Fedex	50. Convenient MD
11.Community Connect Church	31. Rockingham Electric	51. Kittery Trading Post
12.Novocure	32. Strawbery Banke	52. Kittery Premium Outlets
13.Teledyne	33. Port City Veterinary	53. New Frontier's Church
14.One Sky Community Services	34. South Church	54. Heronfield Academy
15.HCA Health Care Partners	35. Bethany Church	55. Christ Episcopal Church
16.Paradigm Health Plans	36. Seacoast Community Church	56. YMCA Camp Gundalow
17.Music Hall	37. St. Mary's Church	57. Portsmouth Pride
18.Ogunquit Playhouse	38. Prime Buchholz	58. Saint Patrick Academy
19. Avery Insurance	39. The Chamber Collaborative	59. Kittery Schools
20. Lister Academy	40. Temple Israel	60. Highliner Foods

- 61.NH Department of Health & Human Services
- 62. Child Care Aware of NH
- 63. Seacoast Human Resources Association
- 64. Immaculate Conception Church
- 65. Portsmouth Regional Hospital (ER Nurses)
- 66. Absolute Resource Associates
- 67. Children's Garden School
- 68. Seacoast Mental Health
- 69. Home Instead
- 70. Absolute Resource Associates
- 71. Portsmouth Fire Department
- 72. Portsmouth Pediatric Dentistry & Orthodontics
- 73.Buff + File Nail Bar
- 74.NH Victim Assistance Academy
- 75. Paul Mitchell School Portsmouth
- **76.RISE**
- 77. The Dull Men's Club
- 78. The Press Room
- 79. Edgewood Centre
- 80.NH Police Standards & Training Council



FINANCIAL EXPLOITATION

Illegal or improper use of an older person's finances, property, or assets.

EXAMPLES OF FINANCIAL EXPLOITATION

- Theft of social security/pension check.
- Forcing or coercing a senior to withdraw funds.
- Deceiving an older adult to get money (in person, by phone, mail, computer, radio, or television).
- Taking an older adult's property, jewelry, valuables without consent.

Isolation and loneliness are open doors to abuse and the telephone often is the weapon.



WHO COMMITS FINANCIAL EXPLOITATION?

- Both men and women
- Adult children and family members (the abusers come from this group more often than any other group)
- Caregivers
- Strangers
- Spouses/significant others

^{*}More than 90% of abusers are known to their victims.

WHO ARE THE TARGETS OF THESE CRIMES

- In 2022, the MOST commonly targeted age group by fraudsters was people ages 30 to 39, among whom 205,154 cases of fraud were reported to the Federal Trade Commission (FTC) in the United States. People ages 60 to 69 were the 2nd most commonly targeted group, with 200,216 reports of fraud in the same year.
- Military consumers reported over 93,000 fraud complaints, including 39,909 imposter scams that reportedly cost them over \$164 million in 2022.

Fraud, Identity Theft, and Other Reports by Military Consumers

Reports by Status

Status	# of Reports	# of Fraud Reports	% Reporting Fraud Loss	Total Fraud Loss	Median Fraud Loss
Active Duty Service Member	17,177	7,731	38%	\$46M	\$950
Military Retiree/Veteran	152,859	73,355	29%	\$292M	\$750
Reserve/National Guard	10,542	5,174	40%	\$40M	\$1,000
Spouse/Dependent of Active Duty Service Member	12,515	6,864	39%	\$36M	\$585

Reports by Branch

Branch	# of Reports	# of Fraud Reports	% Reporting Fraud Loss	Total Fraud Loss	Median Fraud Loss
U.S. Air Force	35,404	18,473	26%	\$67M	\$672
U.S. Army	84,549	36,144	30%	\$140M	\$700
U.S. Coast Guard	2,978	1,521	34%	\$11M	\$650
U.S. Marines	17,686	7,980	33%	\$34M	\$712
U.S. Navy	38,307	18,588	28%	\$68M	\$700

Of the 195,028 total reports from military consumers in 2022, 92% provided military branch information.

