# Consumer Scams & Identity Theft

Maricopa County Attorney's Office | Andrew Knight

# Speaker Comment

The content and suggestions in this presentation are those of the presenter and may have been taken from outside sources and reflect the research and personal experience of the presenter, independent of the Maricopa County Attorney's Office.

# Definitions

- **What is a scam?**
  - A scam is a deceptive scheme designed to trick someone into giving up money, property, or personal information.
  - There is no formal legal charge called "scamming".
  - It becomes a crime when it violates fraud or identify theft laws.
- **What is fraud?**
  - Fraud is a criminal offense; Knowingly lying or deceiving someone in order to gain money, property, or something of value.
  - Fraud requires a false statement or deception, intent to deceive, victim reliance on the lie, and/or financial harm or loss.
- **What is identity theft?**
  - Identity theft is a separate criminal offense; Knowingly using someone else's personal identifying information without permission to commit a crime.

## Imposter Scams
Year: 2025 YTD

Fraud Category: Imposter Scams

Year: 2025

Quarter: (All)

### Fraud Facts at a Glance

# of Fraud Reports:
**840,409**

% Reporting $ Loss:
**20%**

Total Loss Reported:
**$2,840.5M**

Median Loss Reported:
**$700**

Top Payment Method:
**Payment App or Service**

Top Contact Method:
**Text**

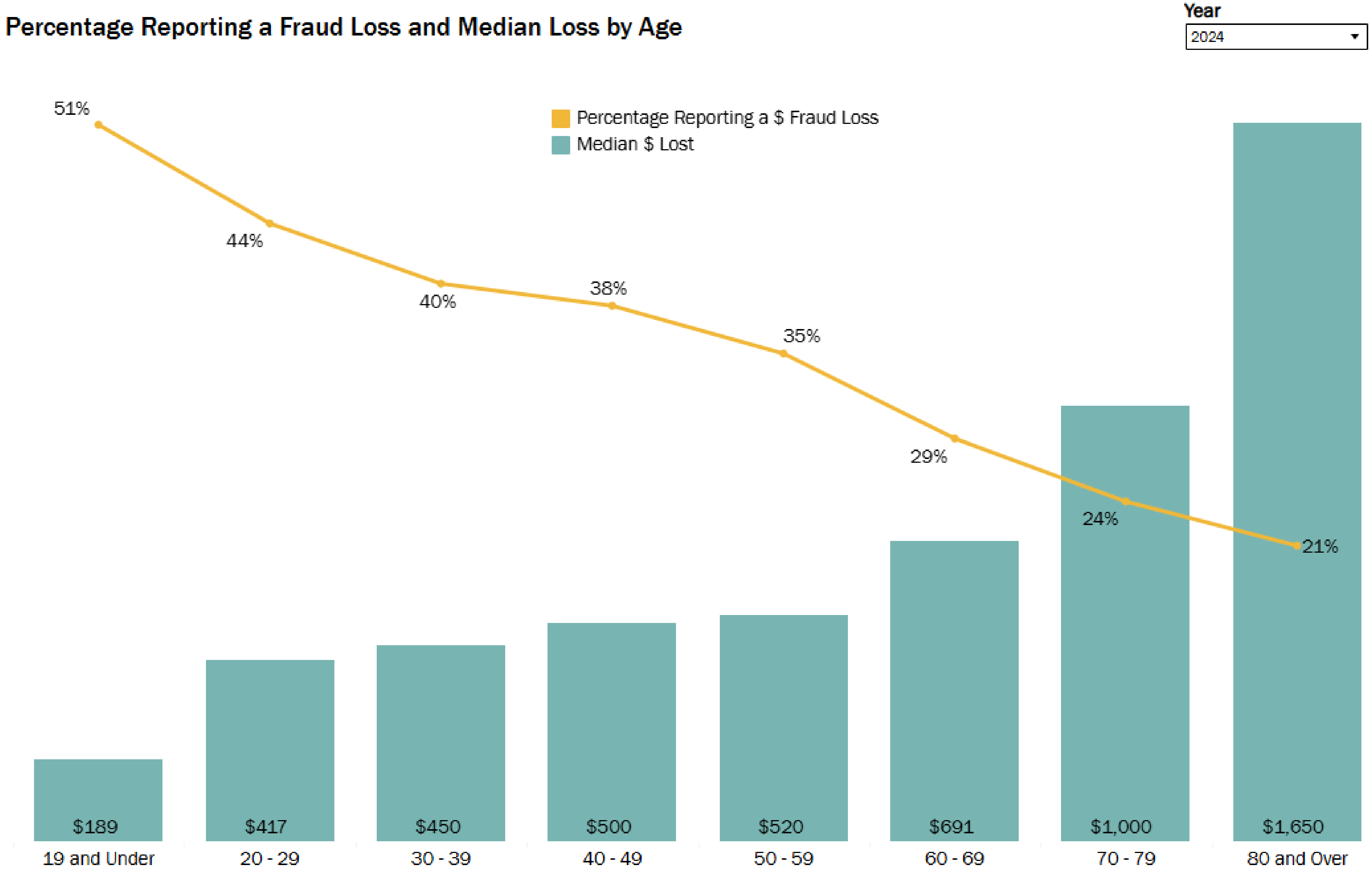
### Top 15 States
(ranked by reports per million population)

| Rank | State Name | # of Reports | Reports per Million Pop. |
|---|---|---|---|
| 1 | New Hampshire | 3,567 | 2,570.2 |
| 2 | Oregon | 10,730 | 2,531.4 |
| 3 | Colorado | 14,443 | 2,485.6 |
| 4 | Delaware | 2,470 | 2,455.6 |
| 5 | Nevada | 7,656 | 2,437.4 |
| 6 | Washington | 18,770 | 2,424.8 |
| 7 | Arizona | 16,894 | 2,324.4 |
| 8 | Florida | 49,192 | 2,243.3 |
| 9 | Maryland | 13,761 | 2,230.0 |
| 10 | Alaska | 1,591 | 2,167.7 |
| 11 | Maine | 2,975 | 2,159.9 |
| 12 | Utah | 7,171 | 2,152.7 |
| 13 | North Carolina | 21,974 | 2,076.1 |
| 14 | Virginia | 17,956 | 2,074.0 |
| 15 | Ohio | 23,951 | 2,033.2 |

# Fraud Loss & Age Trends

**Younger people** reported losing money to fraud **more often than older people.**

But when people aged 70+ had a loss, **the median loss was much higher.**



## All Fraud Reports by Contact Method

**Year: 2025 YTD**

- (●) All
- ( ) FTC
- ( ) Data Contributor

- (●) Contact Method
- ( ) Payment Method

**Year** 2025

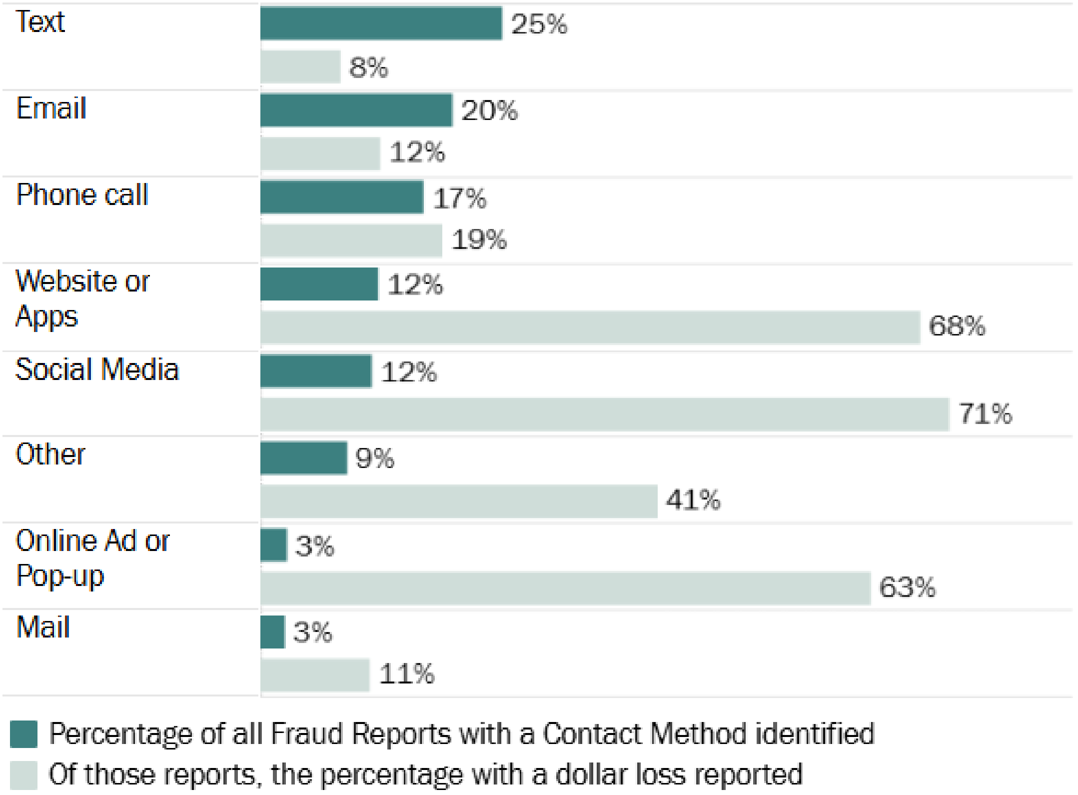
**Quarter** (All)

