

Charlatans, Swindlers, and Bilks

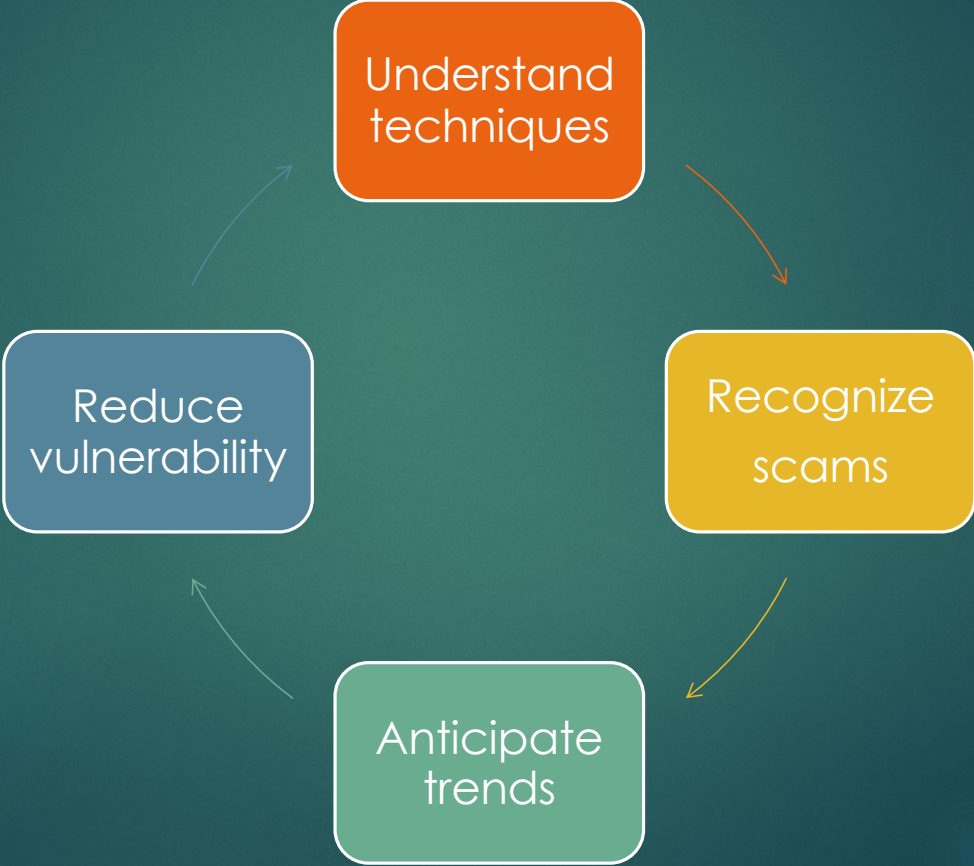
Rick Ross

Langley Alumni Association

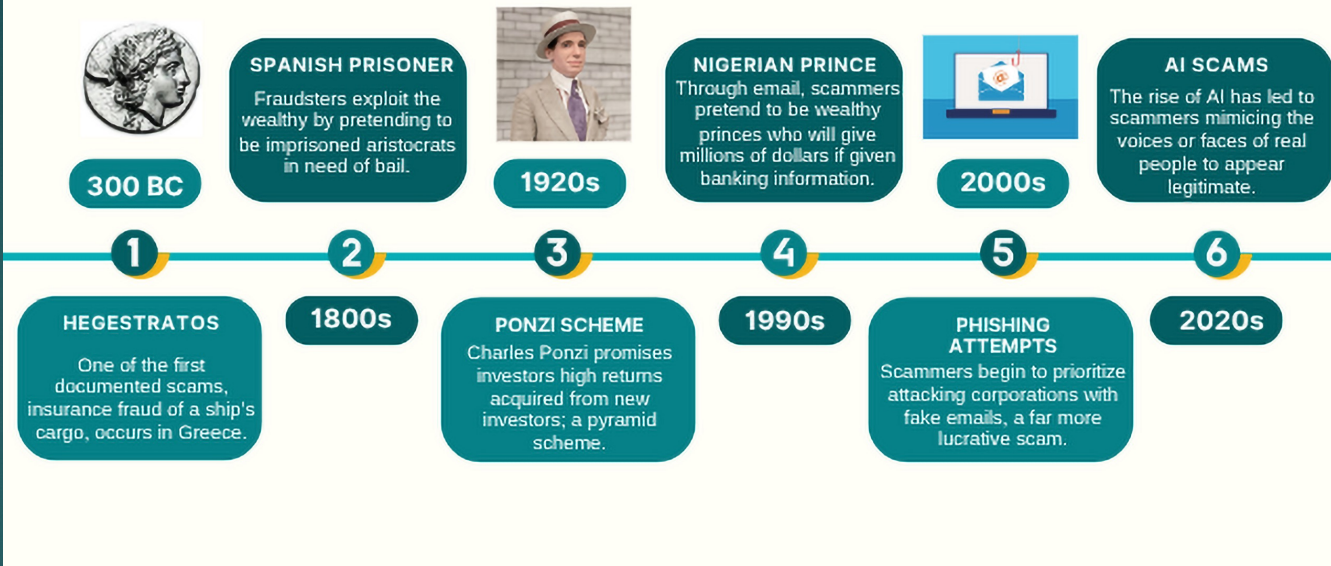
April 14, 2026



Goals



A TIMELINE OF SCAMS



Source: <https://eastside-online.org/showcase/danger-deception-and-fraud-exploring-the-vicious-world-of-online-scams/>

Sometimes referred to as the “world’s second-oldest profession”
— *World Almanac*

How do scams work?



NOBODY EXPECTS THE SPANISH INQUISITION! OUR CHIEF WEAPON IS SURPRISE-SURPRISE AND FEAR...FEAR AND SURPRISE...OUR TWO WEAPONS ARE FEAR AND SURPRISE...

- GRAHAM CHAPMAN -

Fear

- Fear that bad things will happen
