

Today's presenters



Emily Mross

Business Librarian and Library Outreach Coordinator, Penn State Harrisburg Library, and Chair, RUSA Financial Literacy Interest Group



Kristi Chase


Reference Librarian/Archivist, The Free Library of Northampton Township (PA)



Lyn Peters

Director of Communications, Financial Education & Outreach, Washington Department of Financial Institutions

Resources and strategies
to protect older adults
from fraud and scams



Objectives

After this session, you will be able to:

- Identify national, state and local resources to help you educate library users about common scams and fraud
- Explain why fraud can be particularly harmful to older adults
- Discuss the warning signs and impacts of fraud
- Prepare for a fraud prevention session at your library

Session Road Map

- Federal and National Resources
- State Resources
- Common Frauds By Age Group and Type
- Basic Fraud Intervention and Prevention
- Case Study: Implementing Fraud Education and Prevention Sessions at a Community Library

Federal Resources

Primary Agencies

- Consumer Financial Protection Bureau (CFPB)
- Federal Trade Commission (FTC)
- Securities and Exchange Commission (SEC)
- Department of Justice (DOJ) – Elder Justice Initiative

Consumer Financial Protection Bureau (CFPB)

- Provides Resources for Working with Older Adults
- Offers Specific Resources for Librarians/Library Workers
- Easy-to-understand Consumer Tools for learning about fraud and scams
- Multi-Lingual Resources for Fraud, Scams, and other Money Topics

Federal Trade Commission (FTC)

- Hosts a page just for librarians
- Consumer page has useful guides for understanding and preventing frauds and scams, and how to take action if you are a victim
- Offers free resources you can order for your library
- Encourage tech users to sign up for FTC alerts

Securities and Exchange Commission (SEC)

- Helpful articles and timely alerts about investment scams and fraud
- [Avoiding Retirement Fraud](#)
- [Resources for Older Investors](#)
- [Investor Alerts and Bulletins](#)
- [How to Avoid Fraud](#)

Department of Justice (DOJ) - Elder Justice Initiative

- Runs the National Elder Fraud Hotline
 - 833-372-8311/833-FRAUD-11
- Provides Elder Justice Neighborhood Resources
 - Look up state and local resources; explains the agencies and services they provide
- Offers Awareness Materials

National Resources

Financial Industry Regulatory Authority (FINRA)

- Offers interactive tools and activities to avoid fraud and learn about common scams
- [BrokerCheck](#)
- [Scam Meter](#)
- [Protect Your Money](#)
- [Recover from Investment Fraud](#)

AARP

- Older users may already be familiar with/members
- Do not need to be a member to access this information
- [Fraud Resource Center](#) offers numerous articles and a full glossary of scam types
- [Scam Map](#) offers an interactive look at reported scams in your area
- Weekly podcast [The Perfect Scam](#) shares stories from victims

RUSA Financial Literacy Interest Group

- Part of the American Library Association
- A group of library professionals from all kinds of libraries who are interested in providing financial literacy education, resources, and programming to their users
- Not a member? You can join our mailing list for free!
- Free bi-monthly online discussions and annual webinars
- Sign up on ALA Connect (ALA Members) or [fill out this form](#)



Scams & Fraud Program



FREE LIBRARY of
NORTHAMPTON TOWNSHIP

25 Upper Holland Road
Richboro, Bucks County, PA

INFORMATION
LITERACY

Image credit: Free Library of Northampton Township



[WHAT IS PA FORWARD®?](#) [OUR MISSION](#) [SUPPORT](#) [PROGRAMS ▾](#) [PARTNERS & SUPPORTERS](#)



PA Forward® will benefit Pennsylvania's LIBRARIES
and all the PENNSYLVANIANS who use them by:

- 📖 Making library services available for all Pennsylvania citizens
- 📖 Strengthening state-supported library services and leveraging greater local and private support
- 📖 Providing more databases at a lower cost and a better statewide delivery system
- 📖 Bolstering the recognized link between library service and workforce development
- 📖 Raising the profile and importance of libraries and librarians



Who We Are

- ❖ Free Library of Northampton Township
- ❖ Community Library associated with the Bucks County Free Library System in Pennsylvania
- ❖ Serves a community of nearly 40,000 residents
- ❖ Approximately 30% of residents are over 55
- ❖ Located near schools, senior center, fire department, police department, and township administration



FREE LIBRARY of
NORTHAMPTON TOWNSHIP

Image credit: Free Library of Northampton Township

Helping Our Patrons

- ❖ As a public library we help patrons on a variety of topics from readers advisory to technology
- ❖ Observed older patrons encountering technology education gaps and challenges to discerning scams



Programs We Offer

BOOK A LIBRARIAN

Day, Evening
& Weekend
Times Slots
Available



Want to learn how to get eBooks on your eReader, phone or tablet?

