

# DEFINITIONS OF FRAUD AND OTHER RELATED CRIMES



## Fraud

[frôd]

An act of intentional deception designed to exploit a victim.

Investopedia



## Identity Theft

[ī-'den-tā-tē 'theft]

Stealing personal information and credentials to commit fraud.

Investopedia

**530 PC:** Every person who falsely personates another and in such assumed character receives any money or property.

**530.5 (a) PC:** Every person who willfully obtains personal identifying information of another person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services etc.



## Spoofing

['spü-fing]

Criminals trying to obtain personal information by pretending to be a legitimate business or another known, trusted source.

Investopedia

## scam

[skam] noun.

the use of deception or manipulation intended to achieve financial gain.



**532 PC:** Every person who knowingly and designedly, by any false or fraudulent representation or pretense, defrauds any other person of money, labor, or property.

# EXAMPLES OF FRAUD/SCAMS

## USPS/FEDEX TEXT SCAM

Text Message  
Today 11:23 AM

Postal Notice - You have a package that needs to be delivered, but it has been suspended due to an incorrect delivery address. <https://uspostinfo.com/Wf4g>

## WARRANT SCAM



## BITCOIN SCAM



If someone calls you demanding payment in **BITCOIN**, assume that it is a **SCAM**

End the call and block the phone number.

[www.communitysafety.utoronto.ca](http://www.communitysafety.utoronto.ca) 416.978.1485

## FRAUDULENT CHECK SCAM

### FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?



## FAKE EMAIL SCAM



irs gov  
To: @kaspersky.com  
irs Identity Verification Service



Dear Tax Payer,

This is an automated email, please do not reply.

We've notice your account information is missing or incorrect. We need to verify your account information to file your Tax Refund. Please follow [this link](#) to verify your information.

Thanks,

IRS Team  
2016 IRS All right reserved.

IMPORTANT NOTE: If you receive this message in spam or junk it is a result of your network provider. Please move this message to your inbox and follow the instruction above.

# Senior Identity Theft Statistics



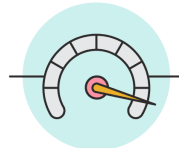
**1 in 10**

Number of seniors who are victims of ID theft



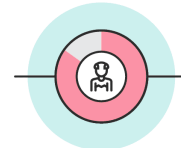
**\$3.1 billion**

Financial losses for senior victims of ID theft in 2022



**88,262**

Reported ID theft claims for seniors in 2022



**84%**

Increase in elder fraud losses from 2021 to 2022

Sources: NCBI, IC3, FBI

seniorliving.org

## IDENTITY THEFT LOSSES



**34%** reported financial losses between \$100-\$500 while experiencing identity fraud

**15%** reported losses greater than \$1,000



**42%** have been victims of social media identity theft



**30%** have been victim to at least one company data breach in 2023



**40%** say they've been targets of SMS phishing



**18%** continue to face financial loss as a consequence of identity theft



**33%** experienced a financial account takeover at least once

U.S. News & World Report Identity Theft Survey 2023



# HOW TO PROTECT YOURSELF

- **DO NOT GIVE ANYBODY ANY PERSONAL INFORMATION WITHOUT VERIFYING**
- **CHECK BANK ACCOUNTS AND CREDIT REPORTS REGULARLY**
- **SUBSCRIBE TO CREDIT WATCH COMPANY:**
  - **EXPERIAN, EQUIFAX, LIFELOCK, NORTON**
- **INSTALL ANTIVIRUS SOFTWARE ON COMPUTERS**
- **USE TWO-FACTOR AUTHENTICATION**
- **MONITOR MAIL (TO AVOID MAIL THEFT)**
- **BLOCK AND DELETE SUSPICIOUS PHONE NUMBERS, TEXTS AND EMAILS**
- **IF SOMETHING DOESN'T SEEM RIGHT, GO WITH YOUR FIRST INSTINCT**

## WHAT TO DO IF YOU BELIEVE YOU HAVE BEEN A VICTIM OF FRAUD

- CONTACT BENICIA POLICE  
DEPARTMENT AT **(707) 745-3412**
- FREEZE CREDIT
- FREEZE OR CHANGE BANK ACCOUNTS
- CHANGE CREDIT CARDS
- REPORT TO **IDENTITYTHEFT.GOV** OR  
CALL **1-877-438-4338**
- REPORT ONLINE CRIMES TO **IC3.GOV**
- REPORT TO **REPORTFRAUD.FTC.GOV**
- VISIT **IDTHEFTCENTER.ORG**
- SUBSCRIBE TO CREDIT WATCH  
COMPANY IF YOU HAVE NOT  
ALREADY
- CHANGE PASSWORDS

# HOW COMMON IS IDENTITY THEFT?

(AS OF 2021)

1. Consumers filed 1.4 million identity fraud reports in 2020. ([FTC, 2021](#))
2. 229 million people encountered a fraud attempt in the past year. ([AARP, 2021](#))
3. 208 million people world wide experienced some form of identity theft in 2021. ([Norton, 2021](#))
4. An estimated 9 million people have their identities stolen each year. ([FTC, 2021](#))
5. 1 in 5 Americans have experienced identity theft. ([Norton, 2021](#))
6. Nearly 50% of people reported losing money to cybercrimes including identity theft. ([Norton, 2021](#))
7. Social Security numbers were the second most compromised credential in 2020. ([ITRC, 2021](#))

**IF YOU HAVE BEEN A VICTIM OF  
FRAUD/IDENTITY THEFT/OR A SCAM**

**YOU'RE NOT THE FIRST**

**AND YOU WONT BE THE LAST**