

# Scam Prevention

Department of  
Attorney  
General



Corporate Oversight  
Division

2025



# Identity Theft Support

- **Protect yourself**

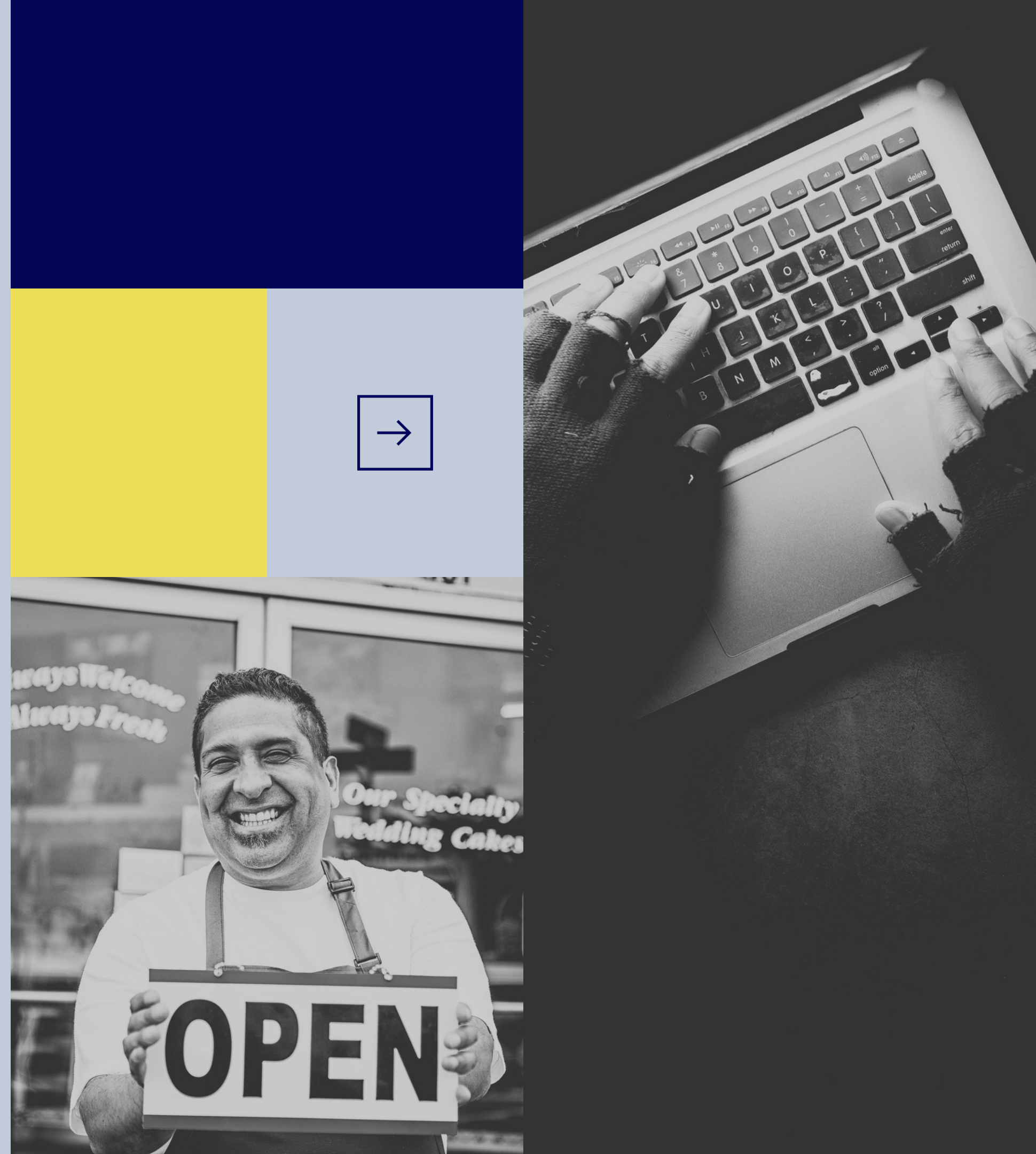
- Check credit reports weekly (Equifax, Experian, TransUnion).
- Watch for small suspicious charges.
- If compromised:
  - Identify what info was stolen
  - Contact your bank, freeze credit if needed
  - File report with FTC
  - Contact Michigan Identity Theft Support team