**2,375,006**

Number of Fraud Reports

**1,475,306 (62%)**

# of Reports with Contact Method




### Reports and Amount Lost by Contact Method

| Contact Method | # of Reports | Total $ Lost | Median $ Lost |
|---|---|---|---|
| Text | 369,499 | $531M | $1,000 |
| Email | 293,655 | $455M | $500 |
| Phone call | 250,340 | $926M | $1,810 |
| Website or Apps | 179,778 | $947M | $180 |
| Social Media | 171,039 | $1,732M | $310 |
| Other | 133,111 | $1,050M | $700 |
| Online Ad or Pop-up | 40,303 | $228M | $130 |
| Mail | 37,581 | $78M | $800 |

## All Fraud Reports by Payment Method

Year: **2025** YTD

◉ All
○ FTC
○ Data Contributor
○ Contact Method
◉ Payment Method

**Year** 2025

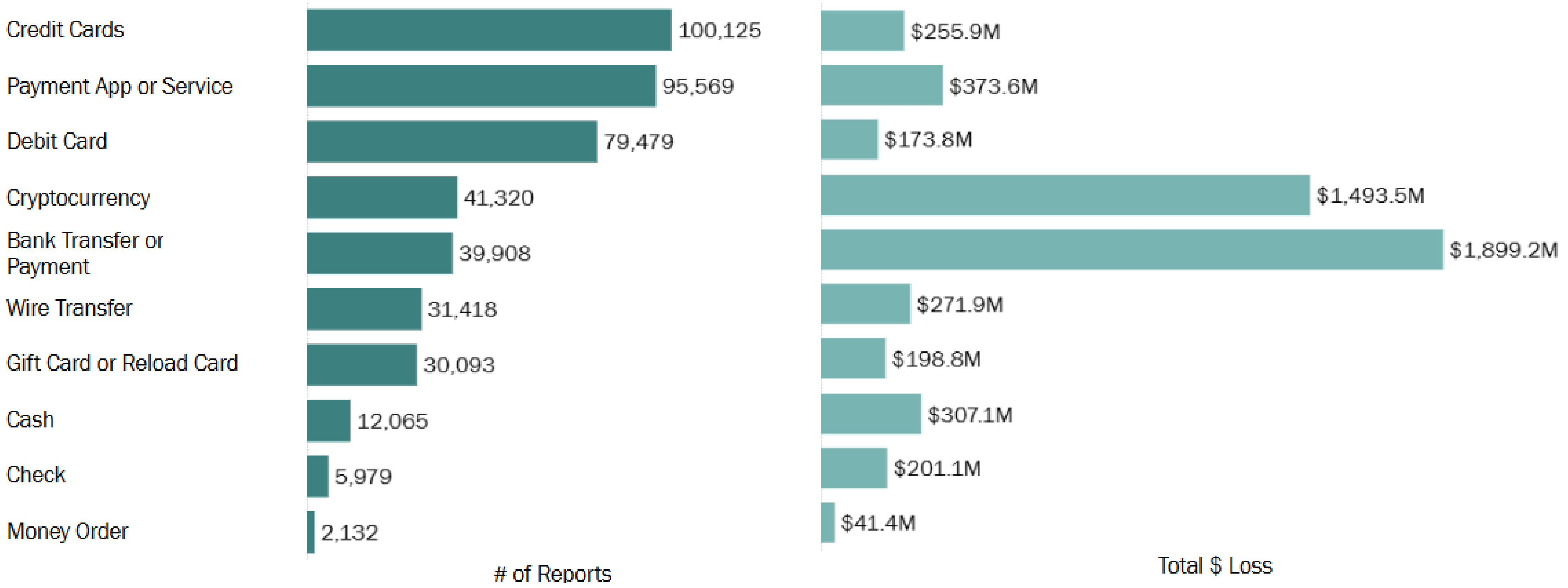
**Quarter** (All)