 - Lose money/data
- Greed/FOMO

Urgency

- Sense of urgency
- Act now or bad things will happen
- Or miss out on good things

Surprise

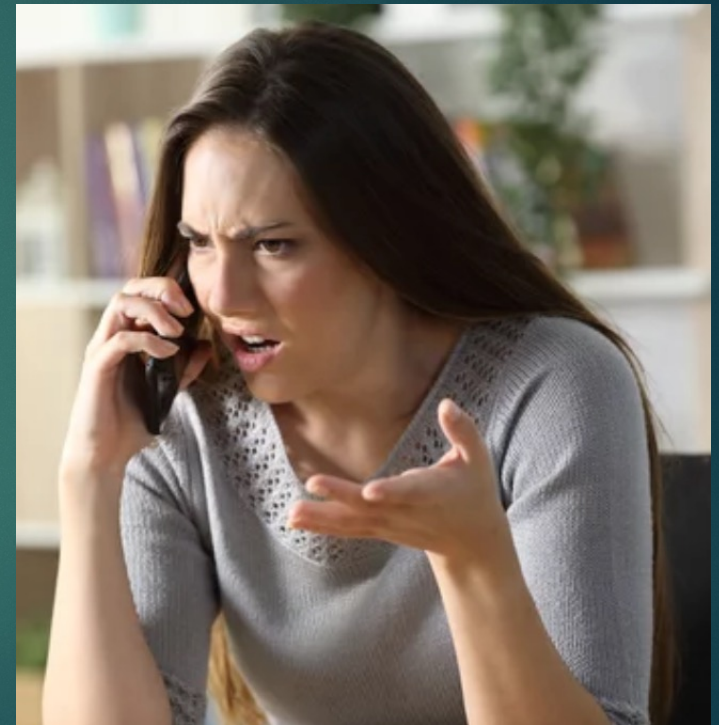
- Familiarity
- Trust/confidence
 - Lowers your guard
- Changing tactics
 - Technology
 - Social media
 - AI

Action

- Click here
- Call now
- Withdraw money
- Buy gift cards

Why do these work?

- ▶ Victims are taken by surprise
- ▶ New, unfamiliar tactics
- ▶ Not given time to think
- ▶ Scammers make it easy to act
 - ▶ Number to call or link to click
 - ▶ Specific instructions for how to provide money
- ▶ We act *emotionally*, not *rationally*, when upset



