

Protect Yourself

Resist the pressure to act quickly. Criminals create a sense of urgency to instill fear and the need for immediate action.

Be cautious of unsolicited phone calls, mailings, and door-to-door service offers.

Never provide any personally identifiable information.

Never wire money to persons or businesses you have solely met online. Verify any email requests for money.

Ensure all computer anti-virus and security software are up to date. If you receive a suspicious pop-up or locked screen on your device, immediately disconnect from the internet and turn off the device.

Do not open any emails or click on attachments or links you do not recognize or were not expecting.

Research online and social media advertisements before purchase to determine if a product or company is legitimate.

Stop communication with the perpetrator, but expect the criminal will continue to attempt contact.

REPORT IT!

If you, or someone you know, may be a potential victim of elder fraud, file a complaint with the IC3.

www.ic3.gov

If available, please provide:

- Financial transaction information.
- Information used by the criminals such as bank accounts, addresses, e-mails, websites, and phone numbers.

Retain original records for law enforcement. Contact financial institutions to safeguard accounts, and credit bureaus to monitor your identity for suspicious activity.

Visit the FBI Elder Fraud website for more resources.

fbi.gov/elderfraud



The U.S. DOJ, Office for Victims of Crime also offers the
National Elder Fraud Hotline
as a resource to assist with reporting.
(833) FRAUD-11
(833) 372-8311

U.S. Department of Justice
Federal Bureau of Investigation
Internet Crime Complaint Center



ELDER FRAUD

Internet Crime Complaint Center
(IC3)



ELDER FRAUD

The Elder Abuse Prevention and Prosecution Act

This act was signed into law in October 2017 to prevent elder abuse and exploitation, and improve the justice system's response to victims in elder abuse and exploitation cases. As a response to the increasing prevalence of crimes against the elderly, the U.S. Department of Justice (DOJ), along with other federal, state, local, and tribal partners, created the Elder Justice Initiative.

What is Elder Fraud?

The U.S. DOJ describes elder abuse as an intentional or negligent act by any person that causes harm or a serious risk of harm to an older adult, including financial exploitation and fraud.

The IC3 is the FBI office responsible for receiving Elder Fraud complaints.

IC3 Elder Fraud in 2021*

The IC3 received 92,371 complaints from victims over the age of 60 with adjusted losses in excess of \$1.7 billion. This was a 74% increase in losses from the previous year. The average loss for over 60 victims exceeded \$18,000. More than 3,100 elderly victims lost over \$100,000.

*Age is not a required reporting field. These statistics reflect only those complaints in which the victim voluntarily provided their age range as "OVER 60."

Common Elder Fraud Schemes

Romance scam: Criminals pose as interested romantic partners on social media or dating websites.

Tech support scam: Criminals pose as technology/customer support offering to help with non-existent issues, such as computer viruses or hacked accounts.

Grandparent scam: Criminals pose as a relative, usually a child or grandchild, claiming to be in immediate financial need.

Government impersonation scam: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to pay.

Sweepstakes/lottery/inheritance scam: Criminals state the victim has won a lottery/sweepstakes, or is receiving an inheritance from a distant or unknown relative, but must pay fees and taxes to claim the money.

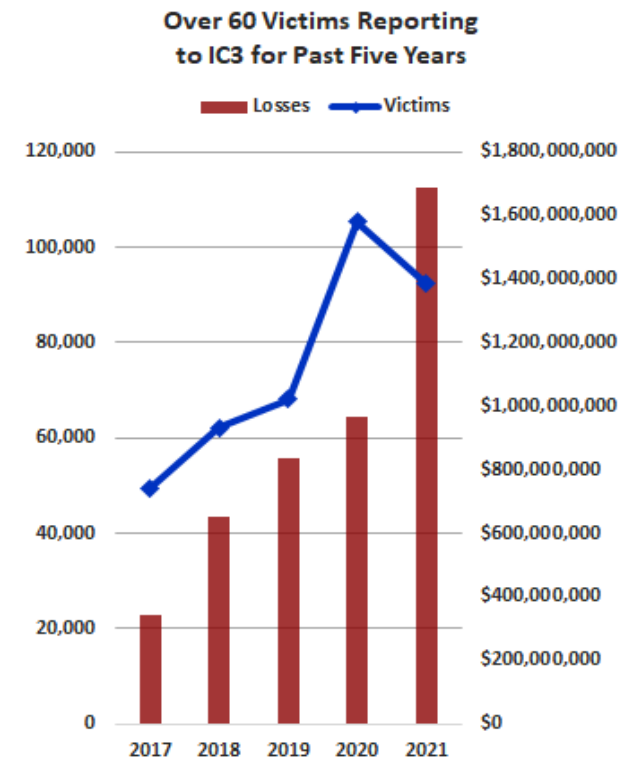
Investment scam: Criminals offer unsuitable investments, fraudulent offerings, and unrecognized products which can result in the theft or misappropriation of funds.