- **Businesses are targets too**

- Annual losses: 3.5% of sales (\$7B nationwide)
- Scammers impersonate companies to steal assets, credit, or reputation.
- Common business identity theft tactics
  - Financial fraud: Using company credit to buy big-ticket items, leaving behind debt & lawsuits.
  - Tax fraud: Filing false claims with stolen EINs.
  - Website/social media spoofing: Fake or cloned sites/accounts to steal customer data, spread misinformation, or demand ransom.

- **Prevention tips for businesses**

- Set fraud & Google alerts; monitor [LARA's business entity search](#).
- Use separate devices for business; install antivirus software.
- Train employees on cybersecurity.
- Advocate for stronger Michigan laws to protect businesses.





# Michigan Department of Attorney General

## Scam Prevention Resources

### Scams

<https://www.michigan.gov/consumerprotection/scams>

### Identity Theft

<https://www.michigan.gov/consumerprotection/identity-theft>

### Elder Abuse

<https://www.michigan.gov/ag/initiatives/elder-abuse>

### Elder Abuse Task Force

<https://www.michigan.gov/ag/initiatives/elder-abuse>

### Sentinel Project (Vulnerable Adults)

<https://www.michigan.gov/ag/initiatives/sentinel-project>

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### File a Complaint

<https://www.michigan.gov/ag/complaints>

### Report Suspected Elder Abuse

Call 800-24-ABUSE (22873)



# TIPS TO AVOID A



The FBI estimates that senior citizens lose more than \$3 billion each year to financial scams including romance scams phone scams, and lottery/sweepstakes scams. This is backed up by the CSN Data Book 2020 which states that people reported losses of more than \$3.3 billion to fraud in 2022 – an increase of nearly \$1.5 billion over 2019. As the world's population continues to age, this number is only likely to rise.

## PROTECT YOURSELF TRUST YOUR INSTINCTS!

## TYPES OF SCAMS

### GRANDPARENT

A con artist will call you pretending to be a relative or grandchild in distress presenting a problem which may only be solved by wiring money or purchasing gift cards. If you are targeted, it is best to ask the caller pointed questions only the relative/grandchild would know.

### GOVERNMENT

a Scammer will contact you impersonating a law enforcement officer, IRS Agent, or Medicare Representative. They typically will either claim you have a warrant or back taxes due and must wire money in order to resolve the issue. Additionally, they may ask for personal information, SSN, bank account #, etc.

### PHISHING

Involve fraudulent emails or websites that appear to be from a legitimate source, such as a bank or financial institution. The aim is to trick the victim into disclosing personal or financial information, such as credit card numbers or login credentials.

### INVESTMENT

Convince victims to invest money in a fraudulent business venture or scheme. The scammers may promise high returns with little or no risk. They may also use false testimonials from fake "satisfied" customers.

### LOTTERY

Target victims with emails or letters claiming they have won a lottery or contest. The scammers may request personal information from the victim, such as their bank account number, in order to collect the "winnings."

### CHARITY

Involve fake charities that solicit donations from unsuspecting donors. The scammers may use emotional appeals or false claims of affiliation with legitimate organizations to trick victims into giving money.

### FAKE CHECK

Fraudsters ask their victims to cash realistic looking checks and wire a portion of the funds back to the scammer. Remember, there is no legitimate reason for someone to give you money and ask for some of it back

### TECH

Scammers will typically call or text with warnings that you've been hacked and/or your home computer is infected with a virus. They offer free support and ask you to download programs which allow them access to your sensitive information. Remember that technology companies generally do not reach out to consumers directly to sell computer support.

## A Message from Sheriff Bouchard

With elderly scams on the rise, it is imperative that you continue to educate yourselves on the various techniques would be scammers utilize to gain your trust, get access to your sensitive information, or convince you to wire money or purchase gift cards.

**REMEMBER, NO GOVERNMENT OR LAW ENFORCEMENT AGENCY WILL DEMAND PAYMENT OVER THE PHONE FOR ANY REASON!**