



# Michael C. O'Malley

Cuyahoga County  
Prosecuting Attorney



## To report fraud or financial exploitation:

- Contact your local police department
- Contact your local Adult Protective Services Office

## Community Resources

### Ohio Attorney General's Elder Justice Unit

For questions or to file a complaint you can call [1.800.282.0515](tel:18002820515) or visit [ohioattorneygeneral.gov](http://ohioattorneygeneral.gov)

### Ohio Department of Aging

Long-Term Care Ombudsman Program advocates for receiving home and assisted living care. For more information call [1.800.282.1206](tel:18002821206) or visit [aging.ohio.gov](http://aging.ohio.gov)

### ProSeniors

Nonprofit that provides free legal and long-term care assistance to older adults. For free legal information and advice call [1.800.488.6070](tel:18004886070) or visit [proseniors.org](http://proseniors.org)

## Contact Our Office

Phone: **216.443.7800**

Justice Center | 1200 Ontario Street | 9th Floor  
Cleveland, OH 44113

## Connect With Us

-  @ccprosecutor
  @prosecutoromalley  
 @CuyahogaProsOf
  [cc.prosecutor.us](http://cc.prosecutor.us)  
 Cuyahoga County Prosecutor's Office



# Elder Financial Fraud & Abuse

Protect your loved ones & learn the warning signs



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## Economic Crimes Unit

Cuyahoga County Prosecutor Michael C. O'Malley is committed to protecting older adults who are being exploited or harmed. Our Economic Crimes Unit helps protect our county's elder adults and helps to provide key criminal justice services to victims of elder abuse and fraud.

Our Economic Crimes Unit is composed of five assistant prosecuting attorneys experienced in complex litigation and financial crimes. Our Economic Crimes Unit prosecutes cases of white-collar crime, financial crime, public corruption, and cases of elder abuse and fraud.

**We have seen up to  
50 cases of elder abuse  
& fraud a year**

Cuyahoga County Prosecutor Michael O'Malley is committed to seeking justice on behalf of every victim of crime.



**Michael C. O'Malley**  
County Prosecutor

Our Economic Crimes Unit has recouped over \$43 million in restitution and has recovered over \$1.8 million in fines. To learn more about our Economic Crimes Unit, Prosecutor O'Malley, and our office, please visit our website.

[www.ccprosecutor.us](http://www.ccprosecutor.us) 

# What Is Elder Abuse / Fraud?

Elder abuse, fraud, and exploitation cases can be a variety of different criminal acts that affect an older person. These cases can encompass the physical abuse, improper taking, misuse, or concealment of funds from an individual aged 65 and older.

With prominent scams targeting our aging population on the rise, it is important to provide guidance and support to those who may be targeted.

## Advice & Warning Signs

### Advice for Those Targeted

- Don't panic — talk to a family member or trusted friend and be cautious of Cryptocurrency
- Don't give out any personal identifying information and don't hide any online relationships from family and trusted friends
- Talk to a person at the bank, family member, or trusted friend before withdrawing any money
- **Call the police**

### Warning Signs for Family & Friends

- Frequent visits to the bank or store to wire money or send gifts
- Unexplained withdrawals / charges from your loved one's bank account
- Changes to official documents, such as powers of attorney or wills
- Sudden withdrawal from family / friends & unwillingness to disclose information

# Prominent Scams Targeting Northeast Ohio's Elderly

## Government Impersonation Scams



### What's the Scam?

- Person is connected to scammer who represents themselves as a government agent
- Scammer convinces the person that they / a family member are in immediate peril — demands money
- Scammer will often know personal information about the person and warn them not to call police

### Examples

- Warrants for a family member / friend — scammer demands immediate money to make it go away
- Threatens immediate cut-off of benefits — scammer demands money to restore the benefits

## Romance Scams



### What's the Scam?

- Through dating apps / social media, scammers create in-depth fake profiles to obtain money
- Scammer pretends to be in a relationship with the person and often pretends to be out of country
- Scams are long-term (weeks / months) — can start asking for smaller amounts, before larger amounts

### Examples

- Scammer claims to need money to come to the United States / obtain a Visa
- Scammer had a medical emergency or cannot access their accounts — need immediate money

## Power of Attorney Abuse



### What's the Scam?

- Person (often widows) find they are in a situation where they need someone to handle finances
- Power of Attorney or POA (often trusted family / friend) promises to act in person's best interest
- POA then abuses their power and serves their own best interest — abuse could fully deplete assets

### Examples

- Withdraw \$100 to buy groceries for person, spend \$50 on groceries, and \$50 on themselves
- Withdraw money from person's account and transfer it to their own account

## Computer / Technology Scams



### What's the Scam?

- Through phone call / computer pop-up, scammers warn about non-existent computer problem
- Scammers pretend to be "tech support" for a company and say there is a serious problem
- Scammers then demand payment to resolve the very serious, but non-existent, computer problem

### Examples

- Pop-up comes on screen saying your computer has a virus and you need to pay to fix it
- Phone call saying your computer has been hacked and you need to pay to fix it