Charity scam: Criminals claim to work for a charitable organization to gain a victim's trust and obtain donations.

TV/radio scam: Criminals target potential victims using advertisements about services, such as reverse mortgages or credit repair.

Family/caregiver scam: Perpetrators are relatives or acquaintances of the elderly victims and take advantage of them or otherwise get their money.

Non-Delivery of Product: Victim does not receive an item purchased online, or the item is not as described. These items are often advertised on social media.



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www.ic3.gov

Tips on Filing a Complaint with the IC3

The Federal Bureau of Investigation (FBI) has an online form for reporting scams and Internet-related crimes affecting individuals or businesses. These submissions are managed by the FBI Internet Crime Complaint Center (IC3) and the form is used to report a variety of scams including email fraud, elder fraud, tech and customer support fraud, romance scams, government impersonation, investment, and any other internet-related fraud.

Note—

- It is imperative the form be submitted as soon as possible if the victim suffered a loss.
- Allow enough time to complete the form in one sitting. You cannot save it and come back to the form later.
- We recommend you type your story and the other information you need for the complaint form into a separate document (using Microsoft Word, Notepad, etc.) and **save it before** you begin to work on the form. That way you have a copy of your work in case there is an issue with the form, and you need to submit it again.
- You will not receive a confirmation code or email after you submit the form.
- You will have **ONE** chance to save or print your complaint form after submitting. It is recommended you print your complaint or “Save as PDF” immediately, **BEFORE** closing your internet browser/window.
- If you do not have any information to enter in a field or the information is unknown, leave the field blank. Any field with a red asterisk is required and must be completed.
- The IC3 will not reach out to you by phone to discuss your complaint.

To fill out the complaint form—

- Go to www.ic3.gov and select “File a Complaint” at the top left of the screen or select the red “File a Complaint” box in the center of the screen.
- Select the blue “IC3.gov” box.
- Read the FAQ and all information on your screen, then scroll to the bottom and select the blue “I Accept” box.

Victim Information

- Include any information you would like to provide to identify yourself or the victim (if you are not the victim).
- For phone numbers, enter just the numbers as “1234567890” with no dashes.
- If you are filing on behalf of a business, you do not need to select an Age Range.

Financial Transactions

- If money was requested by the scammer, please include that information in this section.
- Include all transaction information available: recipient names, bank account numbers, wire transfer numbers, gift card numbers, etc.
- If a wire transfer or ACH was used, please include your own financial account information.

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- If there was more than one transaction, scroll to the bottom of this section and select “Add Another Transaction.”
- **Note:** Up to 10 individual transactions can be entered for each complaint form. If you have more than 10 individual transactions, you will need to submit another complaint form. There is a checkbox near the end of the form to select if you are submitting an update to another complaint.
- For each Financial Transaction entry, “Transaction Amount,” “Transaction Date,” and “Was the money sent?” are **required** fields and **must** be included. If you do not have this information, the transaction *cannot* be included. If there is a transaction you do not have information about, please explain it in the “Description of Incident” box instead (see below).

Description of Incident

- In this box, explain what happened and include all the details you did not include elsewhere.
 - Ex. If you entered bank account numbers in the “Financial Transactions” section, you do not need to include those numbers in this section.
- Check any boxes that apply to your situation or select “Other” and type out what happened.
 - Ex. “Other” Computer Support Alert

Information About the Subject(s) Who Victimized You

- Include any information you have regarding the scammer, including websites, email addresses, street addresses, IP addresses, and phone numbers.
- For phone numbers, enter just the numbers as “1234567890” with no dashes.
- Select the “Add Another Subject” box if you need to include information about more than one individual. The form accepts up to 10 Subjects.

Other Information

- Copy and paste any emails or additional information you have about the scam in the first box.
- If you have already filed a complaint and would like to add more information, check the box at the bottom of this section that states, “Check here if this is an update to a previously filed complaint.”
- List any witnesses or persons you know who may also be victims of the scam.
- List any other law enforcement or government agencies you reported this scam to.

