Dear New Yorker,

Fraudsters use a variety of methods to target specific groups. For example, many scams prey on the elderly. One of the most deceptive scams employed by con artists is the Grandparent scam.

This scam relies on the kindness of our elderly relatives. The con artist pretends to be a family member asking for financial help with an emergency situation. The fraudster takes advantage of their victim's generosity to cheat them out of their hard-earned money. This brochure will help you identify grandparent scams and provide tips on keeping yourself and your grandparents safe.

If you think you or a grandparent has been contacted by a scammer, report it to your local law enforcement officials and our office.

Sincerely,

Letitia James
**How It Works:**

Criminals assume your identity to steal from your grandparents.

And sometimes you give them the information to do it.

Your grandparents get a call, usually in the middle of the night. It will go something like this:

- They use your social media accounts to find real names, real interests, real phone numbers. Or they steal your phone and have all the information they need.
- They call in the middle of the night, counting on the confusion of a sudden waking and the expectation of bad news at that hour.
- Most of all, they play on a grandparent's unconditional love and their desire to help their loved ones, no matter what the cost. And they count on people being too embarrassed to report the crime.

Your grandparent is instructed to wire $1,000, $5,000, even $10,000 to somewhere out of state or out of the country. And when you wire money, it's the same as handing them a wad of cash. There's no getting it back.

**The Stories Change, the Demands Do Not**

Instead of an arrest, it might be a car accident, or a drug arrest or a medical emergency. But the “ask” is the same: wire money, don’t ask questions, don’t tell anyone.

Scammers know how to play this:

- They use your social media accounts to find real names, real interests, real phone numbers. Or they steal your phone and have all the information they need.
- They call in the middle of the night, counting on the confusion of a sudden waking and the expectation of bad news at that hour.
- Most of all, they play on a grandparent’s unconditional love and their desire to help their loved ones, no matter what the cost. And they count on people being too embarrassed to report the crime.

**Crimes Should Be Reported:**

Call local law enforcement and the Office of the Attorney General, even if you are just contacted by a scammer and didn’t send any money. Keeping track of how the grandparent scam is committed can go a long way toward preventing it.

Also, tell the victim to call the money wiring service they used; it may help them identify agents who facilitate the scam. If the scam involved wiring money to Canada, contact Canadian authorities on their hotline: (888) 495-8501.

**You can protect your loved ones:**

- Share this with your grandparents: make sure they know that this scam is common and it CAN happen to them.
- Have a code question they can ask that you will never tell anyone else.
- Give them the ok to ALWAYS check with other family members to see where you are.
- Tell them to NEVER wire money to someone they don’t know.
- Encourage them to call the police or the Office of the Attorney General if they get a call like this.

**You can protect your identity:**

- Use privacy settings on your social media.
- Limit the amount of personal information you make available.
- Only “friend” people you actually know.
- Develop strong passwords on your phone and any online accounts.
- Don’t share passwords with friends.

More and more often, though, scammers have checked out your social media pages, figured out who your relatives are and are coming armed with this information.