Have questions about using the internet, email, apps, computer programs, and more?

We're here to help!

1:1 appointments | 60 minute sessions

Advanced registration is required.

Call the library at 215-357-3050 or register on our website.

PA FORWARD



BASIC
LITERACY

INFORMATION
LITERACY

SUMMER COMPUTER CLASSES



Learn basic computer skills with these one-hour classes.

Each class is a different topic. Register for one or all!

Basic Computer Skills June 12 | 1:00 PM

Email Essentials June 19 | 1:00 PM

Internet Searching Skills June 26 | 1:00 PM

Library Account & Catalog July 10 | 1:00 PM

eBooks & Library eResources July 17 | 1:00 PM

Space is limited so register today!

Call or register at the Reference Desk

or on our website:

<https://www.northamptontownshiplibrary.org/computer-classes/>

PA FORWARD



INFORMATION
LITERACY



FREE LIBRARY of
NORTHAMPTON TOWNSHIP

Image credit: Free Library of Northampton Township

Encountering Scams



As we assisted patrons, we encountered the following scams:

- ❖ Text messages
- ❖ Emails
- ❖ Phone calls
- ❖ In-person scams



Northampton Township Police Department



FREE LIBRARY of
NORTHAMPTON TOWNSHIP

Image credit: Northampton Township Police Department [Facebook page](#)

Partnerships

The Library partnered with the police department to present two programs titled “Scams & Fraud”



FREE LIBRARY of
NORTHAMPTON TOWNSHIP

Image credit: Free Library of Northampton Township [Facebook page](#)

Marketing

Advertised the Program through:

- Newspaper press releases
- Flyers
- Township & Library newsletters
- Social media
- Website
- Weekly email blast
- Self-checkout kiosks
- Shared flyers with Senior Center



SCAMS & FRAUD

**Monday,
March 18
6:30 PM**

Community Room

Free Library of
Northampton
Township

Presented By
Northampton Township Police

Advance Registration is appreciated.

INFORMATION LITERACY | PA FORWARD | CIVIC AND SOCIAL LITERACY



FREE LIBRARY of
NORTHAMPTON TOWNSHIP

Image credits: Free Library of Northampton Township

The Program

Types of scams and fraud covered:

- ❖ IRS scams
- ❖ Text messages
- ❖ Phone calls
- ❖ Email messages
- ❖ Check washing
- ❖ Catfishing/Love scams
- ❖ Porch pirates
- ❖ In-person scams
- ❖ Postal scams



The Program



Preventive measures:

- ❖ No legitimate entity will ask for gift cards or digital payment
- ❖ Don't click on links in emails or text messages
- ❖ Don't provide personal information like SSN
- ❖ Take mailed checks or sensitive mail into the post office
- ❖ Have packages mailed to friends or family if away or have a way to secure deliveries
- ❖ IRS will not call/text
- ❖ Call/visit the Police if you're unsure