Reports by Rank

Rank	# of Reports	# of Fraud Reports	% Reporting Fraud Loss	Total Fraud Loss	Median Fraud Loss
Enlisted	125,230	64,686	29%	\$242M	\$689
Officer	26,952	16,066	30%	\$93M	\$808



A SAFETY REMINDER

STAY ALERTAND VIGILANT

Don't forget to continue to stay alert and be aware of your surroundings when you are out and about

UNATTENDED PURSES, WALLETS, & HANDBAGS







ALWAYS BE AWARE OF YOUR SURROUNDINGS



IDENTIFYING SCAMS





I love baby boomers who say "kids don't even know how to write cursive" in a negative way like ok grandma you can't even turn your laptop on without getting 6 viruses and wiring half your retirement money to a Nigerian Prince

9:00 AM · Mar 13, 2018

IMPOSTER SCAMS

According to the Federal Trade Commission in 2020 the top fraud crimes across the U.S. were "Imposter Scams". Scammers pretending to be government officials, charities, energy service providers, family members or friends in need. The FTC received 500,000 reports of imposter scams, and a loss of 1.2 billion dollars.

DO NOT KNOCK

NO UNINVITED OR UNEXPECTED CALLERS

THIS IS A PRIVATE PROPERTY.

We will not buy anything at the door, nor change utility companies, donate to charity, listen to religious or political views, participate in surveys and we don't want to sell our house.

DO NOT DISTURB

IDENTIFYING SCAMS

Door to Door (salesperson), Paving, House Painting, Roofing, Siding, etc. (BBB, Annie's list, online search, AG's office, word of mouth).

*Warning signs: request to pay up front, refusal of contract, offer to reduce price for left over materials, use of P.O. Box and answering service instead of street address.

HOW TO SPOT AN IMPOSTER SCAM



IDENTIFYING SCAMS

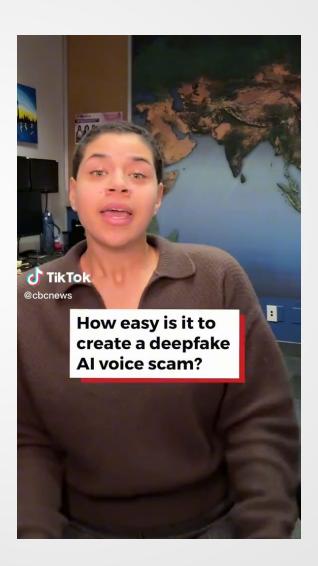
Telemarketing Fraud, Bank Scams, Sweepstakes, Health Care, IRS, Funeral, Grandson in Jail, Check Washing, Online Check Deposit (Double Presentation), Jury Duty, Nigerian Letters, Phishing, Investment Schemes, Microsoft Tech Support scams, Home Title Fraud, Porch Pirates, Puppy Swindle, Prescriptions, etc.

*Warning Signs: pressure to "act now" or you will lose your chance, money up front for prizes, asking for personal information over the phone.

The Grandparent Scam Who is really calling?



TIKTOK AI VOICE SCAMS



Generally, the scammers tell them to take out the cash from the bank and go to a store and get a money card and then call them with the numbers on the back.

- SUSAN BONENFANT, COMPLIANCE OFFICER, SALEM COOPERATIVE BANK



DOES IT HAPPEN HERE?

1606 FRAUD

REPORT TAKEN

/Address:

[PO 822] GRIFFIN RD

larrative:

staff advised they have an elderly male in their office who advised he was told to put \$10,000 in a box & mail it to somewhere in New York, they are requesting an officer come speak with him, they think it's a scam

larrative:

108 advised it was a scam. The male got his money back. Federal Express was able to refund his overnight shipping fee. Clear with a report.





