





Please advise <u>all seniors</u> that there is a very prevalent, and easily preventable, scam going on in our community. It's a kind of scam called a 'Remote Takeover Scam'. How it works:

- 1. You are on your computer when a 'Pop-Up' suddenly shows up, telling you that your computer is infected with a virus. The message in the Pop-Up tells you to contact a phone number immediately for assistance. Sometimes the scammer will just call your house directly saying there is a problem with your computer.
- 2. When you call the number in the Pop-Up, the person pretends to be working for 'Microsoft' or a company called 'Microsoft Quick Fix Company'.
- 3. They offer a service to get rid of your virus. You pay them by phone with your credit card, and then you grant them remote access to your computer so they can 'fix it'.
- 4. Two days later you get a phone call. The company says they are going out of business and need to give you a refund. Because they have remote access to your accounts, they deposit the refund directly.
- 5. You might notice that the refund is way more than what you paid. For example, if you paid \$200 for the virus-cleaning service, they might refund you \$1200 to your account.
- 6. Two days later you get another phone call. The company says they made a mistake with the refund amount. They ask you to wire them the difference (in this example, \$1000) directly.
- 7. You have now lost all of that money, and you may have to pay for your computer to be professionally evaluated for hackers.

## How do you protect yourself?

<u>DO NOT CALL THE NUMBER</u> in the pop up. There is nothing wrong with your computer. If you think there is, take your computer to a reputable electronic repair store.

If you have already been tricked by these folks, <u>CALL YOUR BANK RIGHT AWAY</u> and get your accounts changed. The scam artists may have access to your accounts, which you can stop by closing the accounts and switching to new accounts.

If you are not sure about your next steps, <u>CALL ADULT PROTECTIVE SERVICES (APS)</u> and a Social Worker can help you through the process. Santa Cruz APS can be reached at (831) 454-4101

<u>TELL EVERYONE</u> you know about this. The more people who know, the less people will become victims.

<u>REPORT</u> the criminals to the Federal Trade Commission by calling 1-877-382-4357