Evolving Scams

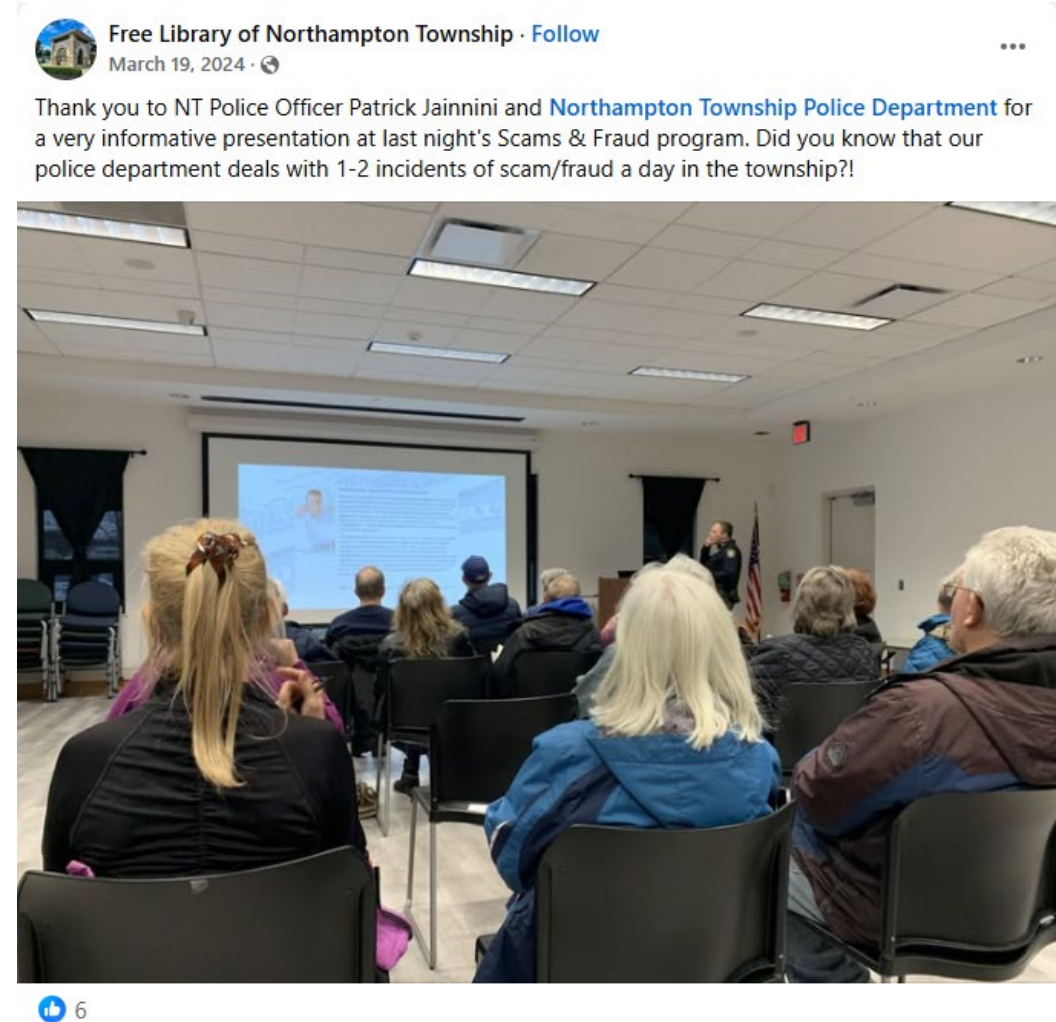
Police Department continues to educate the public of new instances of scams and fraud:

- ❖ Phone scams spoofing legitimate phone numbers
- ❖ Scammers urge “Payments” via Bitcoin/digital currency like Venmo, Cash App, or gift cards
- ❖ Publicize their monthly report
- ❖ Continue to provide outreach
- ❖ Scheduled additional programs in 2025



Observations

- ❖ Library held two evening programs in spring and summer, 2024
- ❖ Most attendees were 55 +, but we also had younger caregivers
- ❖ Officer presented recent scenarios that occurred in the community
- ❖ Provided advice on being proactive against scams and fraud
- ❖ Approximately 30 people attended each program
- ❖ Attendees were very engaged and asked questions
- ❖ Completed program feedback forms



Goals



- ❖ Have a successful program partnering with a township department
- ❖ Increase awareness and education on different scenarios of scams and fraud
- ❖ Learn methods to prevent vulnerability

Feedback

Provided feedback forms

- Comments were generally positive
- Most ratings were 5 out of 5

Things I would do differently

- Use of microphone for presenter
- Ensure to hold questions to the end



Contact

Kristi Chase
Reference Librarian/Archivist

kchase@buckslib.org

215.357.3050 x 114

Free Library of Northampton Township
25 Upper Holland Road
Richboro, PA 18954
northamptontownshiplibrary.org

**48 Years
Can Be
Gone in
48 Hours**



SCAM



Financial Fraud Prevention: Tips, Tools, and Resources For Libraries To Share

Lyn Peters

Director of Communications, Financial Education & Outreach

Washington State Department of Financial Institutions

“Leading the way in consumer protection and financial services regulation.”



Disclaimer

- ▶ The comments and opinions expressed today are solely the presenters' comments and opinions and do not necessarily reflect those of the Department of Financial Institutions, its management, or anyone associated with the Department of Financial Institutions
- ▶ DFI cannot give legal or financial advice, and we do not endorse or recommend any person, product or institution

DFI: What do we do?