Who Filed the Complaint

- If you are the victim, select “yes” from the drop-down box.
- If you are filing on behalf of a victim, select “no” from the drop-down box, and provide your name and contact information.

Submitting the Complaint

- Read over the Privacy Act Statement.
- Scroll to the bottom of the form and type in your name as your “Digital Signature.”
- Select the “I’m not a robot” box.
 - **Note:** You may then receive a popup message asking you to select images.
 - Ex. Select all images that include a bicycle.
- Click on “Submit Complaint.”
- Remember to print or save the complaint before closing the window.

Frequently Asked Questions

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Prior To Filing A Complaint

Q: Who should file a complaint with the Internet Crime Complaint Center (IC3)?

You may file a complaint with the IC3 if you believe you have been the victim of an Internet crime or if you want to file on behalf of another person you believe has been such a victim.

Q: What details will I be asked to include in my complaint?

The IC3's ability to process your complaint will be based upon the accuracy and completeness of the information provided. The following is the type of information we ask for in the complaint form:

- Victim's name, address, telephone, and email
 - This will be your information if you are the victim, or another person if you are filing on behalf of a third party
- Financial transaction information (e.g., account information, transaction date and amount, who received the money)
- Subject's name, address, telephone, email, website, and IP address
 - The subject is the person/entity allegedly committing the Internet crime
- Specific details on how you were victimized
- Email header(s)
- Any other relevant information you believe is necessary to support your complaint

Q: How does the IC3 define Internet crime?

Internet crime includes any illegal activity involving one or more components of the Internet, such as websites, chat rooms, and/or email. Internet crime involves the use of the Internet to communicate false or fraudulent representations to consumers. These crimes may include, but are not limited to, advance-fee schemes, non-delivery of goods or services, computer hacking, or employment/business opportunity schemes.

Q: Can I file a complaint if I am a citizen of the United States but have been victimized by an individual or company outside of the United States?

If either the victim or the alleged subject of the Internet crime is located within the United States, you may file a complaint with the IC3

Q: Can I file a complaint if I have been victimized by an individual or company in the United States, but I am not a citizen of the United States?

Yes, if either you or the alleged subject of the Internet crime is located within the United States, regardless of citizenship, you may file a complaint with the IC3.

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After A Complaint Is Filed

Q: What happens after I file a complaint?

Trained analysts at the IC3 review and research the complaints, disseminating information to federal, state, local, or international law enforcement or regulatory agencies for criminal, civil, or administrative action, as appropriate.

Q: When will I be updated on the status of the investigation of my complaint?

After you file a complaint with the IC3, the information is reviewed by an analyst and forwarded to federal, state, local, or international law enforcement or regulatory agencies with jurisdiction, as appropriate. The IC3 does not conduct investigations and, therefore, is not able to provide the investigative status of a previously filed complaint. Investigation and prosecution is at the discretion of the receiving agencies.

Q: Will I be informed that my complaint was received successfully?

Once you file a complaint with the Internet Crime Complaint Center (IC3), you will receive the following message at the top of your filed complaint:

Thank you for submitting your complaint to the IC3. Please save or print a copy for your records. This is the only time you will have to make a copy of your complaint.

Q: How do I cancel my complaint that I filed?

Once a complaint has been filed with the IC3, it cannot be canceled.

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Related Evidence

Q: Should I retain evidence that supports my complaint or send it to the Internet Crime Complaint Center (IC3)?

IC3 does not collect evidence regarding complaints. While you may cut and paste information into your complaint (e.g., email headers), you must be sure to keep all original documents in a secure location. In the event that a law enforcement or regulatory agency opens an investigation, they may request the information directly from you.

Q: What type of information would possibly be considered evidence in regard to my complaint?

It is important that you keep any evidence you may have related to your complaint. Evidence may include, but is not limited to, the following:

- Canceled checks
- Credit card receipts
- Money order receipts
- Certified or other mail receipts
- Wire receipts
- Virtual currency receipts
- Pre-paid card receipts
- Envelopes (if you received items via FedEx, UPS, or U.S. Mail)
- Facsimiles
- Pamphlets or brochures
- Phone bills
- Printed or preferably electronic copies of emails (if printed, include full email header information)
- Printed or preferably electronic copies of web pages
- Hard drive images
- PCAP files containing malicious network traffic
- Network, host system, and/or security appliance logs
- Copies of malware
- Chat transcripts and/or telephony logs

Keep items in a safe location in the event you are requested to provide them for investigative or prosecutive evidence.