DEPARTMENT OF THE TREASURY INTERNAL REVENUE SERVICE

Internal Revenue Service P O Box 9502 Portsmouth, NH 03802-9502 Department of the Treasury Collection Division Northeast Territory



Social Security Number: *
XXX-XX

IRS Person to Contact: Ms. L. H. VanCoonis

My IRS - Employee Identification Number: **
1000525159

Contact Telephone Number: 603-570-0581

Wednesday or Thursday Except Severe Weather and Holidays 0700 – 1100 AM

Date: 27 August 2018

inconvenience.

Please Note - I do not have a fax number at this time they are upgrading our systems to E Fax and it may take a bit of time - I apologize in advance for any

To Whom It May Concern:

We have no record of receiving the tax return(s) listed on the following page(s) of this letter. If you have filed, or if you are not required to file, please give us the information requested below on the enclosed Form 13799, in the space beneath the return(s) listed on the form.

If you are required to file, please attach the return(s) to this letter and send them to the address listed above by 17 September 2018 please include, your payment for any tax due, plus interest as provided by law. If your address as shown above is incorrect, please change it so we can update our records and continue sending the return(s) to you. We have enclosed a self-addressed envelope for your convenience and a copy of this letter for your records.

If you have filed the return(s) listed on Form 13799, in the space on the form, please write the name, address, and employer identification or social security number shown on each return filed. Also, please write the date each return was filed, and the amount paid with each return.

If you are not required to file the return(s), please give the reason(s) and the date you were no longer liable in the space provided for "Additional Information" at the bottom of Form 13799.

The law also provides for penalty charges for filing returns late, paying taxes late, and making deposits late, unless there is reasonable cause for delay. If you believe you have reasonable cause for not filing and paying on time, please explain in a separate statement attached to each return. It will help us determine whether you can be excused from paying penalties.

If you have any questions, please contact the person whose name and telephone number are shown at the top of the front page of this letter.

ADDENDUM:

If you file a return with my person please note the area of which you are to sign the return and sign, failure to do so will result in my returning the return for signature, and delay the process even further.

Please be aware that if you are qualified for a refund the following applies: Refunds due prior to 2014 have expired, (withholding, exemptions, etc.) are barred by the Statute of Limitations.

If you qualify for a refund on your current year tax return understand your account may be frozen from refunding until all outstanding tax return(s) have been filed.

If you have filed a return and received a refund, your account will be frozen from refund until all outstanding returns are secured.

Refund Expires, three (3) years after due date of return or extension due date. Refund of Withholding only expires three years from the due date.

Any Payments made on account expires after three years of due date of return or extension due date of return which ever may be later.

If you do not have your Tax Document Information for the year in question please contact Ms. VanCoonis and she will retrieve and send your document(s) as long they are under 50 pages.

Thank you for your cooperation.

Sincerely yours,
Ms. L. H. VanCoonis
Sr. TET
Collection Division – North East Territory

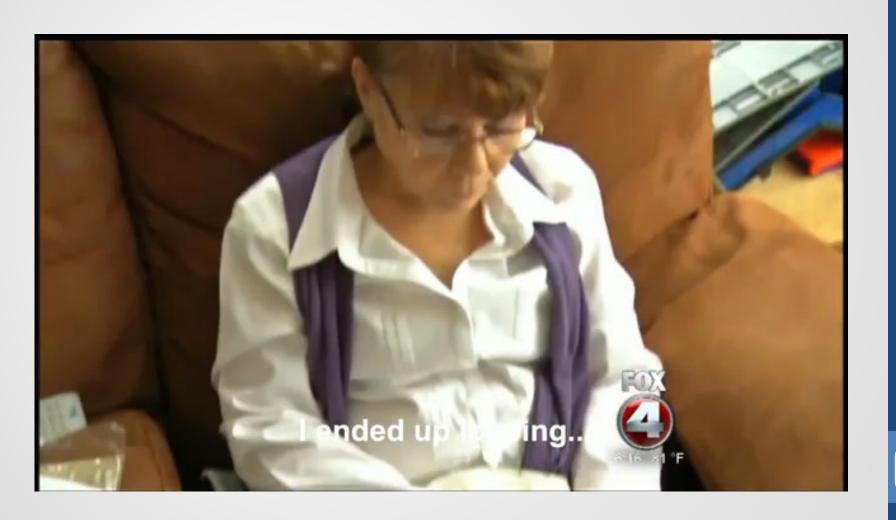
Enclosures: Form 13799 Envelope Copy of this letter