- ✓ License
- ✓ Regulate
- ✓ Protect
- ✓ Educate

www.dfi.wa.gov



Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”



Power of partnership

Work with ALL of the acronyms

AARP

Attorney's General

CFPB

CFTC

FBI

FDIC

FINRA

FTC

NASAA

SEC

USPIS

And...State Agencies



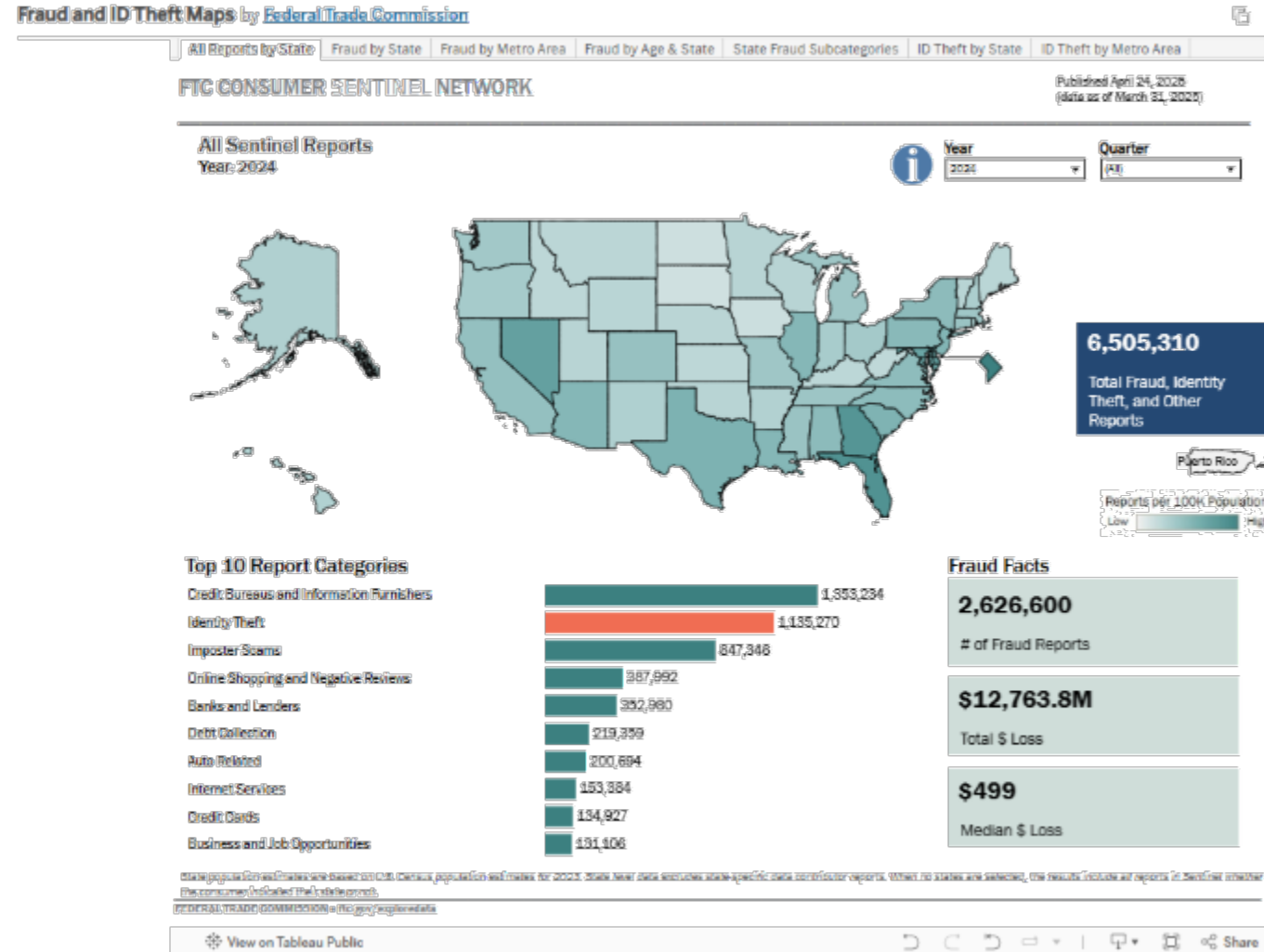
CONSUMER PROTECTION WASHINGTON

Washington State Department of Financial Institutions
"Leading the way in consumer protection and financial services regulation."



FTC data & visuals

Federal Trade Commission: [Fraud and ID Theft Maps](#)