**2,375,006**

Number of Fraud Reports

**438,088 (18%)**

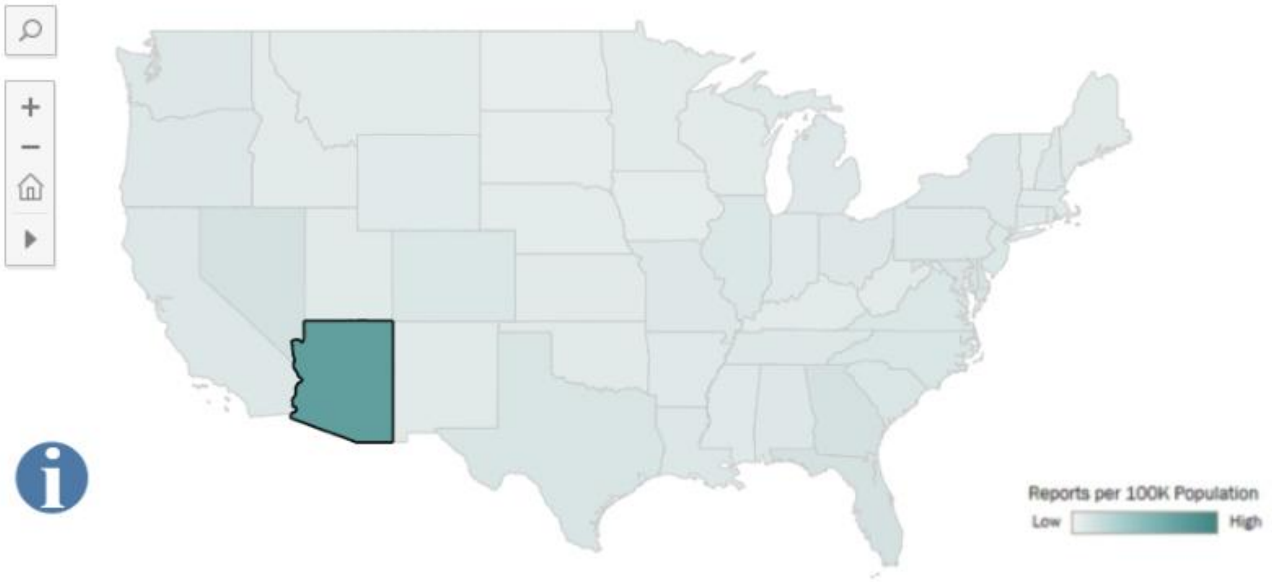
# of Reports with Payment Method



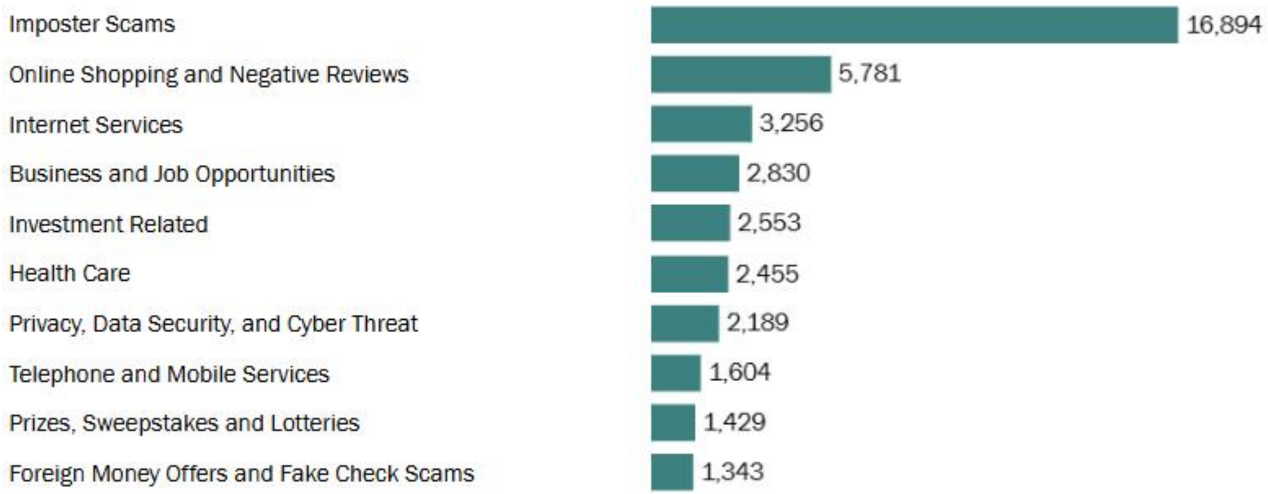
## Arizona

**Year: 2025 YTD**

**View** Map | **Year** 2025 | **Quarter** (All)




### Top 10 Fraud Report Categories




### Fraud Facts

**48,935**
\# of Fraud Reports

**$360.7M**
Total $ Loss

**$630**
Median $ Loss

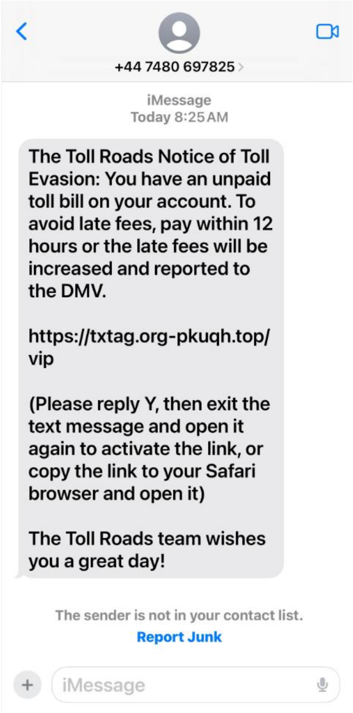
*State population estimates are based on U.S. Census population estimates for 2023. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.*

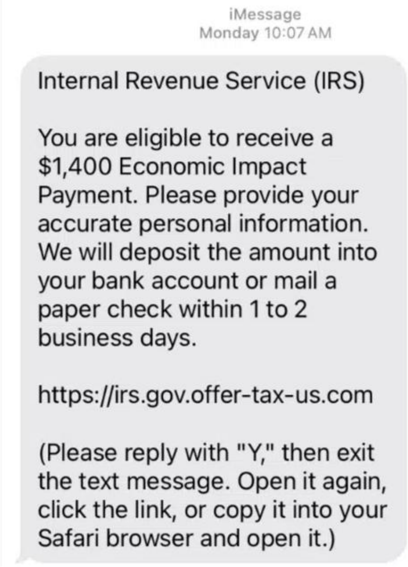
# Government Impersonation Scams

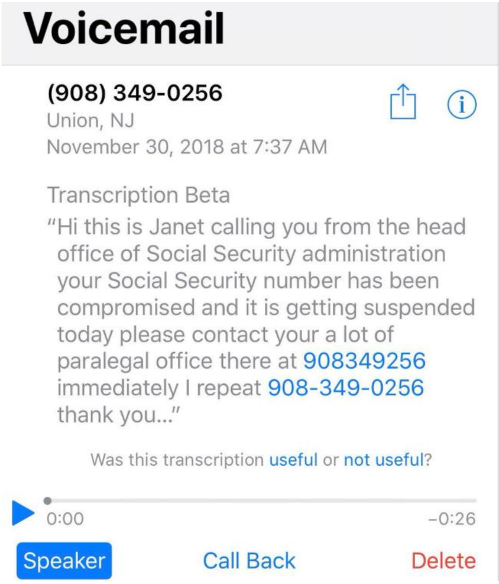
Scammers pretend to be from the IRS, Social Security, or law enforcement.

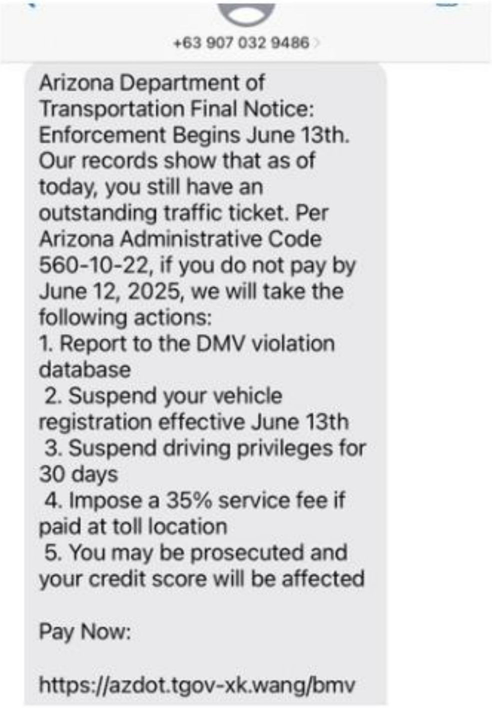
- Claim you owe money or benefits are being suspended.
- Demand immediate payment.
- Can use spoofed caller ID.

🚩 Threats, urgency, secrecy



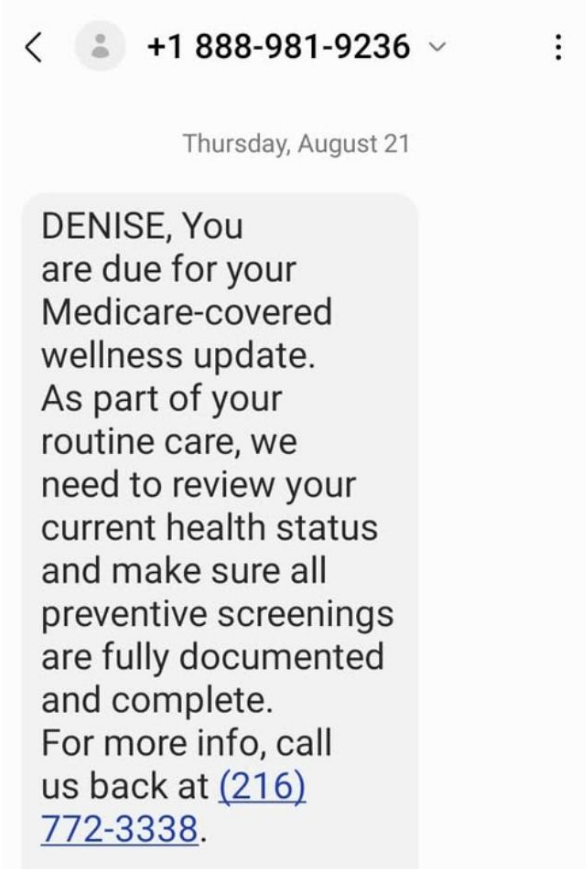
[Maricopa County warns of increase in jury duty scams]

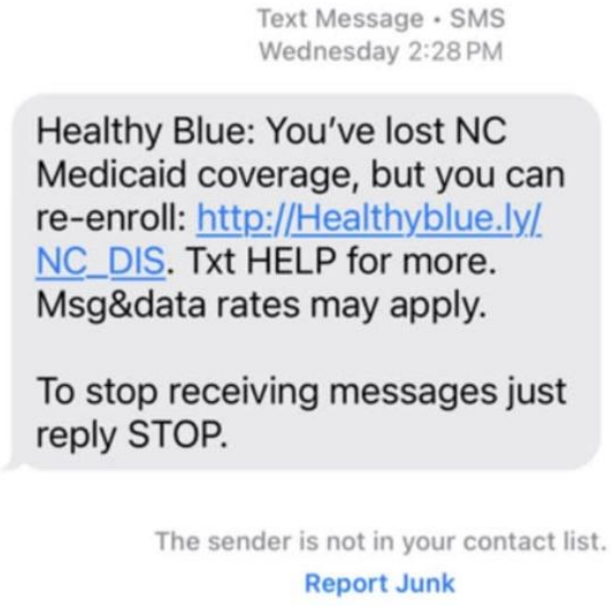
# Medicare & Health Insurance Scams

Scammers pretend to be from Medicare or a health insurance provider.