POLICE OFFICER TAKES ON IRS SCAMMER





MILITARY ROMANCE SCAMS



HOW TO SPOT FAKE PROFILES



Nearly 73,000 Americans lost more than \$1 billion to romance scams in 2022



9 WAYS TO SPOT FAKE PROFILES

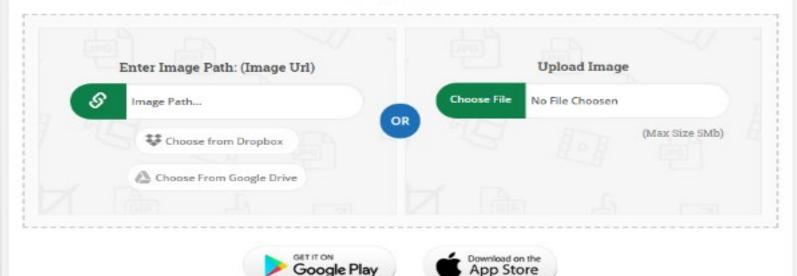
- 1. Are they from another country, particularly Nigeria?
- 2. Are there empty sections on their profile?
- 3. Is the text filled with grammar and spelling mistakes?
- 4. Did they only post one photo?
- 5. Does that photo look like a stock photo?
- 6. Are their messages generic?
- 7. Are there discrepancies in their story?
- 8. Did they ask for money?
- 9. Do they seem too perfect?

REVERSE IMAGE SEARCH



REVERSE IMAGE SEARCH

Do you want to search for similar images across the world? Reverse Image Search makes it super quick and easy to find similar images for personal or work use. Simply upload an image, enter the URL, or choose an image from Dropbox or Google Drive.



\$BITCOIN\$



Please STOP and take a moment to read this public service announcement!

- Has someone called you and said that your grandchild or family member is in the hospital or in jail?
- Did the IRS call and tell you that they have a warrant for you, and that the FBI or another law enforcement agency is on their way to arrest you if you don't make a payment immediately?
- Were you told to send money for "tech support"? Or because your bank account was "hacked"?

If you have been contacted and directed to buy bitcoin for any of these, or similar reasons...it could be a **SCAM!!!**

You are <u>NOT</u> alone! The Portsmouth Police Department has seen an uptick in fraud cases involving people being contacted by scammers using high pressure tactics to try and trick you into withdrawing money and purchasing bitcoin or gift cards. Then the scammers redeem or intercept these items online. Once you have sent the bitcoin or personal account information, your money is as good as GONE!!!

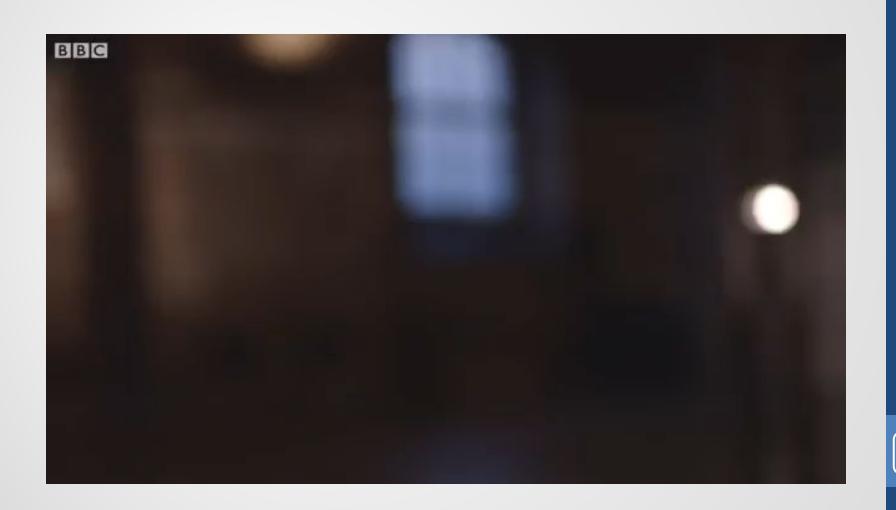
Unfortunately, it is highly unlikely that your money will be recovered. But prevention against these scams is 100% effective, and by reporting it you may also be able to prevent someone else from becoming a victim!