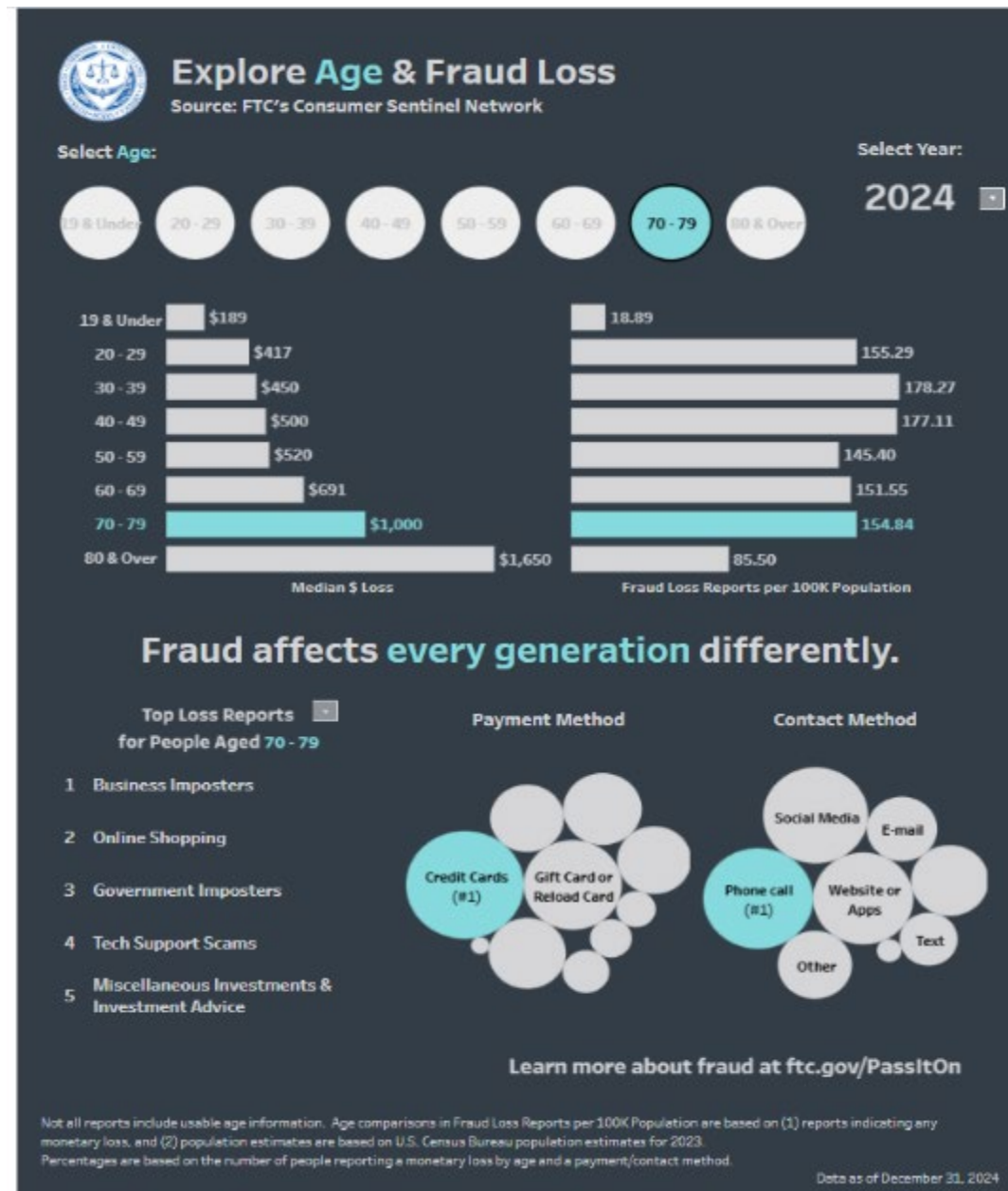


Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”

What's working for ages 70-79?

Federal Trade Commission (FTC)

Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”



What's working for ages 60-69?



All Reports by State

Fraud by State

Fraud by Metro Area

Fraud by Age & State

State Fraud Subcategories

ID Theft by State

ID Theft by Metro Area

FTC CONSUMER SENTINEL NETWORK

Published April 24, 2025
(data as of March 31, 2025)

Washington Consumers
Year: 2024

State Name

Washington

Year

2024

Quarter

(All)

Fraud Reports and Losses

Consumer Age	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
19 and Under	512	41.2%	\$337,791	\$169
20 - 29	3,316	36.7%	\$5,927,056	\$400
30 - 39	5,434	31.3%	\$14,355,486	\$300
40 - 49	5,041	31.8%	\$19,019,028	\$450
50 - 59	4,423	29.3%	\$21,062,056	\$500
60 - 69	6,529	21.3%	\$37,573,110	\$570
70 - 79	4,408	21.2%	\$25,213,843	\$800
80 and Over	1,389	20.3%	\$7,468,464	\$1,600



Top Fraud Subcategories for Washington Consumers: All

Business Imposters	8,830
Government Imposters	5,847
Online Shopping	3,590
Job Scams & Employment Agencies	1,241
Tech Support Scams	1,105

Of the 66,767 total fraud reports from Washington consumers in 2024, 64.7% included age information. Unspecified fraud report subcategories are excluded from the Top 6 table. State-level data excludes state-specific data contributor reports.