How scammers get your information

1

- Available online information
- Stolen data

2

- Phishing emails
- Unsolicited calls

3

- Data breaches
- Data brokers

Don't provide information

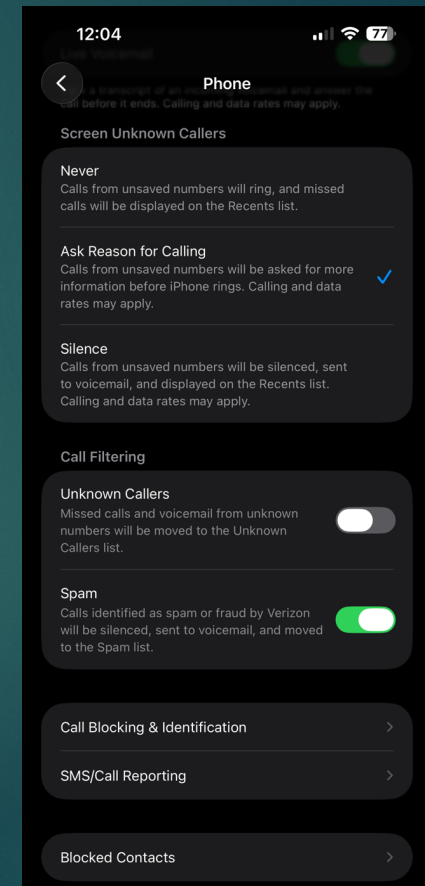
- ▶ Caller has some information, looking for more
- ▶ Is this Mr. Ross?
 - ▶ Yes
- ▶ Do you still live at 123 Main St.?
 - ▶ Yes
- ▶ Can you verify your date of birth?
 - ▶ December 7, 1941



Don't answer unknown callers

- Sales tactics
- Caller knows phone number is good—can sell to others
- Looking for information
- Get you talking—lower your guard
- Don't say “yes” or “no”
- Record your voice for scams

iPhone: Settings
> Apps > Phone



Social media



- ▶ Great way to connect with distant friends and relatives
- ▶ BUT ... don't post personal information
 - ▶ Children's (or grandchildren's) names
 - ▶ Birthdays
 - ▶ Family photos or videos (especially with voices)
 - ▶ Travel plans

Social media phishing scams

You can only drive a car your dad or grandad actually owned. What are you behind the wheel of today?

Grandma Funnies's Post

Grandma Funnies · Grandma ONLY · Join
Grandma Funnies · Admin · May 12, 2025 · 🌐

Honor a pet who is no longer with you and who you miss dearly.
What was their name?

👍❤️👍 28 110 comments 2 shares

Like Comment Share

Most relevant ▾

- Kimberley Shropshire**
It was a Yorkshire terrier named Rudy. He lived to be 14 years old. What a wonderful dog he was. Devastated when he died.
46w Like Reply Share 2
- Sarah Milner**
Ziggy and Annabel and Bear
46w Like Reply Share 1
- Wanda Cole**
Max & Sadie -my babies (dogs)
46w Like Reply Share 1
- Elizabeth Church**
Cookie! She was a beautiful Cocker spaniel & died on Xmas Eve. 🐾🐾🐾
46w Like Reply Share 1
- Sandra Barnes**
Charlie - My cuddle buddy cat.
46w Like Reply Share 1
- Sarah M Wade**
Orion my Pomeranian (parvo sucks)
46w Like Reply Share
- Phyl Slatnik**
HARLEY MY PITTBULL LEFT US ON MARCH 30TH

Quizzes and games

wwltv.com



ELF NAME GENERATOR



BIRTH MONTH

JANUARY - FROZEN

FEBRUARY - MINTY

MARCH - SNOWY

APRIL - JINGLE

MAY - MERRY

JUNE - TWINKLE

JULY - CINNAMON

AUGUST - ICICLE

SEPTEMBER - SINGING

OCTOBER - TINSEL

NOVEMBER - SNOWFLAKE

DECEMBER - HOLLY JOLLY

DAY OF BIRTH

1 - CUDDLE MUFFIN

2 - PEPPERMINT

3 - SUGAR PLUM

4 - GINGERBREAD

5 - YULE LOG

6 - BISCOTTI

7 - TUSH

8 - CHESTNUTS

9 - RIBBON DANCER

10 - BERRY

11 - ANGEL

12 - PIE

13 - BUNNY

14 - POOFY PANTS

15 - TRUFFLE TREE

16 - BELLS

17 - SNOWMAN

18 - LIGHTS

19 - GLITTER FLUFF

20 - STOCKINGS

21 - PRANCER

22 - FROSTY

23 - PUDDING

24 - TOES

25 - COOKIE

26 - REINDEER

27 - MC JINGLES

28 - SNOWBALLS

29 - WREATH

30 - STAR

31 - CANDY CANE

Other methods



- ▶ Email (phishing, ransomware)
- ▶ Steal credit card information
- ▶ Door-to-door
- ▶ Technology
 - ▶ RFID
 - ▶ Photoshop
 - ▶ AI

More elaborate methods

COMMONWEALTH OF VIRGINIA
IN THE GENERAL DISTRICT COURT
COUNTY OF FAIRFAX

Case No: GV-26-TR-561234 Judge: John Smith

NOTICE OF HEARING — TOLL VIOLATION

You are hereby notified that you are alleged to have committed the following offense within Fairfax County, Virginia:

Violation: Failure to Pay Toll
Authority: Virginia Code § 46.2-819.1


It is alleged that the registered owner of a motor vehicle failed to pay the required toll charge for the use of a toll facility as required by Virginia law.