- Fake calls offering free medical equipment.
- Requests for Medicare numbers.
- Fraudulent billing for services never received.

🚩 "Free" braces, genetic tests, or devices



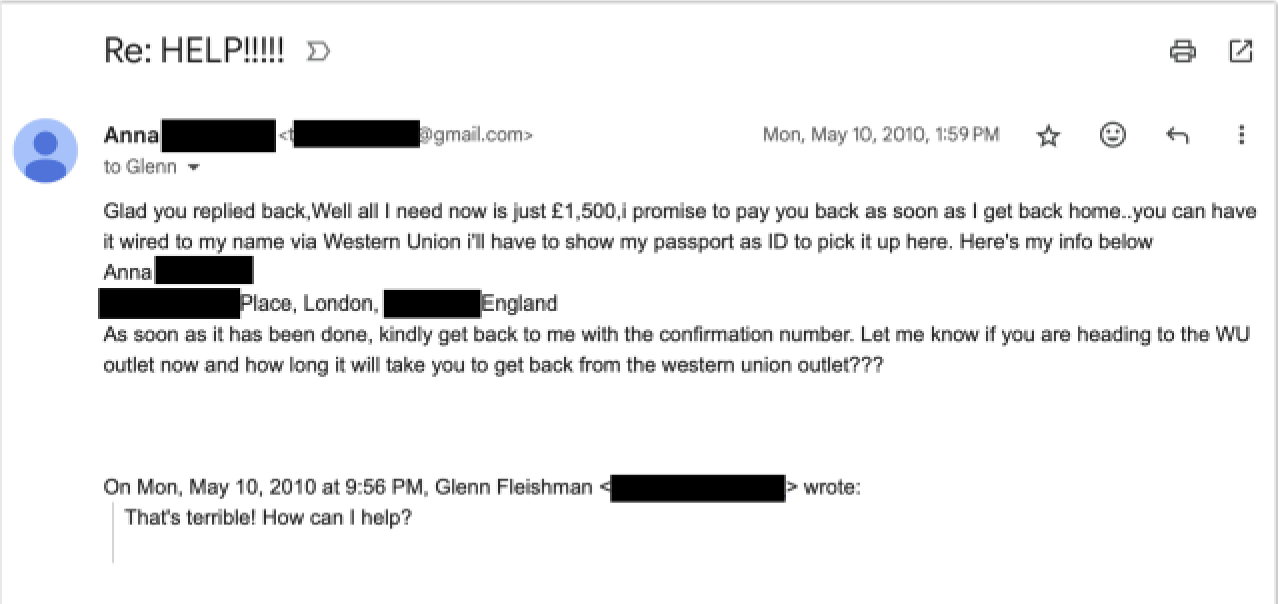




# Grandparent/Family Emergency Scam

Scammers use emotional manipulation and AI voice distortion.

- Caller claims to be a grandchild in jail or in an accident.
- Often says "Please don't tell mom/dad."
- Asks for wire transfer or courier cash pickup.

🚩 Urgent secrecy



Re: HELP!!!!!

Anna [redacted] <[redacted]@gmail.com>
to Glenn
Mon, May 10, 2010, 1:59 PM

Glad you replied back,Well all I need now is just £1,500,i promise to pay you back as soon as I get back home..you can have it wired to my name via Western Union i'll have to show my passport as ID to pick it up here. Here's my info below
Anna [redacted]
[redacted] Place, London, [redacted] England
As soon as it has been done, kindly get back to me with the confirmation number. Let me know if you are heading to the WU outlet now and how long it will take you to get back from the western union outlet???

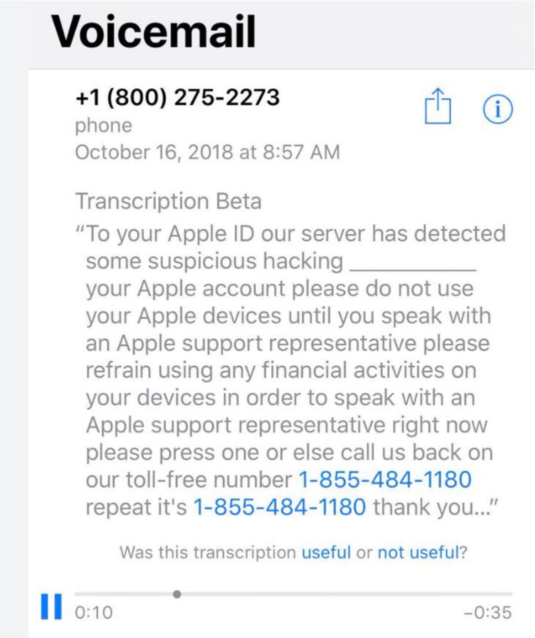
On Mon, May 10, 2010 at 9:56 PM, Glenn Fleishman <[redacted]> wrote:
> That's terrible! How can I help?

# Tech Support Scams

Fake pop-ups or calls claiming your computer is infected.

- Ask for remote access.
- Demand payment to "fix" nonexistent problems.
- Often request gift cards.

🚩 Real tech companies will not cold-call you.

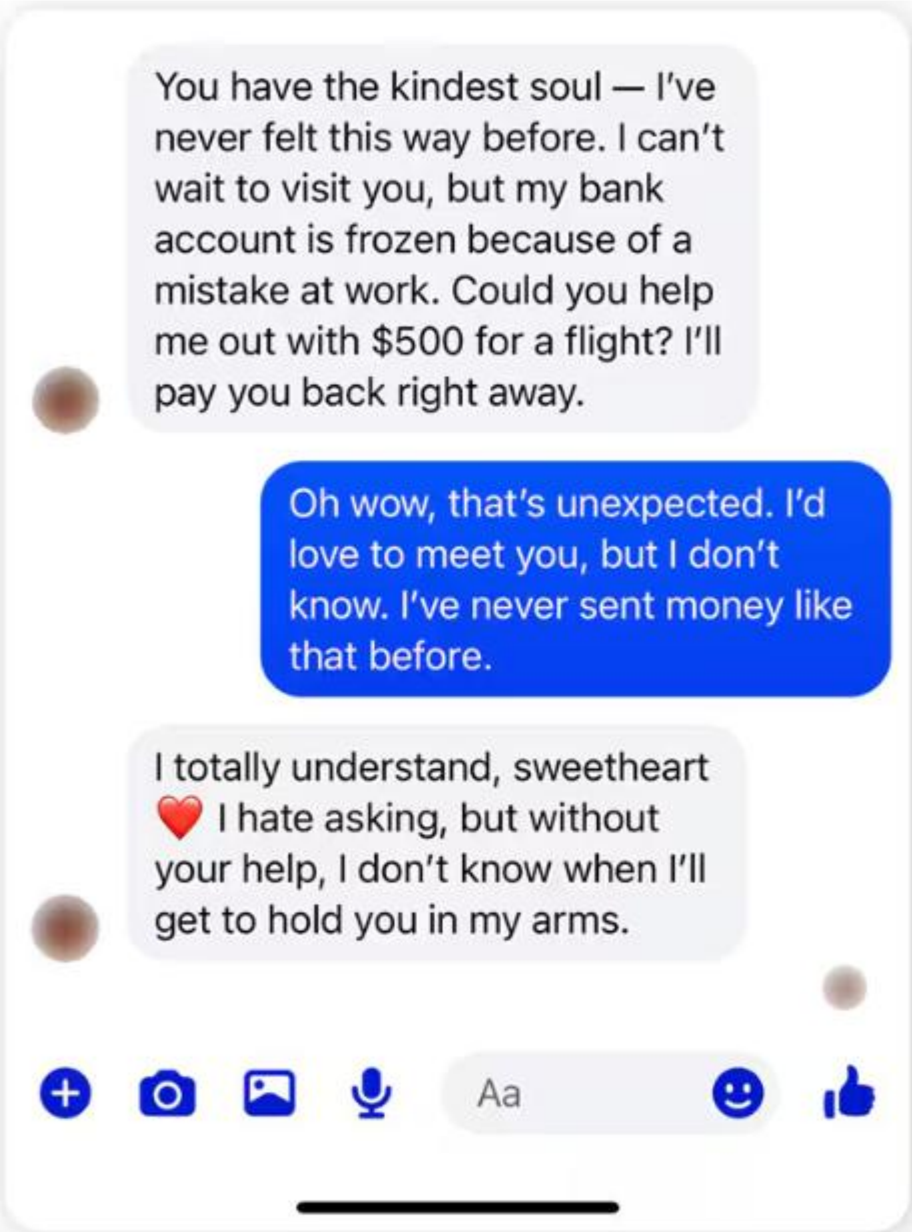



# Romance & Companion Scams

These scams are common on dating sites and social media.