FEDERAL TRADE COMMISSION • [ftc.gov/exploredata](#)

Federal Trade Commission (FTC)

Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”



Encourage reporting!

Why are fraud crimes under-reported?

Although fraud victims are not alone, they often suffer their losses alone and in silence. Shame, guilty, embarrassment, and disbelief are among the reasons that only an estimated 15 percent of the nation's fraud victims report their crimes to law enforcement. Other reasons include victims' doubt about their own judgment, a sense of betrayal, and fears about how their family members, friends, and business associates will react. Some victims feel their losses are not large enough to report, do not want to get involved, think law enforcement agencies will not take the crime seriously, or think nothing will result from reporting the crime. Many victims feel they only have themselves to blame, when in reality, calculating, skilled perpetrators are to blame for these criminal acts.

Why are crimes under-reported?

Reporting resources - Local

Gov. Josh Shapiro launched a consumer protection hotline, website, and email address to make it easier for Pennsylvanians to report scams, resolve financial and insurance issues, and get help from the commonwealth.

- Call 1-866-PACOMPLAINT (1-866-722-6675)
- Visit pa.gov/consumer
- Email consumer@pa.gov

[Local law enforcement](#)

[State Attorneys General](#)

[States' Division of Finance/Banking/Investments](#)

The screenshot shows the official website of the Commonwealth of Pennsylvania for filing consumer complaints. The header includes the state logo and navigation links. The main heading is 'File a Consumer Complaint', followed by a subtext: 'If you believe you've experienced unfair treatment as a consumer, we're here to help you take the next step.' Below this are two large blue boxes: 'File an insurance complaint' (with an umbrella icon) and 'File a financial service complaint' (with a bank icon). Each box has a 'Learn more' link and a 'File complaint' button. Further down, a section titled 'File a complaint about...' features four white boxes with icons: 'Student Loans' (graduation cap), 'Public Utilities' (lightbulb with dollar sign), 'Health Insurance Denials' (ambulance), and 'Licensed Professionals' (briefcase). Each box includes a 'Learn more' link and a 'File complaint' button. At the bottom, there is a 'More Complaint Options' search bar and a 'Need more help?' section with contact information.

Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”