You must:

- Appear before the Court on the date and time indicated below; OR
- Resolve the matter by payment of the assessed civil penalty and court costs prior to the hearing date.


HEARING LOCATION: Fairfax County General District Court 4110 Chain Bridge Road Fairfax, Virginia 22030 (703) 246-3764	FAILURE TO APPEAR MAY RESULT IN: <ul style="list-style-type: none">• Entry of a judgment against you;• Assessment of additional fines and court costs;• Referral to the Virginia Department of Motor Vehicles for enforcement action.
--	--

HEARING DATE & TIME:
March 4, 2026
9:00 AM
Issued: March 2, 2026

Scan QR code to pay: 


John Smith
Clerk of the General District Court
Fairfax County, Virginia

What is Check Washing?



Check washing is a form of fraud where criminals erase or alter information on a written check to make it payable to themselves or others. This is often done using common household chemicals. Once altered, the fraudsters can cash the check and steal your money.


How Can You Protect Yourself?


- ✓ Use a gel pen when writing checks – the ink is harder to wash off.
- ✓ Avoid mailing checks from your home mailbox. Drop them directly at the post office or a secure mailbox.
- ✓ Monitor your bank accounts regularly for unauthorized transactions.
- ✓ Consider using electronic payment methods when possible.

What to Do If You Suspect Check Washing?

If you believe you've been a victim of check washing, contact your bank immediately to report the issue and secure your accounts. Then, file a report with your local police so we can investigate.

Stay informed, stay vigilant, and help us combat financial fraud!




 amherstpolicensy · Follow

 amherstpolicensy 62w
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52   

January 19, 2025

ОТПИСАТЬСЯ

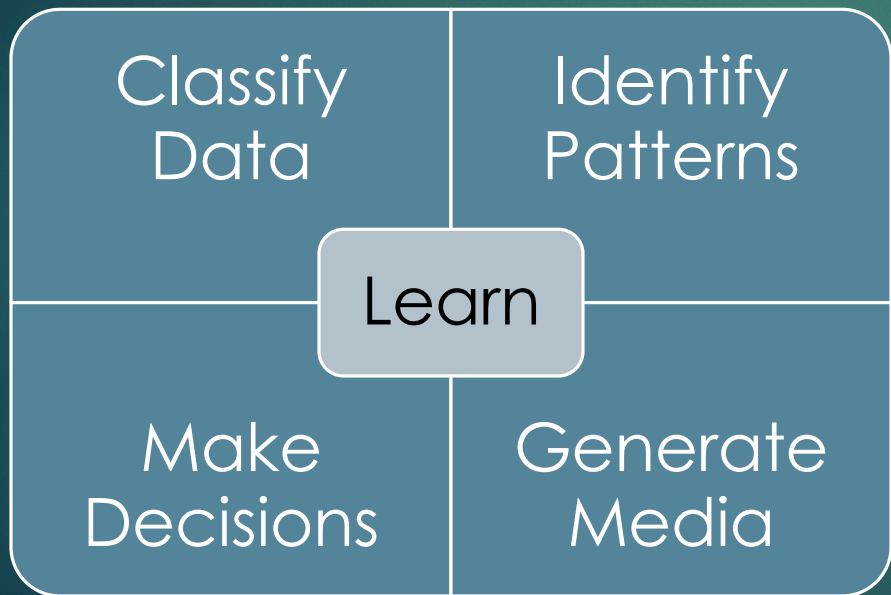


AI—The New Snake Oil?



What is AI?

Artificial intelligence is a computer technology that emulates human intelligence to perform tasks such as learning, perception, reasoning, and problem-solving



AI

Rule-based systems

Object recognition/tracking

Natural language processing

Generative AI

Large language models

Voice synthesis + large language models

- ▶ Impostors mimic conversations with real people
 - ▶ RoboCalls on steroids
 - ▶ Like chatbot assistants for online orders and returns
- ▶ Combines multiple technologies
 - ▶ Voice synthesis (text to speech)
 - ▶ Large language models (text comprehension)
 - ▶ Voice recognition (speech to text)
 - ▶ Search engines
 - ▶ Phone number spoofing
- ▶ Impersonate government or businesses
- ▶ Steal information or money



Source: <https://www.tiktok.com/@torpreneur/video/7353045262169918762>

Rufus ai beta

Can you recommend a book on preventing AI scams?