- Scammer builds trust over weeks or longer.
- Claims emergency (medical, military, travel fees).
- Requests wire, crypto, or gift cards.

🚩 AI-generated photos





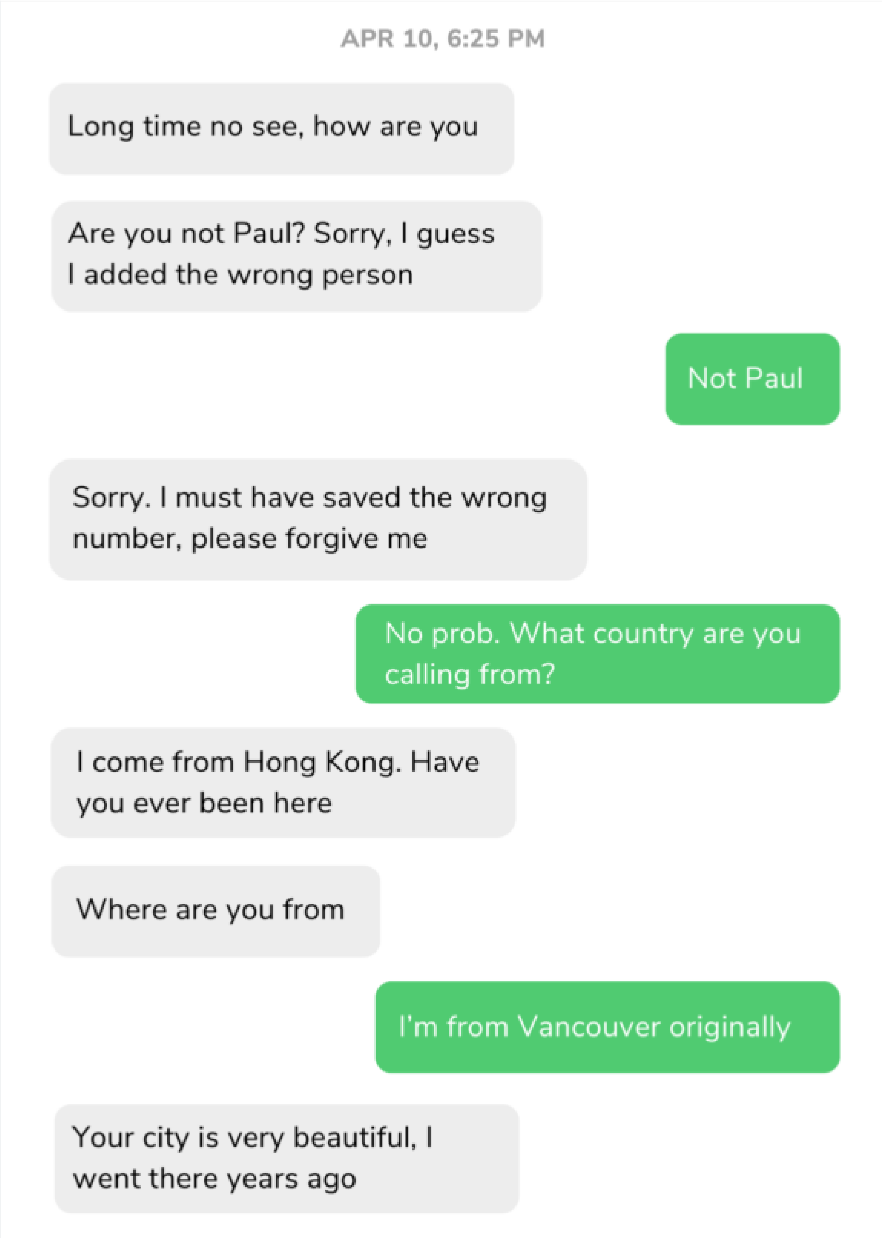
NEW
AT 5:30
FOX 10
'OH MY GOD, I'VE BEEN TAKEN'
ARIZONA WIDOW SAYS SHE WAS ROMANCE SCAMMED OUT OF $125,000
5:30 55°

# Investment & Cryptocurrency Scams

AKA “pig butchering”, this scam promises fast, guaranteed returns.

- Usually start as a “mistake” text.
- Involve fake investment platforms and financial advisors.
- Includes a demonstration of how you can make money.

🚩 Guaranteed returns, pressure to act fast



# Sweepstakes & Lottery Scams

Congratulations! You've won the lottery!

- Will require you to pay a fee to collect your winnings.
- May also claim to be a lottery winner.
- Related to the Nigerian Prince scam.

🚩 Is this a contest you actually entered?

MEGA MILLIONS

MEGA MILLIONS DRAW.
UNITED STATES.
REPLY TO EMAIL: participate@megamillions.pw

Attn: Participant,

Your E-mail address was among the people that were randomly picked to participate in this ongoing MEGA MILLIONS DRAW. Copy Paste this reference number (MM-19-70-69-13-35-5) to your compose column with your; Name, Home address, Occupation and Contact Number to this email ID (participate@megamillions.pw) to participate for free.

You stand a chance of winning; $1,000,000.00 (One Million United States Dollars)

SEND YOUR DETAILS TO THIS: *participate@megamillions.pw*
NOTE: ONCE THE RESULT IS OUT, YOU WILL BE NOTIFIED BY E-MAIL FROM MEGA MILLION AWARD DEPARTMENT USA.

GOOD LUCK!!

************************WARNING! ************************
Do not inform people about your Prize Award until you must have received your winning cash prize successfully to avoid impersonation and double claim. You may also receive similar e-mails from people portraying to be other Organizations or shell Online Promotion Lotto. This is solely to collect your personal information from you and lay claim over your notification letter that was sent to you, Kindly forward a copy to us and delete it from your mailbox and give no further correspondence to them. Shell Development Company Lotto will not be held responsible for any loss of fund arising from the above mentioned

From KASSANDRA DA SILVA MUNIZ <kassandra.muniz@ufrpe.br> Reply Reply All Forward Archive Junk Delete More
Reply to publishersclearinghouse3333@gmail.com
Subject PCH 2/7/2024, 1:26 PM

Publishers Clearing House
I hereby use this medium to acknowledge the receipt of your claims requirement regarding the winning notification mail you received, that inform you of the prize you have won. I wish to inform you that the PCH lotto promotion department have approved your payment of
$2.000,000.00 US dollars.
In case you still have doubts arising from the angle of how you got selected, Note that the selection process was carried out through an electronic email ballot system our aim was to select winners through the Internet this is due to the fact that only you alone have access to your email account so have no fear for you have emerged a true winner as far as you are the original proprietor to the email account which you have received the
Kindly provide me with your details through this email address below: publishersclearinghouse3333@gmail.com

so i can complete your PCH winning without any delay.

Name
Home Address
Phone Number
Country

Congratulations once again. Best Regards,
Kunz James Douglas
Claims & Remittance Director
Publishers Clearing House.

January 26, 2020 7:00 PM
YACOOB MIS. BREANA N Details

POWERBALL POWERPLAY

CONGRATULATIONS!!
Your Email was selected in Powerball Lottery Draw with the sum of 1.5million dollars. Kindly send your Full Name, Address and Phone Number for claims.

Yours Sincerely
Mr. James Hodges
Head Of Operations

i'm Mrs Tanya Wildt the Michigan winners of $500 Million in Michigan Jackpot winners; I'm donating the sum of $200,000 USD to 50 random individuals. If you get this message then your number was selected after a spin ball, Kindly text the agent incharge @ (321)

# Charity Scams

This scam exploits the consumer's generosity.

- Especially prevalent after global disasters.
- Utilize high-pressure donation calls.
- May use look-alike name of a real organization.

🚩 Verify collection at official websites.