Reporting resources – Nat'l

CFPB

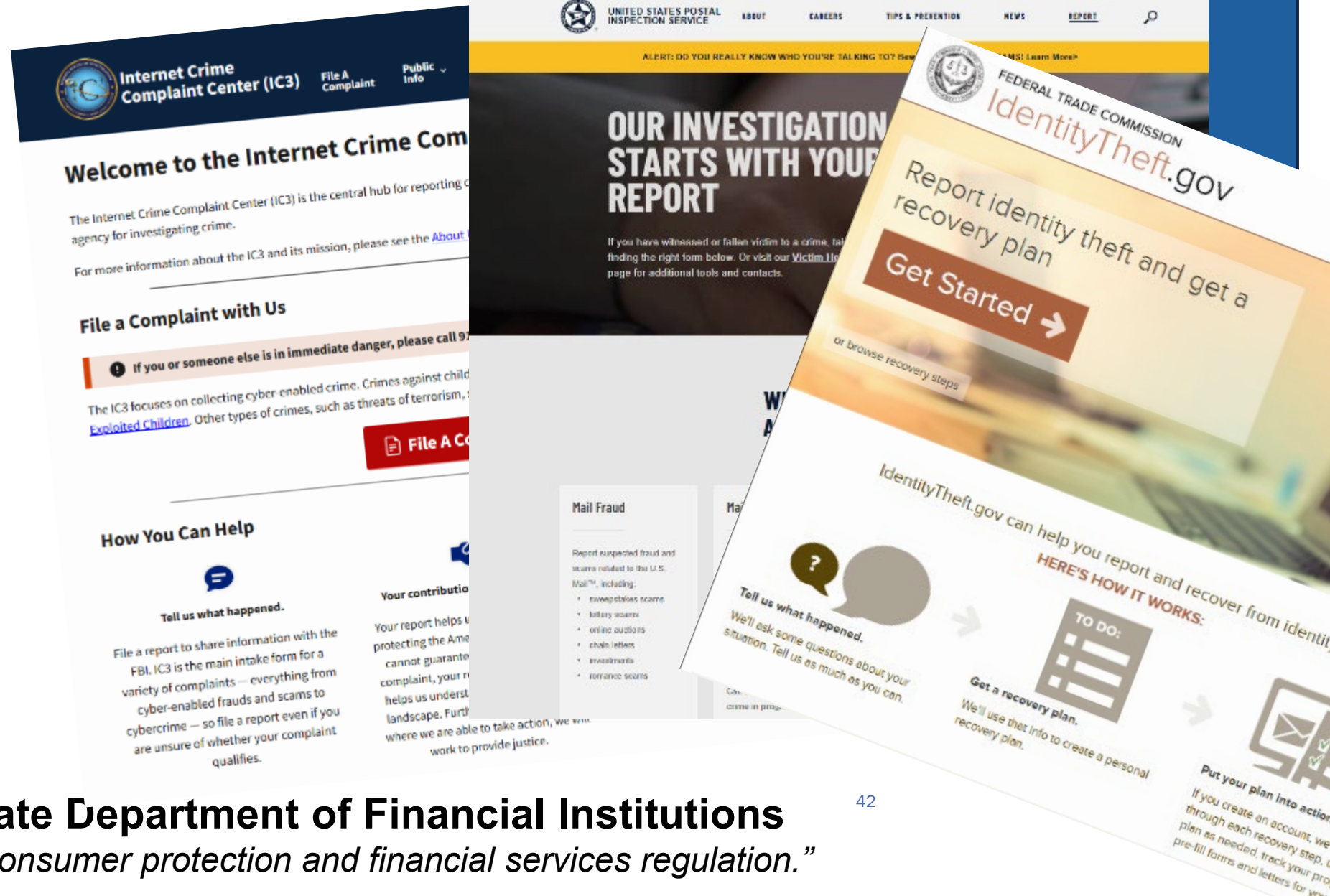
FBI/IC3

FTC

NASAA members

SEC

USPIS



Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”

\$10,000,000,000

Lost to fraud in 2023

Identify. Prevent. Report.

dfi.wa.gov/10B



Protect Your Financial Future

Financial fraud steals more than money — it robs hundreds of thousands of people of their hopes, dreams, and futures every year. With more than \$10 billion in reported losses in 2023 alone, it's time to take a stand against scams.

At the Washington State Department of Financial Institutions, we believe that education and awareness are the most powerful tools in preventing financial fraud. By learning to identify common scams and knowing what steps to take, you can prevent scammers from stealing money from you, your family, and your community.



Let Us Help You

Identify

Prevent

Report



WA created a One Stop Shop:

www.dfi.wa.gov/10B



Washington State Department of Financial Institutions

“Leading the way in consumer protection and financial services regulation.”

Chances are your info is “out there”

National Public Data, a background checking organization, [experienced a breach](#) potentially affecting 2.9 billion individuals. The breach exposed personally identifiable information (PII) such as names, phone numbers, mailing addresses, email addresses and Social Security numbers.

Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”

Security leaders discuss the National Public Data breach

By Jordyn Alger, Managing Editor



Image via Unsplash

August 21, 2024



National Public Data, a background checking organization, [experienced a breach](#) potentially affecting 2.9 billion individuals. The breach exposed personally identifiable information (PII) such as names, phone numbers, mailing addresses, email addresses and Social Security numbers.

Credit Freeze or Fraud Alert

Credit Freezes and Fraud Alerts: Help Protect Your Identity

Looking for ways to protect your identity?
Here are two ways:



Credit Freeze

- ✓ While a freeze is in place, nobody can open a new credit account in your name
- ✓ Free
- ✓ Available to anyone, for any reason
- ✓ Lasts until you lift it
- ✓ To place: Contact **all three** credit bureaus
- ✓ To lift: Contact any bureau a lender will use to check your credit

Fraud Alert

- ✓ Makes lenders verify your identity before granting new credit in your name
- ✓ Free
- ✓ Available to anyone who is or suspects they may be affected by identity theft
- ✓ Lasts one year
- ✓ To place: Contact **one** of the three credit bureaus. That bureau has to tell the other two.

Washington State Department of Financial Institutions

“Leading the way in consumer protection and financial services regulation.”



Contact all three bureaus

How do I contact the credit bureaus?

To place a credit freeze or fraud alert, here's where to go:



Equifax	Equifax.com/personal/credit-report-services 800-685-1111
Experian	Experian.com/help 888-397-3742
TransUnion	TransUnion.com/credit-help 888-909-8872

► Has someone used your information to open a new account or make a purchase? Report it at **IdentityTheft.gov** and find out what to do next to recover.

 **FEDERAL TRADE COMMISSION**

ftc.gov/identitytheft

Washington State Department of Financial Institutions
"Leading the way in consumer protection and financial services regulation."



It can happen to anyone...

The Day I put
\$50,000 in a
shoe box and
handed it to
a stranger.



Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”



New method: Is it real...or is it AI

Internet Crime Complaint
Center (IC3) | Criminals
Use Generative Artificial
Intelligence to Facilitate
Financial Fraud



Washington State Department of Financial Institutions
"Leading the way in consumer protection and financial services regulation."