Perfect timing! With AI scams becoming increasingly sophisticated, here are some excellent books specifically focused on preventing AI-powered fraud and digital deception:

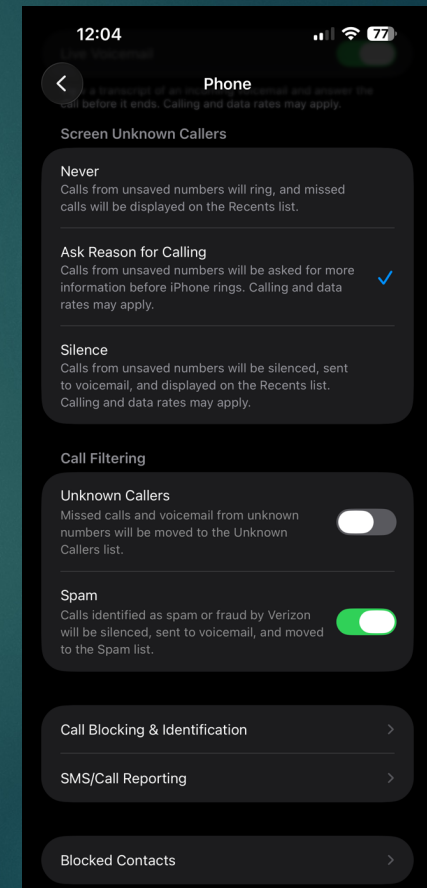
Latest AI Scam Prevention (2026) [See more](#)

Becoming Fraud Wise: A Practical Guide to Digital ...
Emily Hicks
5.0 ★★★★★ (3)
Paperback
\$25.99
✓prime
FREE delivery **Mon, Mar 16**
Additional formats available

Add to cart

Preventing imposter scams

- ▶ Don't answer calls, texts, or emails from anyone you don't know and are not expecting
- ▶ Don't use a phone number or link in the message
 - ▶ Always look up phone numbers or links
- ▶ Use phone features to screen, filter, and block callers
- ▶ What happens when you do answer?
 - ▶ Scammers know phone number is good
 - ▶ They know you answer your calls
 - ▶ Potential target — more likely to be called in the future
 - ▶ They can record your voice patterns



Voice cloning

- ▶ Scammers record your voice
- ▶ Use AI to synthesize your voice with their words
- ▶ Scammer pretends to be a relative
 - ▶ Often a grandchild (or grandparent)
 - ▶ In trouble
 - ▶ “Don’t tell mom or dad”
 - ▶ Need money immediately

Source: CBS News

https://youtu.be/pJZYd_65xs4?si=-mA5d4bKhYfy_pGF



Avoiding voice cloning scams



- ▶ Take a moment to collect your wits
- ▶ Ask a question (or for a code word) only they would know
 - ▶ Decide on these *before* you need them
 - ▶ Equivalent of a security question (or password)
- ▶ Hang up and call them directly
- ▶ Discuss with someone else

- ▶ Don't post your voice online
- ▶ Don't answer unsolicited calls

Payment methods

- ▶ Legitimate methods
 - ▶ Check, credit card, debit card
 - ▶ Traceable; easier to recover funds
- ▶ Scammers' preferred methods
 - ▶ Gift cards, wire transfers, money orders, bitcoin/crypto
 - ▶ Harder to trace; harder to recover



Deep fake videos and photos

- ▶ Use AI to analyze available photos and videos to create new photos and videos
- ▶ Tools are readily available; many are free
- ▶ Works like voice cloning, but with video added
- ▶ Used for
 - ▶ Sales (false product claims)
 - ▶ Political (view a candidate favorably/unfavorably)
 - ▶ Fake kidnapping
 - ▶ Impersonate a trusted celebrity (buy products, investments)
- ▶ Steal money or information



The screenshot shows the website for 'alivemoment'. At the top right, there are links for 'Contact Us' and 'Sign in'. The main heading is 'Bring Your Memories to Life'. Below this, there is a testimonial from a woman who says 'Turn your cherished photos into living stories - a gentle way to relive the moments that matter most.' There is a 'Try Now - Bring Your First Photo to Life' button and a note that says '100% safe & private - your memories are yours'. On the right side, there is a collage of photos showing people in various settings, with a yellow arrow pointing from a photo to a video frame. At the bottom, there are logos for 'healthline', 'BUSINESS INSIDER', 'The New York Times', and 'BBC'.