URGENT HELP

WG walid Gianna 12:52

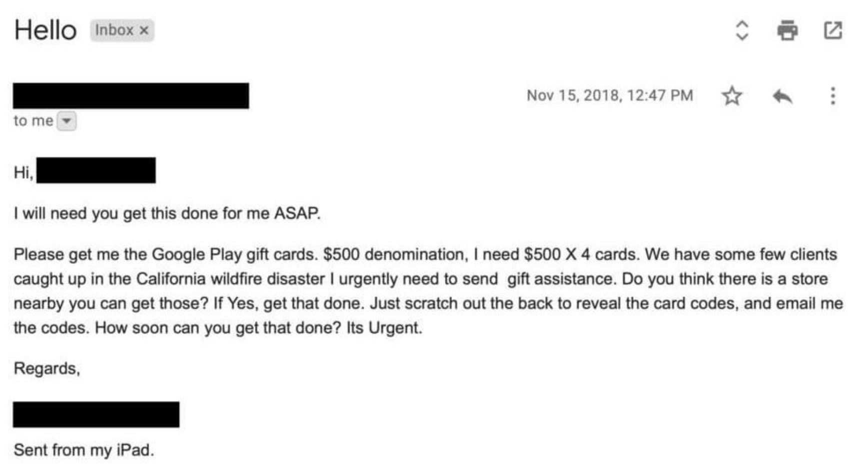
IMG-20220225-WA0003
jpg - 76 KB

Hello ,

Sorry I invade your privacy, I'm from Ukraine my husband was killed today and my son, banks are shut down.
No food to eat please I beg you in the name of God to assist me with anything, no amount is small my two daughters need to eat to survive. I would appreciate any amount due to the banks being shut down. The only means of receiving money from you is through bitcoin. please save a life almighty God will bless you Amin x3

Bitcoin wallet address

welivesecurity



Hello Inbox ×

[redacted] Nov 15, 2018, 12:47 PM
to me

Hi, [redacted]

I will need you get this done for me ASAP.

Please get me the Google Play gift cards. $500 denomination, I need $500 X 4 cards. We have some few clients caught up in the California wildfire disaster I urgently need to send gift assistance. Do you think there is a store nearby you can get those? If Yes, get that done. Just scratch out the back to reveal the card codes, and email me the codes. How soon can you get that done? Its Urgent.

Regards,

[redacted]

Sent from my iPad.

Support Our Fight . Every Donation Can Save Lives. 8/22/2021 12:39:25 a.m.

[redacted]

HAITI EARTHQUAKE EMERGENCY RELIEF

**URGENT HELP NEEDED!**

A magnitude 7.2 earthquake rocked the coast of Haiti causing fear and devastation in the already suffering island nation. We need your support!

**Send Help Today!**

A magnitude 7.2 earthquake rocked the coast of Haiti Saturday morning causing widespread fear and devastation in the already suffering island nation. Food For The Poor partners in Haiti are on the ground and are sending their urgent requests for aid. We need your support!

**Please, give your most generous gift now to provide lifesaving emergency relief.**

Thank you for your support.

Can you make this a monthly gift of $ to help the poorest of the poor every month?

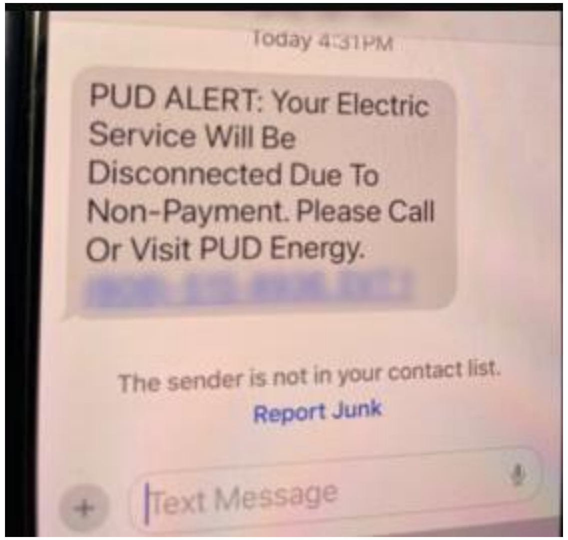
Yes, start my monthly gift!No thanks, continue with my one-time gift

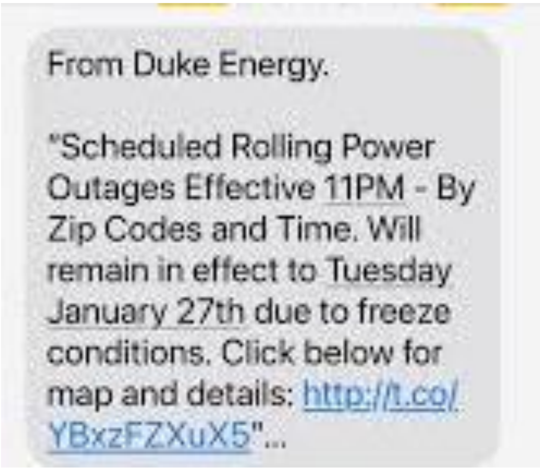
# Utility Shut-Off Scams

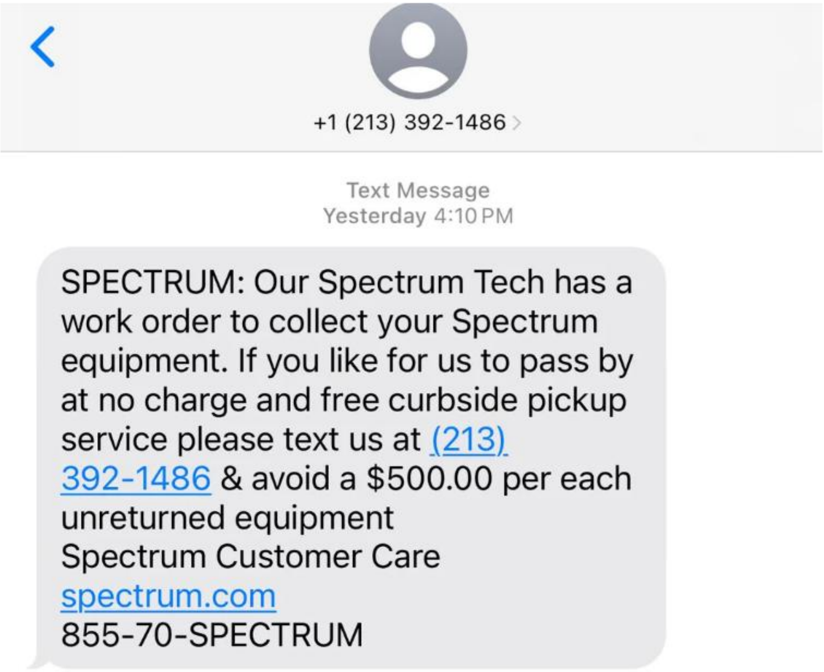
Scammers pretend to be from one of your utility providers.

- Threaten immediate service disruption.
- Demand prepaid gift cards as payment.
- Often target seniors at home during the day.

🚩 Real utilities do not accept gift cards as payment.