AI can be difficult to detect

Deepfake scammer walks off with \$25 million in first-of-its-kind AI heist - Ars Technica

Deepfake scammer walks off with \$25 million in first-of-its-kind AI heist

Hong Kong firm reportedly tricked by simulation of multiple people in video chat.

BENJ EDWARDS — FEB 5, 2024 7:54 AM 165

CHNICA

AI BIZ & IT CARS CULTURE GAMING HEALTH POLICY SCIENCE SECURITY SPACE TECH FORUM SUBSCRIBE



→ Credit: Getty Images / Benj Edwards

Washington State Department of Financial Institutions
“Leading the way in consumer protection and financial services regulation.”



How to respond

- ✓ If you can avoid it — don't engage!
- ✓ Have a refusal “script.”
- ✓ If you engage, ask A LOT of questions.
- ✓ Verify the answers.
- ✓ Give no information
- ✓ Don't say “yes.”



Take precautions



Washington State Department of Financial Institutions

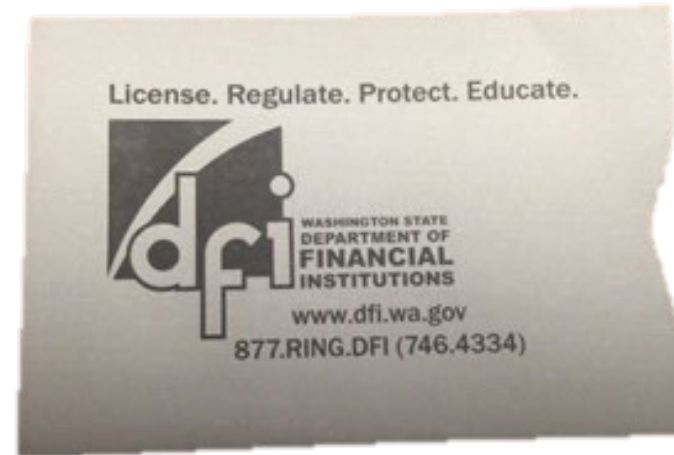
"Leading the way in consumer protection and financial services regulation."



Credit/Debit card protection



- ✓ Sign your cards
If necessary, not all require it



- ✓ Use RFID sleeves or
RFID blocking wallets

Washington State Department of Financial Institutions
"Leading the way in consumer protection and financial services regulation."



Keep tech safe

- ▶ Use updated software and malware/antivirus protection
- ▶ Use long passphrases
- ▶ Use a password keeper
- ▶ Change them regularly
- ▶ Block robocalls



Washington State Department of Financial Institutions
"Leading the way in consumer protection and financial services regulation."

Credit Reports

► www.annualcreditreport.com

Look for:

- ✓ Accounts you didn't open
- ✓ Open/closed status
- ✓ Late payments
- ✓ Unauthorized inquiries

[How to dispute an error](#)

AnnualCreditReport.com
The only source for your free credit reports. Authorized by Federal law.

Home | All about credit reports | **Request yours now!** | What to look for | Protect your identity | Frequently asked questions | Contact us

Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.

Request your free credit reports

Spot identity theft early. Review your credit reports.
Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.
[Learn more about Identity Theft](#)

PLAY ► SPOT IDENTITY THEFT | GOOD CREDIT | DON'T BE FOOLED | MORE THAN A SCORE | NOT LIKE THE OTHERS

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

Request your free credit reports

BROUGHT TO YOU BY

TransUnion
EQUIFAX
experian.

Washington State Department of Financial Institutions
"Leading the way in consumer protection and financial services regulation."



If it happens — there is help

You are not alone [It's Not Your Fault – Empowerment After Financial Fraud](#)

- Consider joining a support group:
 - [Emotional & Psychological Impacts of Financial Fraud - Give an Hour](#)
 - [Romance Scam Recovery Group | FightCybercrime.org](#)
- There are things you can do [Victim Recovery Checklist – The National Center for Victims of Crime](#)
- More Help:
 - (FTC) [What To Do if You Were Scammed | Consumer Advice](#)
 - (CFTC) [6 Steps to Take after Discovering Fraud | CFTC](#)
 - (AARP) [Here's What to Do After You've Experienced a Scam](#)



Thank You!

Lyn Peters

Director of Communications,
Financial Education & Outreach

CommunicationDir@dfi.wa.gov 360.902.8731

www.dfi.wa.gov

In Español at 1.888.976.4422

www.dfi.wa.gov/financial-education

P.O. Box 41200 / Olympia, WA 98504

Español at 1.888.976.4422

Washington State Department of Financial Institutions

“Leading the way in consumer protection and financial services regulation.”