- Meta
- Google
- OpenAI
- Adobe

Deep fake example



Source: LipSynthesis

<https://www.youtube.com/watch?v=3wVpVH0Wα6E>

Spotting fake videos



- ✓ Defies laws of physics
- ✓ People acting unnaturally
- ✓ Cameras in odd places
- ✓ Strange camera angles
- ✓ Misshaped letters in text
- ✓ Background details
- ✓ People/objects suddenly appearing or disappearing
- ✓ Short (10–15 sec) clips
- ✓ Clips stitched together
- ✓ Bad reflections/shadows
- ✓ Objects crossing/merging
- ✓ “Perfect” capture/framing
- ✓ No camera shake or noise
- ✓ Clean audio

Data fusion



- ▶ Most effective scams combine data from multiple sources
 - ▶ Data breaches
 - ▶ Information you post online
 - ▶ Information you provide when called
 - ▶ Phishing
 - ▶ Photos, videos, audio

Technology fusion—perfect storm?

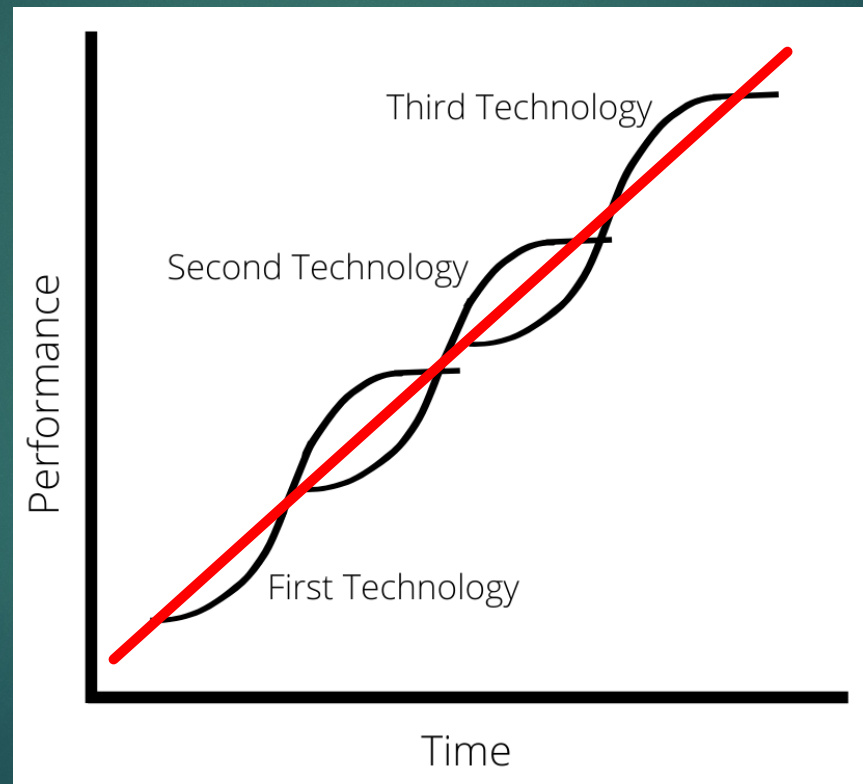
- ▶ Next-generation scams

- ▶ Text-to-speech
- ▶ LLMs
- ▶ Speech-to-text
- ▶ Generative AI
- ▶ Phone spoofing
- ▶ Voice cloning
- ▶ Edge AI
- ▶ AI accelerators
- ▶ Fast CPUs
- ▶ Massive memory