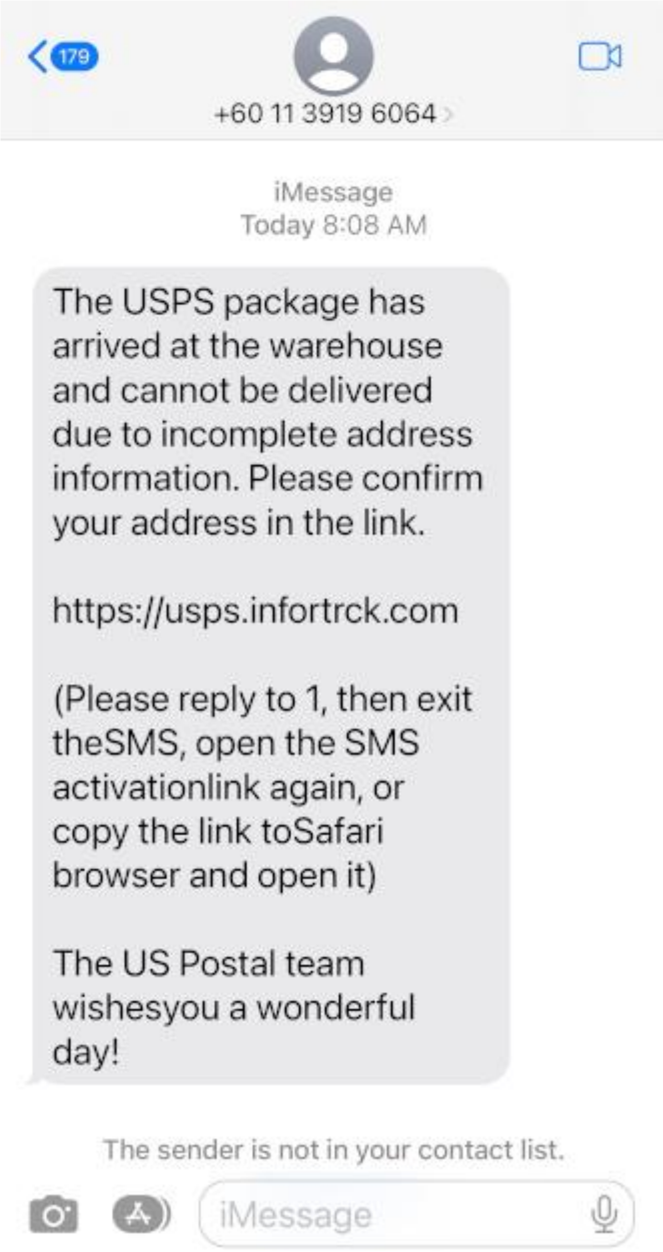



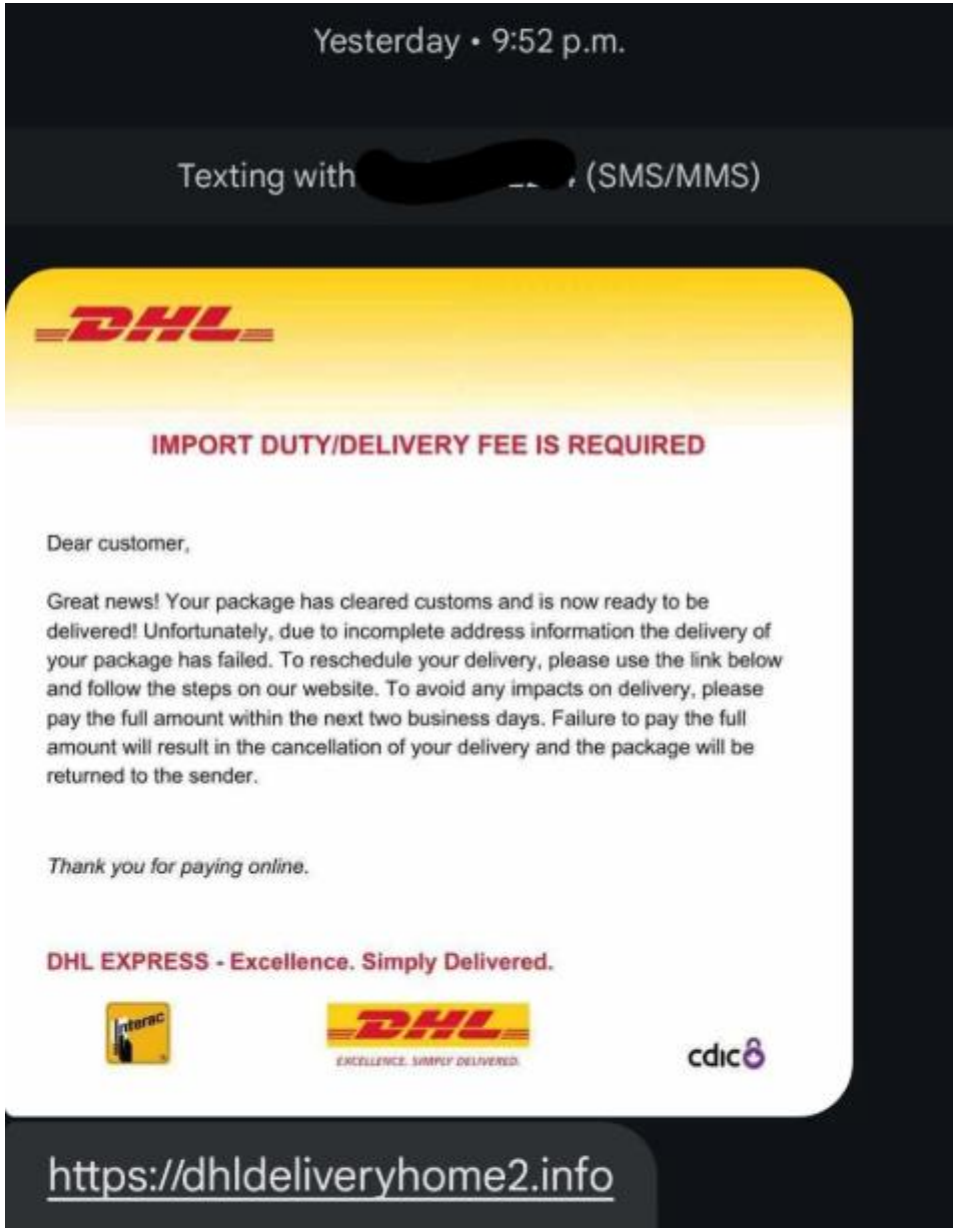
# Package Delivery Scams

This scam has become increasingly more common.

- You receive a message that your package is on hold.
- Fake texts from USPS or other delivery company.
- Links lead to phishing sites.

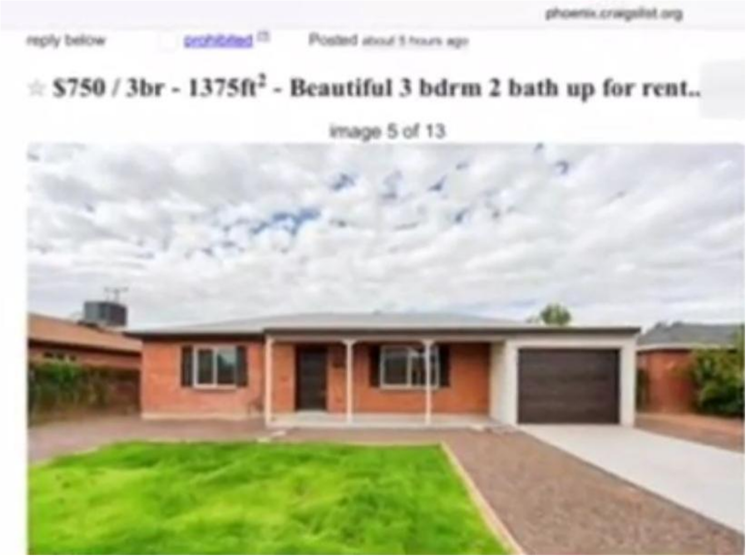
🚩 Unexpected links and small payment requests



# Other Scams

- Blackmail/Sextortion
- Auto Sales & Repair
- Realty & Rental Scams
- Fake Services
- Fake Online Products
- Door-to-Door Sales (MLM)
- Card Skimmers
- Money Mule