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Urgent Complaints

Q: : Can I file a complaint if I have been threatened over the Internet via email, chat room, website, etc?

If you or someone else is in immediate danger, please call 911 or your local police.

Q:What should I do if I believe my complaint is time sensitive?

After you file a complaint with the IC3, the information is reviewed by an analyst and forwarded to federal, state, local, or international law enforcement or regulatory agencies with jurisdiction, as appropriate. As investigation and prosecution is at the discretion of the receiving agencies, please contact local law enforcement directly if you believe your matter is time sensitive.

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Terrorist Tips

Q: Where should I submit information relating to possible terrorist activity?

To submit possible terrorist information, please visit the Federal Bureau of Investigation's website and [submit a tip](#).

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Disclosure of Information

Q: What information can the Internet Crime Complaint Center provide regarding the legitimacy of a company?

The IC3 cannot provide information on a specific company. The IC3 serves as the FBI's central repository for the collection of Internet crime complaints.

Q: What information can the Internet Crime Complaint Center (IC3) provide if I think that a complaint has been filed against myself or company?

The IC3 is not a resource available to the general public for answering questions arising from the complaint information it receives. IC3 does not release information about specific complaints and/or the resolution of those complaints. Therefore, IC3 is unable to provide you with such information.

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Spam Emails

Q: Is there an email address I can forward SPAM emails that I receive?

The IC3 does not have an email address established for the receipt of such information. When filing a complaint at the IC3, be sure to copy and paste the entire email, including the header information, in the complaint.

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Media

Q: Who do I contact if I am a member of the media wishing to speak with a member of your press office?

Contact your local FBI office.

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Employment

Q: Where can I find out about employment opportunities with the Internet Crime Complaint Center?

For employment opportunities with the Federal Bureau of Investigation (FBI), please visit the FBI's [website](#).

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How can internet-related crimes be reported to the FBI?

The Internet Crime Complaint Center (IC3) via the website www.ic3.gov

- The IC3 was established in May 2000 to receive complaints of internet related crime and has received more than 6.5 million complaints since its inception.

What are the most common elder frauds reported to the IC3?

Confidence Fraud/Romance Scams

- Confidence Fraud/Romance scams encompass those designed to pull on a victim's "heartstrings". In 2021, the IC3 received complaints from 7,658 elderly victims (victims reporting their age as over 60) who experienced over \$432 million in losses to Confidence Fraud/Romance scams. This type of fraud accounted for the highest losses reported by elderly victims.

Tech Support Fraud

- Tech Support Fraud is the most reported fraud among elderly victims. In 2021, the IC3 received 13,900 complaints related to Tech Support Fraud from elderly victims who experienced almost \$238 million in losses. Elderly victims accounted for 58 percent of the total tech support fraud complaints to the IC3 and 68 percent of the total losses.

Lottery/Sweepstakes/Inheritance

- In 2021, the IC3 received over 2,600 complaints from elderly victims regarding Lottery/Sweepstakes/Inheritance scams, with losses over \$53 million.

Investment

- Investment fraud involves the illegal sale or purported sale of financial instruments. More than 2,100 elderly victims reported Investment scams in 2021, with losses over \$239 million.

Cryptocurrency

- In 2021, the IC3 received more than 5,100 complaints from elderly victims involving the use of some type of cryptocurrency, such as Bitcoin, Ethereum, Litecoin, or Ripple, with losses over \$241 million.

Government Impersonation

- The criminals often extort victims with threats of physical or financial harm to obtain personally identifiable information. In 2021, elderly victims reported this type of fraud over 3,300 times, with losses of \$69 million. The subjects generally demand prepaid cards, wire transfers, or cash to be mailed or sent overnight.

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What are the core functions of the IC3?

Collection

- The IC3 is the central point for internet crime victims to report and alert the appropriate agencies to suspected criminal internet activity.

Analysis

- The IC3 reviews and analyzes data submitted through its website to identify emerging threats and new trends.

Public Awareness

- Public service announcements, industry alerts, and other publications outlining specific scams are posted to the www.ic3.gov website.

Referral

- The IC3 aggregates related complaints to build referrals, which are forwarded to local, state, federal, and international law enforcement agencies for potential investigation.

What is the process of reporting to the IC3?

See the accompanying form *"Tips on Filing a Complaint"*