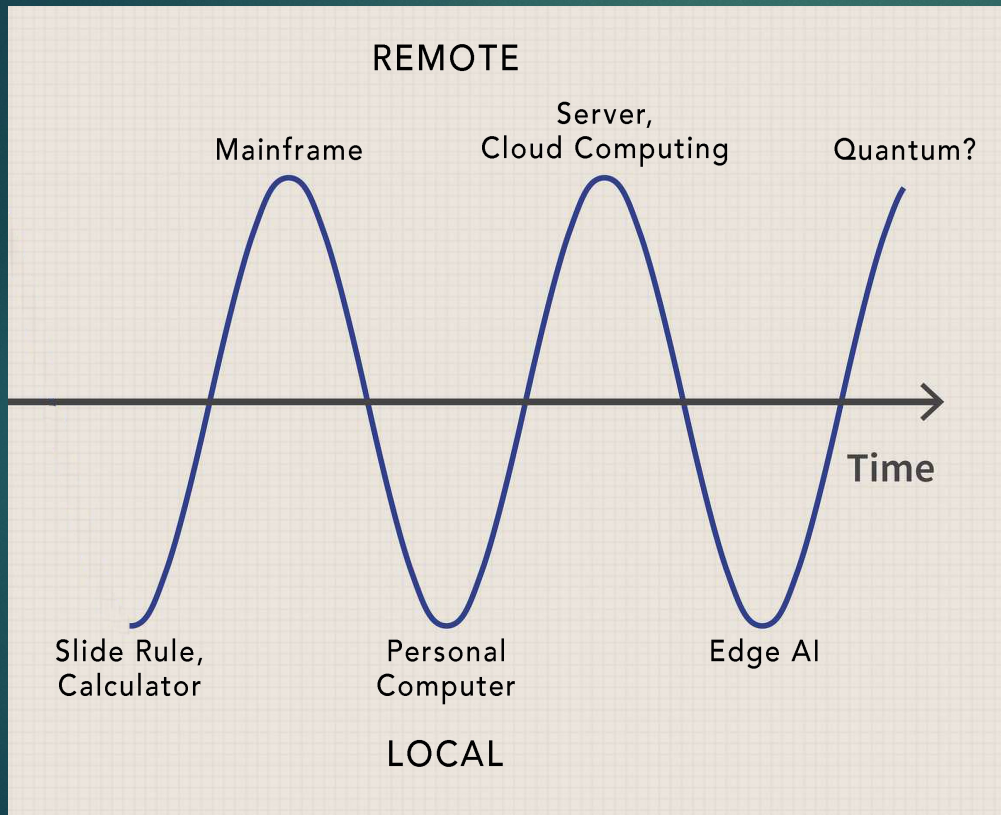
**Data fusion +
Technology fusion**

**Today's technologies
= Tomorrow's scams**

Technology S curve



Technology Maturity Cycles

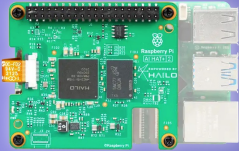


- Higher performance
- Corporations, mass market
- Pay for service
- Limits and regulations

Cycles occur when the advantages of new technologies overcome existing technologies

- Desktop
- Individuals, specialty markets
- Available on demand
- Complete user control
- Secure, private

AI Tools—for Scammers?



Raspberry Pi AI HAT+ 2

A HAT that speaks your language

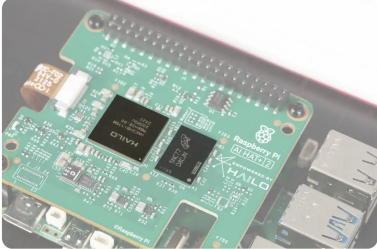
Featuring the Hailo-10 AI accelerator and 8GB of on-board RAM, the Raspberry Pi AI HAT+ 2 brings generative AI capability to Raspberry Pi 5.

Available now for \$130.

[Buy now](#)

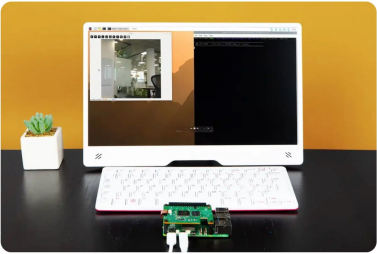
Off-board tasks with on-board RAM

With 8GB of dedicated on-board RAM, the AI HAT+ 2 is ideal for running large language models (LLMs) and vision-language models (VLMs) locally and securely, leaving the host Raspberry Pi 5 free to handle other tasks and ensuring your AI models run smoothly.



A model for privacy and security

Delivering reliable, low-latency AI processing at the edge and without a network connection, the AI HAT+ 2 simplifies data security, minimises infrastructure requirements, and reduces cloud API costs.



Target market:

- Hobbyists
- Educators
- Students

BUT ...

Ideal for high-tech scammers:

- Low cost
- High performance
- Private and secure

Balancing
security

and
convenience



How to avoid scams



- ▶ <https://www.narfe.org/chapter1264/resources/links/how-to-avoid-scams/>
- ▶ Review bank and credit card statements carefully
- ▶ Don't click on links
- ▶ Note email addresses

Dos and Don'ts



- ▶ Don't click on links on emails
- ▶ Don't call phone numbers in emails
 - ▶ For credit cards, use the phone number of the back of the card
- ▶ Do use complex passwords
- ▶ Don't reuse passwords
- ▶ Use two-factor authentication where available
- ▶ Do close old accounts
- ▶ Do shred papers and old credit cards

Monitor your credit

By law, you can request free credit reports

- Visit AnnualCreditReport.com
- Call 1-877-322-8228, or
- Complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

EQUIFAX

TransUnion  

How often can I get a free report?

Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. In addition, the three bureaus have permanently extended a program that lets you check your credit report from each once a week for free at AnnualCreditReport.com.

Also, everyone in the U.S. can get six free credit reports per year from Equifax through 2026 by visiting AnnualCreditReport.com. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) that you can get annually at AnnualCreditReport.com.

