

# Fraud and Cyber Crime Prevention in Montgomery County

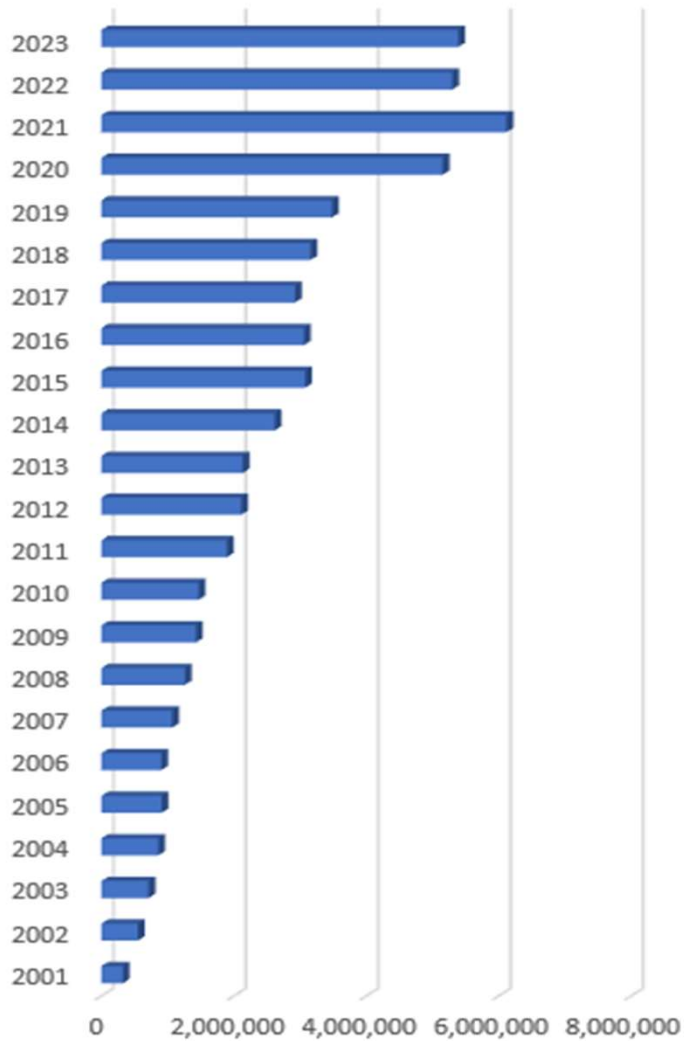
by **Walter Houser, Volunteer**  
**Montgomery County Police Department**



WH

Empowering county residents against financial threats.

Fraud Reports to the FTC



# The Cost of Fraud

## Targets

Individuals of all ages, businesses, and organizations.

## Financial Impact

Growing losses affecting personal and business finances.

## Emotional Toll

Victims experience stress, anxiety, and loss of trust.

## Community Effect

Erodes our sense of security and trust.



# Fraud Embraces Technology

## International Jurisdiction

Cybercrimes often originate outside U.S. borders, hindering investigations and prosecutions.

## Resource Constraints

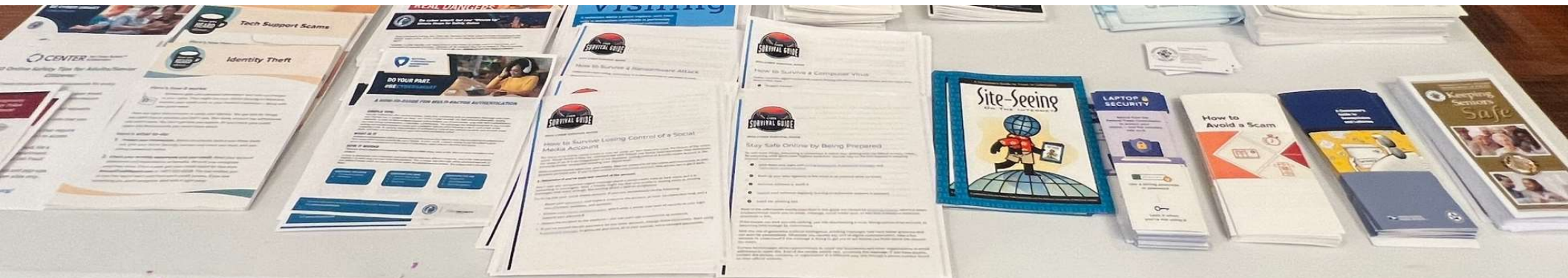
Lack of trained personnel and resources to tackle complex digital crimes.

## Evidentiary Hurdles

Digital crimes leave little physical evidence, making case-building challenging.

## Legal Ambiguities

Scammers exploit legal gray areas, leading to dismissed complaints and unresolved cases.



# The Importance of Prevention Through Education

## 1 Cost-Effective

Prevents financial losses and complex legal action.

## 2 Empowerment

Educated residents are less likely to fall victim.

## 3 Community Safety

Awareness strengthens overall community security.

**Gift Cards are for Gifts  
Don't Give Them to strangers**

Gift Cards are for gifts to people you know. Yet scammers see them as a convenient means of moving money from your pocket to theirs.

Thieves go to stores and surreptitiously scratch off the film strip on the back to get the PIN, which they cover back up with easy-to-obtain replacement stickers. The crook can then spend or transfer the money on the card or cash it in before the buyer or gift recipient has a chance to use it.

Even disclosing the card number over the telephone or via video call can allow the thief to drain the card immediately, leaving you with worthless pieces of plastic.

