

**BEWARE**

## 'Grandparent' Scams Are Pervasive & More Sophisticated

Grandparents often have a hard time saying no to their grandchildren, which is something scam artists know all too well.

Scammers who gain access to consumers' personal information – by mining social media or purchasing data from cyber thieves – can create storylines to prey on the fears of grandparents. The scammers call and impersonate a grandchild – or another close relative – in a crisis situation, asking for immediate financial assistance. Sometimes these callers “spoof” the caller ID to make an incoming call appear to be coming from a trusted source.

**Often the imposter claims to have been in an accident or arrested.** The scammer may ask the grandparent “please don’t let mom and dad know,” and may hand the phone over to someone posing as a lawyer to seek immediate payment.

Unfortunately, bad actors can now use artificial intelligence technology, commonly known as AI, and a short audio or video clip to "clone" a loved one's voice, according to the Federal Trade Commission. These sound legitimate and can easily dupe anyone.

### **Be Vigilant About Scam Calls**

**Always use caution if you are being pressured for information or to send money quickly.** Scammers often try to bully victims into transferring money through a mobile payment app, by wiring money, or by purchasing gift cards or money orders. Some may even request to meet you to receive money in person.

**If you get a call like this, hang up and report it immediately to local law enforcement. You can also call or text your family members directly to make sure they are not in trouble.**