<https://consumer.ftc.gov/articles/free-credit-reports#How%20To%20Get%20Your%20Free%20Credit%20Reports>

Use identity monitoring services



U.S. Office of Personnel Management



<https://opm.myidcare.com>

Credit freezes

How to freeze or unfreeze your Experian credit file

1

Sign up for a free Experian account

The screenshot shows a blue 'Get started' sign-up form. It includes two input fields: 'Username' and 'Password'. The 'Password' field has a small icon of a crossed-out key to indicate it should be hidden. At the bottom of the form is a white 'Sign up' button with a blue icon of a person with a shield.

2

Place a freeze to limit access to your Experian credit file

The screenshot shows a blue 'Security freeze' page. At the top, it says 'Security freeze' next to a snowflake icon. Below that, it says 'Your file is frozen'. At the bottom, there are two buttons: a green 'Unfrozen' button and a white 'Frozen' button with a green border.

3

Unfreeze or schedule a thaw any time and get alerts when your freeze changes

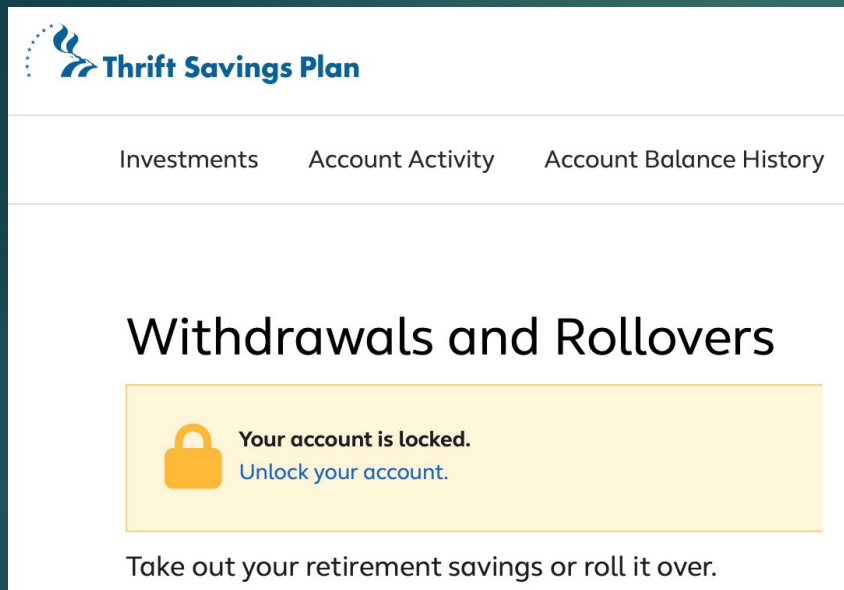
The screenshot shows a blue 'Notifications' page. At the top, it says 'Notifications'. Below that, there is a notification card with a blue envelope icon and the text 'Your credit file was successfully unfrozen.' Below the notification card are two unchecked checkboxes, each followed by a horizontal line representing a notification title.

Be sure to freeze each of the three credit bureaus!

LFCU account password



TSP lock



The screenshot shows the Thrift Savings Plan website interface. At the top left is the Thrift Savings Plan logo. Below it are navigation links for "Investments", "Account Activity", and "Account Balance History". The main heading is "Withdrawals and Rollovers". A yellow notification box contains a padlock icon and the text: "Your account is locked. Unlock your account." Below the notification box, the text reads: "Take out your retirement savings or roll it over."

3. Add an “account lock” for extra protection.

An account lock prevents new loan, withdrawal, and distribution requests. You can create an account lock in My Account. When you set up your account lock, you’ll create a 10-digit unlock key that you’ll use to unlock your account when you need to.

With an account lock, you can still access your account normally, manage your savings, and change your TSP investments. You’ll continue to receive any installment payments that you set up previously, and we’ll still send you IRS [required minimum distributions \(RMDs\)](#) and any court-ordered payments.

You’ll need to remember your unlock key for when it’s time for you to make or change a request to take money from your account. If you forget your unlock key, you can call the ThriftLine and speak to a TSP representative.

<https://www.tsp.gov/access-your-account/protect-your-tsp-account>

Reporting scams

An official website of the United States government [Here's how you know](#) ▾


FEDERAL TRADE COMMISSION [IdentityTheft.gov](#) FEDERAL TRADE COMMISSION [DoNotCall.gov](#)

FEDERAL TRADE COMMISSION
ReportFraud.ftc.gov

Search FAQs on ReportFraud.ftc.gov

FAQs Languages Español **Report Now** →

Report misconduct by technology platforms [here](#).



Report to help fight fraud!

Report Now →

Protect your community by reporting fraud, scams, and bad business practices.

Consider joining ...





The future holds endless possibilities,
but with them comes great risks