**Prevention Tips**

- STOP THE CONVERSATION anytime a stranger asks you to pay with a gift card
- At the time of purchase, have the store employee scan the gift card in front of you and show you that it has been activated on your receipt. This will verify that the correct amount

**Fake QR Code Scam**

Scammers can create deceptive QR or quick response codes that lead to malicious websites, phishing attempts, or unauthorized transactions.

This scam can be difficult to detect because the normal cues for identifying malicious websites are missing from the QR code's abstract pattern.

**Prevention Tips**

- Be cautious with QR codes on public walls, random flyers, or unsolicited emails or messages.
- Do not enter sensitive information, such as login credentials, payment details, or personal data on QR codes
- Only scan QR codes from trusted sources

**Recovering from the Scam**

- If you suspect a fraudulent QR code has led you to a malicious website, disconnect from the internet or turn off your device's Wi-Fi and mobile data to prevent further unauthorized access
- Install and run reputable antivirus or anti-malware software on your device to detect and remove any potential threats

**If you are victimized, please report the crime to 301-279-8000**

For questions about how this fraud works, contact Montgomery County Police Financial Crimes Section at [police.fraud@montgomerycountymd.gov](mailto:police.fraud@montgomerycountymd.gov) or 240-773-6330.

# Public Service Messaging Channels



Facebook and X

Platform for awareness updates.



Imposter Scam Flyer

Alerts on AI-generated voice impersonation tactics.



Crypto Warning Flyers

Education on cryptocurrency-related fraud risks.



Gift Card Scam Flyer

Gift cards are for gifts, not strangers.



# Community Outreach Events

1

## Health & Wellness Expo

Engaging seniors at Leisure World.

2

## Public Safety Day

Interactive demonstrations for all ages.

3

## Elder Abuse Awareness

Focused event at Holiday Park Senior Center.

4

## High School and College Outreach

Educating young adults at Montgomery College and MCPS.



## Exploitation Prevention

Targeted education to protect vulnerable seniors.

## Safety Focus

Comprehensive tips for public and home security.

## Emergency Guidance

Clear instructions for various emergency situations.

# Challenges for Seniors

## Challenge

Limited tech familiarity

Physical/cognitive considerations

Targeting by scammers

Lack of tech training and support

## Solution

Simplified language

Frequent, tailored cybersecurity education

Adaptive learning

Elicit stories so they teach each other







# Cybercrime Prevention



1

## Kinds of Threats

Identify phishing, scams, and identity theft tactics

2

## Safe Browsing

Techniques for secure online navigation.

3

## Security Measures

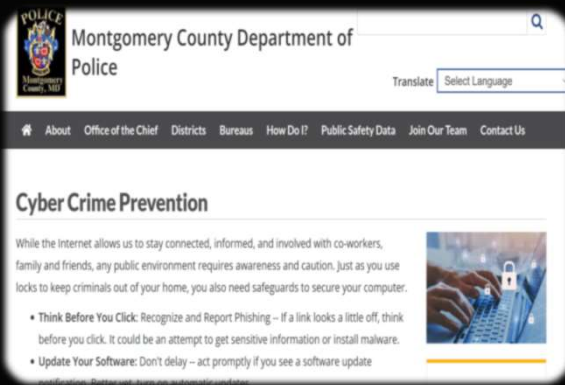
MFA, OS and SW updates, password management.

4

## Incident Reporting

Step-by-step guide for reporting cybercrime incidents.

# MCPD Online Resources



## Cybercrime Prevention

Comprehensive online guide for residents.

## Beware of Identity Theft



Identity theft is the fraudulent acquisition and use of someone's personal information without their consent for financial gain or other malicious purposes. It involves the unauthorized use of another person's identifying information, such as their name, Social Security number, date of birth, credit card details, or bank account information, to carry out fraudulent activities.

To protect against identity theft, individuals are advised to be cautious with their personal information, regularly monitor their financial statements and credit reports, use strong and unique passwords, enable two-factor authentication, and be wary of suspicious emails or phone calls requesting personal information.

- How Can Thieves Steal My Identity?
- What Can Happen If My Identity Is Stolen?
- How Do I Know If My Identity Has Been Stolen?
- What Do I Do if My Identity Is Stolen?

## Fraud and Scams

Guide to recognizing scam red flags what to do about them.



## Mobile Friendly Access

Resources available on-the-go for immediate reference.

1. Create strong and unique passwords for every

Montgomery  
County Police  
Department

investment card cracking insurance  
phone scam job interviews  
identity theft

fake sweepsstake romance email immigration fraud  
computer phishing  
gift cards recovery credit advanced fee  
card imposter unemployment mail theft  
charity credit card fraud grandparents scam home improvement  
online shopping tech support identity theft  
scam scam scam  
fake QR codes

FINANCIAL  
CRIMES  
SECTION

afe.org/

# Fraud Prevention Webpages



1

## Signs of this Scam

Educate readers about the indicators of fraudulent activity.

2

## Prevention Tips

What steps can you take to avoid becoming a victim.

3

## Recovering from the scam

Who should you contact if you have been defrauded.



ON BEHALF OF CHIEF MARC  
YAMADA AND THE MONTGOMERY  
COUNTY POLICE DEPARTMENT,  
WE THANK YOU FOR THE  
INVITATION AND THE  
OPPORTUNITY TO SPEAK TO YOU.

QUESTIONS OR COMMENTS?

PLEASE CALL 240-773-6330 OR VISIT OUR  
WEBSITE

[HTTPS://WWW.MONTGOMERYCOUNTYMD.GOV  
/POL/](https://www.montgomerycountymd.gov/pol/)