If you believe you are the victim of a scam, or are being tricked by a scammer...Please contact the **Portsmouth Police Department at (603) 436-2145** or dial **911** if this is an emergency and they will direct your call to the appropriate law enforcement agency.

THANK YOU AND STAY SAFE!



BITCOIN EXPLAINED







Characteristics of Cryptocurrency Scams

Cryptocurrency scams are fraudulent asks for cryptocurrency payments, and they can come in many forms — with common red flags to watch for.



A legitimate source, like a government official, asks for payments in cryptocurrency via email.



You're approached with a cryptocurrency investment opportunity you didn't ask for.



A person or advertisement on social media wants you to pay in cryptocurrency.

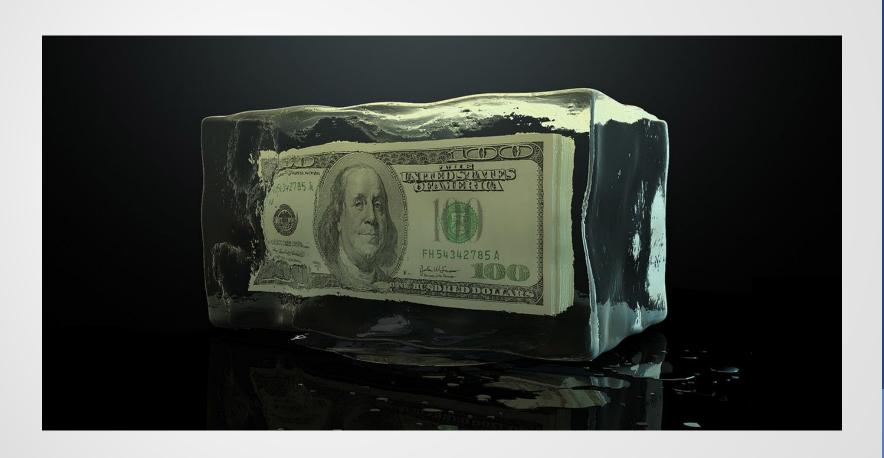
ITS MY MONEY, I CAN DO WHAT I WANT WITH IT!



MONEY LAUNDERING CAN BE USED TO FUND CRIMINAL ORGANIZATIONS:

- TERRORISM
- DRUG TRAFFICKING
- HUMAN TRAFFICKING
- FIREARMS TRAFFICKING

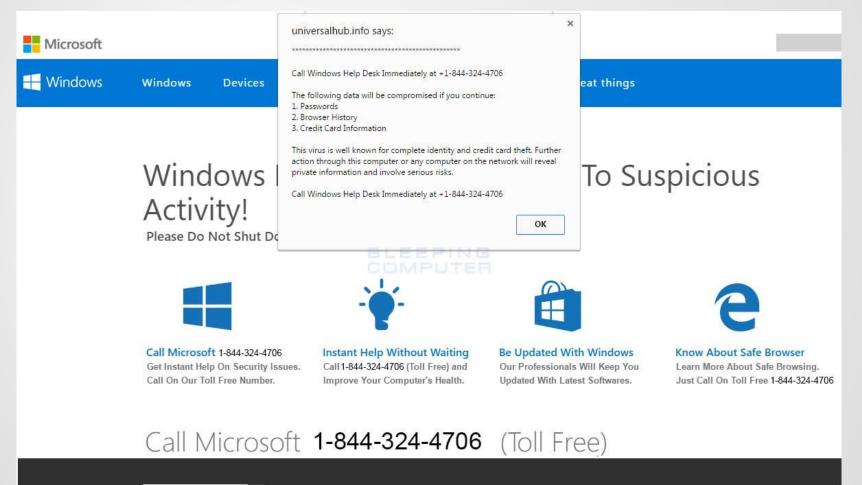
ANTI-MONEY LAUNDERING ACT



VICTIM OF ROMANCE SCAM BECOMES MONEY MULE



TECH SUPPORT SCAMS



AVOIDING SCAMS

- Tell the person not to contact you by phone, and to contact you by mail.
- Don't answer the phone from numbers you don't recognize.
- Don't provide or confirm your personal information over the phone.
- Tell the person that you are going to call the police.
- Block the number.
- Do Not Call Registry
- Opt out Credit Cards Registry.
- Shred documents.
- Check your bank statements and credit reports regularly.

PAYMENT APP SCAM



LOTTERY SCAM



September 19th, 2018

101 Winners Circle Port Washington, NY 11050

Winning number, 383708

Dear Winner,

PAYMENT OF WINNINGS

On behalf of all the staff and executives at the Publishers Clearing House, we sincerely exter congratulations on your grand prize winnings of **{\$1,000,000.00}** One million dollars. We hapost winning services such as financial and legal advisors that can assist you in managing you winnings.

<u>Payment arrangements</u>: Your payment will be processed and must leave our office wit business days of opening your file. Please contact immediately, the lotto office branch speak to your winnings claims agent <u>KEVIN JOHNSON</u> at <u>1-585-282-2003 OR 1-718-568</u> for method of payment. Let your agent know your best choice of payment. You are req purchase insurance before delivery of your winnings to avoid default on the taxes as a eligible for lump sum. Our office is opened between 8am and 4pm EST Monday to Frid

Do not act on this notice until you have contacted your CLAIMS AGENT (KEVIN JOHNS who will advise you on how to claim your winnings and how to purchase the insurance. To avoid delays you must keep this award confidential until your claim is processed and more remitted into your account. This is to protect the security of this highly sensitive financial trans and to eliminate the potential for duplicate or fraudulent claims.

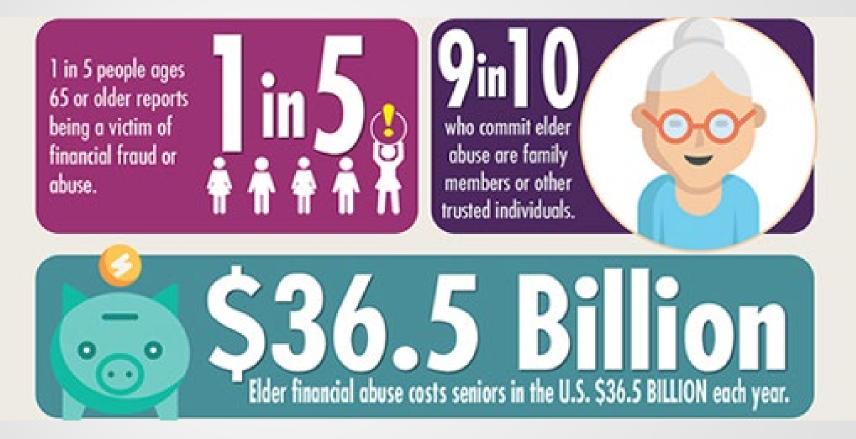
Best Regards,

Mr. Mike Freeman Marketing Manager PCH

CHECK WASHING SCAM



FINANCIAL EXPLOITATION



It is estimated that there are more than **5 MILLION** victims a year...

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AG CREATED A UNIT TO PROTECT NH SENIORS FROM SCAMS



Contact

Bryan Townsend, II, AAG Bryan.Townsend@doj.nh.gov (603) 271-7094

Sunny Mulligan-Shea, VWA Sunny.MulliganShea@doj.nh.gov (603) 271-1289

Consumer Protection Bureau Elder Abuse & Financial Exploitation

The primary responsibility of the Elder Abuse and Financial Exploitation Unit is to prevent, investigate, and prosecute crimes involving elderly victims of abuse, neglect and financial exploitation on a statewide basis.

