



FEDERAL BUREAU OF INVESTIGATION - DETROIT

Jackson Area Estate Planning Council

November 9, 2022

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Types of Scams

- Romance Scams
- Law Enforcement Scams
- Real Estate Scams
- Charity Scams
- Bail/Hostage Scams



Romance Scams

- Victim is contacted by someone purporting to be romantically interested in them
 - Dating Apps
 - Social Media Sites
- Subject cultivates relationship over months or years
- Subject is out of town and can't travel
 - Foreign Person
 - American who works overseas
- Subject asks for money or money services
 - Investment
 - Return Home
 - Taxes
 - Medical



Romance Scam Red Flags

- Subject is “too perfect”
- Subject tries to get conversation out of controlled site and into uncontrolled(i.e. leave the dating site and use text/whatsapp)
- Subject constantly has excuses not to travel
- Subject advises you not to discuss them with family/friends
- Subject requests blackmail/extortion information
 - Inappropriate photos
 - Family Details
 - Financial Information



Law Enforcement Scams

- Subject reaches out via email/telephone and advises that they're a law enforcement officer
- Subject demands action from victim
 - Victim is in trouble
 - Victim is “helping out”



Law Enforcement Scam Red Flags

- Subject does not provide proof of identity
 - Known callback number
 - Email from government address (be very careful with this)
 - Personal visit
- Subject demands immediate compliance
- Subject requests the victim use their money or assets to further a government operation



Real Estate Scams

- Reverse Mortgage Scams
- Title Loan Scams
- Down Payment/Escrow Scams



Real Estate Scam Red Flags

- Reverse Mortgage/Title Loan
 - Subject approaches victim unbidden
 - Subject requires victim to sign over title/deed
- Down Payment/Escrow
 - Emails from unknown parties
 - Request for fast transfer



Charity Scam Red Flags

- Names Similar to Real Charities
- Contact is Unbidden
- Charity cannot provide usage details/website/et cetera



Bail/Hostage Scams

- Subject pretends to be close family member
 - Contact via social media
 - Contact via telephone
- Subject is in trouble
 - In Jail
 - Taken Hostage
- Subject asks for bail or ransom



General Red Flags

- Large Withdrawals for Unclear Reasons
- Cagey/Weird Explanations
- Transfers to Overseas Accounts(without good reason)
- Transfer to cryptocurrency(without very good reason)
- Multiple smaller withdrawals
- Lack of Documentation
- Unexplained or Excessive Urgency



Questions?

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