# Scam Prevention Takeaways

## Phone Scam Tips

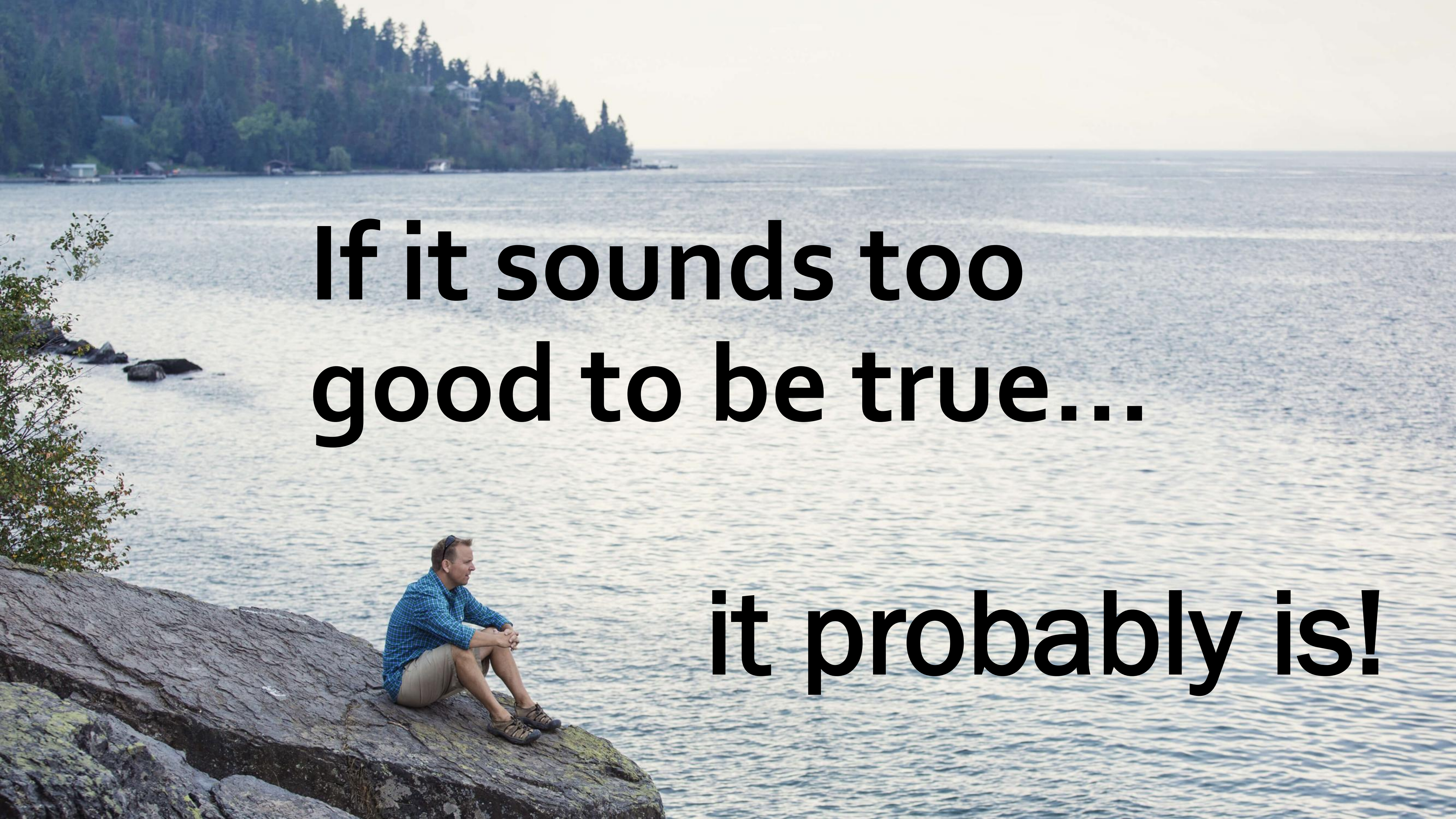
- Use your phone settings to block/silence unknown numbers.
- Let unknown calls go to voicemail.
- Hang up and call back on an official number.
- Verify information through reputable sources.

## Text/Email/Mail Scam Tips

- Look for errors or inconsistencies with spelling, grammar, and formatting.
- Check for odd sender information or contact info.
- Don't click any unexpected links.
- Verify information through reputable sources.

🚩 REMEMBER THESE RED FLAGS! 🚩

Urgency
Secrecy
Unusual Payment Methods
Requests for Personal Info


If it sounds too
good to be true…
it probably is!

# Your Personal Information

- Name
- Date of Birth
- Social Security Numbers
- Address
- Credit/Debit Card Numbers
- Account/Routing Numbers
- Passwords and PINs
- Medical Information
- License Numbers

# How They Get It

- Computer hacking, data breaches
- Phone calls
- Individual checks
- Mail theft
- Muggings, pickpockets, car/house burglary
- Dumpster diving
- Copying account numbers/credit card numbers while at work
- Internet requests → "phishing"
- Shoulder surfing

# What They Do With It

- Get loans and open bank accounts
- Empty your banking accounts
- Use your credit card to make purchases
- Open phone or utility accounts
- Commit crimes in your name
- Employment in your name
- File government documents, taxes

# Identity Theft Warning Signs

- Withdrawals from your bank account that you can't explain
- Phone calls from debt collectors about debts that aren't yours
- Unfamiliar accounts or charges on your credit report
- Bills from medical providers for services you didn't use
- Notice from the IRS that you filed more than one tax return
- A sudden drop in your credit score.

Valley woman faces $500K medical bill after her identity was stolen

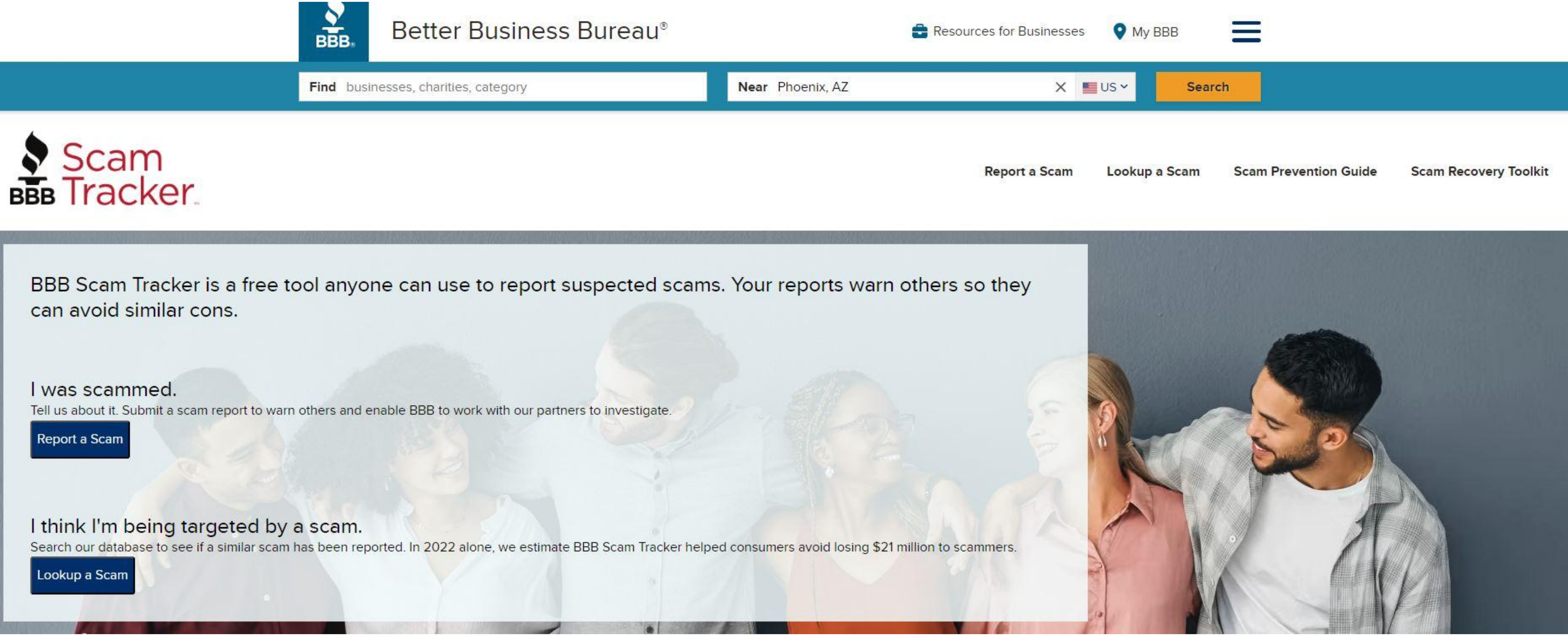
# Victim? Next steps

- Report to police
- Place a fraud alert on your credit cards, other accounts and credit report
- Close compromised accounts
- File a fraud alert with three major credit bureaus
- File a complaint with the Arizona Attorney General's Office & the Federal Trade Commission
- Be aggressive with follow-up

# What Can You Do?

- Watch your accounts and opt in for notifications
- Keep anti-virus software updated
- Backup your documents
- Be careful to whom you give your information
- Turn on alerts for credit cards, banks and credit scores
- Limit statements in the mail, go virtual if possible
- Shred physical documents
- Set privacy settings on social media
- Create strong passwords

# Better Business Bureau Scam Tracker




https://www.bbb.org/scamtracker

# Resources

- **Arizona Attorney General's Office:**

  azag.gov

- **Federal Trade Commission:**

  ftc.gov

- **Better Business Bureau:**

  bbb.org

- **FBI Internet Crime Complaint Center:**

  ic3.gov

- **Maricopa County Recorder's Office (Title Alert)**

  recorder.maricopa.gov

# Thank You!
# Any questions?

Andrew Knight | Community Affairs Liaison

Community.Affairs@MCAO.maricopa.gov