FUN FACT: NH is the 2nd "oldest" state in the country. 17.4% of the residents of Portsmouth are 65 or older.

WHY IS IT IMPORTANT TO REPORT THESE THINGS?

- It's not your fault!
- People will continue to commit crimes if they are not held responsible.
- Reporting it could prevent it from happening to someone else.
- Recovering loss.
- Not everything has criminal consequences.
- Arrest may be the first step in getting someone the help they need.
- You worked hard for your money and property, and have limited income.

MANDATORY REPORTING OF ADULT ABUSE AND EXPLOITATION

- RSA 161-F:46 requires any person who has a reason to believe that an elderly incapacitated adult has been subjected to physical abuse, neglect, or exploitation or is living in hazardous conditions to notify the Department of Health and Human Services or their local law enforcement agency.
- Any person (other than the alleged perpetrator)
 who makes a report of an alleged incident of
 abuse, neglect or exploitation in good faith shall
 have immunity from any criminal or civil
 liability.

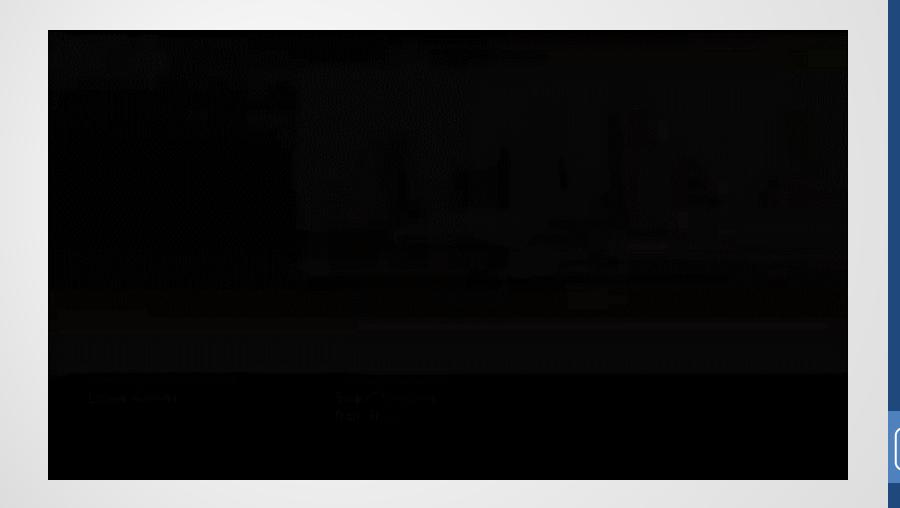
WHO DO YOU CONTACT?

- LOCAL POLICE DEPARTMENT
- ADULT PROTECTIVE SERVICES
- ATTORNEY GENERAL'S OFFICE
- COUNTY ATTORNEY'S OFFICE
- LEGAL ASSISTANCE
- FEDERAL TRADE COMMISSION
- VETERANS HEALTH ADMINISTRATION INTEGRITY & COMPLIANCE HELP LINE
- NATIONAL CENTER ON ELDER ABUSE

WORDS OF ENCOURAGEMENT

- Love and friendship should NOT "cost" anything.
- ALWAYS trust your gut instinct.
- When in doubt, CALL the police.
- **NEVER** feel embarrassed if you are the victim of a crime. You are NOT weak or stupid.
- Criminals do NOT discriminate.
- ANYONE can be a threat.

DO THEY GET CAUGHT?



IF YOU

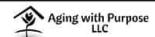
SOMETHING SOMETHING

*Crime Stoppers Anonymous Tip Line 603-431-1199



"Secrecy is the linchpin of abuse...its enabling force.
Transparency is the only real antidote."

-Glenn Greenwald-



(65)



STAY SAFE!



Detective Rochelle L. Jones
Portsmouth Police Department
(603) 610-7503
jonesr@portsmouthnhpd.gov