



Coalition of Wisconsin Aging and Health Groups

Financial Empowerment ■ *Personal Advocacy* ■ *Victim Rights*

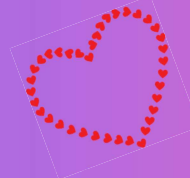
Elder Financial Empowerment Project

HAPPY VALENTINE'S DAY FROM CWAG!

With Valentine's Day around the corner, the timing is perfect to talk about Romance Scams. I know, "How romantic"! It's almost as romantic as my telling my teenage daughter about my child support contempt hearings and the need for a pre-nup. Nonetheless, it's necessary.

We can argue whether romance is what it used to be, but we can all agree that dating is not! From dating apps with their profiles, Facebook, catfishing, AI and now in the news, teen sextortion, I think I will just stay home with my cats!

It is a good time to remind folks of the red flags to be on the look out for when online. I ask you all to reconsider romance scams that don't occur on-line or IRL as the kids say. These cases where the victim and abuser do meet in person, which is what I will lay out for your consideration in this month's article.



From the Desk of:
Sonia Komisar
Project Attorney

For additional information regarding scams checkout the following websites: Better Business Bureau (www.bbb.org), Wisconsin Dept. of Ag, Trade and Consumer Protection (<https://datep.wi.gov>) and AARP (www.aarp.org) Advocating Against Romance Scammers(www.advocatingforu.com)

ELDER FINANCIAL EMPOWERMENT PROJECT



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Romance Scams

Perpetrator enters the victim's life as a romantic interest in order to gain influence and eventual financial control

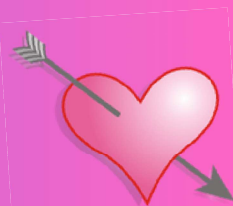
Requests for money for travel costs, medical bills for self or for family members

Always more problems with travel to meet requiring additional money before can travel

Often unreported out of embarrassment and emotional impact

It's possible you are being targeted if:

- Claims to be from US but is currently "traveling", "deployed with the military" or "working overseas"
- Professes love for you almost instantly
- Asks you to leave the dating site to communicate by email or instant messages
- Requests that you send personal information including social security number, bank account or credit card numbers
- Ask you to cash checks for him/her
- Makes excuses for not meeting
- Asks you to send money by wire transfer





Romance Scams



Like other agencies, when CWAG does presentations to groups on romance scams, we warn about the fake profiles used on Facebook and dating apps, red flags surrounding the reasons why they can't meet you in person, the declaration of love after only a short time, the need for money, personal information and how they can help you invest your money. But those aren't the type of cases I'm getting at. I want to talk about the calls I'm getting in my office right now.

My victim's not only meet the abuser in real life, but they have relationships with them. Does that mean they are not romance scams? Does that mean that the victim isn't a victim?

I've seen many of these cases:

- Victims who wouldn't stop sending money overseas by wire transfer to a succession of women, each of whom were going to travel to the U.S. to meet him, but each had a sick relative who needed costly care before she could leave travel here.
- Victims who take out mortgages or cash out life insurance policies or retirement accounts and hand over that money to a person they thought loved them. Some take out credit cards, take cash advances on credit cards, or adds the supposed romantic partner as a signer on the account.
- Some victims have given all their financial information to someone they knew a very short time who said they'd help them work with their accounts online and take care of their money for them.
- Victims have changed their wills, powers of attorney, or transferred property because they loved the wrong person.
- Victims who married after only a very short courtship and then found that bank and investment accounts were depleted when their new spouse serves them with divorce papers.

Are these people victims of a romance scam? Yes, they are. Why is it harder to feel sympathy or empathy for those who are preyed upon in person rather than online? In both online and in-real-life cases, a lot of property has been lost. Victims in both cases feel shame, anger, and hopelessness and need to act to stop the exploitation and recover. But do you view both types of victims the same way? Do they view themselves equally? Do their families? Law enforcement? Attorneys? Courts?

This Valentine's Day, before you go out to dinner, find a vase for those flowers, or eat that last chocolate truffle, think about how you approach the broken-hearted cases and extend them equal measures of compassion. And call it what it is: A romance scam.

Post Scam Checklist

Start Making Phone Calls



- Call your bank(s) inform them of the scam. Inquire best steps for your situation.
- Call and cancel any credit cards you may have given to scammers.
- Call Social Security Administration if your SSN was shared with the scammer.
- Call/Visit (online) Credit Bureaus and inform them what happened.
 - Experian [Fraud Alert Center at Experian](#) – Offer a Fraud Alert Program (verify your identification before extending credit in your name in case someone is using your information without your consent).
 - Equifax [Equifax Complete™ Premier](#) With a monthly fee, you can activate automatic fraud alerts, and we'll place an initial alert on your credit report. This alert encourages lenders to take extra steps to verify your identity before extending credit.
 - Transunion [Fraud Alerts | Place a Fraud Alert | TransUnion | TransUnion](#) A fraud alert is free and notifies creditors to take extra steps to verify your identity before extending credit.

Report the Scam



- Inform your local law enforcement and ask for a case number.
- Make a report to the Internet Crimes Complaint Center ([IC3.gov](#)) for criminal cases.
- Report to the Federal Trade Commission ([FTC.gov](#)) for consumer protection.
- Crypto-Scams: Email the [U.S. Secret Service](#) along with the above-mentioned.
- If outside of the United States, reach out to your local authorities.

Future Online Safety



- Change your passwords for the following:
 - Bank website
 - Social media and messenger accounts
 - Crypto accounts
 - Credit Card website
- Make all social media accounts private.
- Do not respond to messages or friend requests from people you do not know.
- Change your phone number. Scammers will continue to contact you.
- Create a new Email address. Scammers will continue to contact you.

**Fact: Scammers will sell your information to other scammers to attempt to re-victimize you!*

Support Options



- Licensed Therapist or Counselor
- Support Groups (online/in person)- AARS highly recommends a licensed-ran group.
- Online romance scam advocate specific groups.
- Trusted loved ones.
- Self-education.

from Advocating Against Romance Scammers, www.advocatingforu.com, A Guide After Romance Scams

Who We Serve

- Victims of Financial Exploitation
- 60 Years of age and older
- Statewide
- No cost
- No asset or income restrictions
- Confidential
- Not a mandatory reporter

How We Serve

- Legal Services
- Crime Victim Advocacy
- Other Victim Services
 - Meet to review documents
 - Assist with reporting and recovery
 - Assist with reporting to law enforcement
 - "Warm" referral to civil attorney

Our Services



VICTIM SERVICES

We provide direct services to adults later in life who have been defrauded, scammed or exploited. We assist victims in putting a stop to abuse, victim court advocacy and in recovery.



EDUCATION

We give presentations to groups, either in person or virtually, to alert victims of financial exploitation that help is available.

Mission Statement

CWAG is dedicated to improving the quality of life of the elderly through legislative advocacy, public education, and free legal services statewide to victims at least 60 years of age who have been financially exploited, abused by a fiduciary, scammed, or had their identity stolen.

We can disrupt the predators financially exploiting our most vulnerable community members by working better to leverage the expertise of each agency so that we can focus on what we each do best. Maximizing the use of multiple disciplines allows us to serve our community more effectively and efficiently. This can result in not only better outcomes for our victims but also in a greater number of victims being served.

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