

# CRIME VICTIMS RESOURCE CENTER

## SUMMER 2025 Newsletter

Serving victims in Mower County since 1977 • To subscribe or unsubscribe, email [miller.tori@mayo.edu](mailto:miller.tori@mayo.edu)

# Elder Financial Exploitation

It is the fastest-growing form of elder abuse, and it is defined as the illegal, unauthorized, or improper use of an older person's funds, property, or assets. It's a crime that deprives older adults of their resources and ultimately their independence. Perpetrators may be family members, friends, neighbors, caregivers, health care providers, business associates, or strangers.

Much of the time, this type of exploitation is perpetrated by family members. This happens because aging adults often trust close relatives and they will assume a family member will act in good faith. After all, who would suspect the devoted child or grandchild of stealing or taking advantage of their beloved parent or grandparent?

Financial crimes by relatives remain one of the most suppressed forms of elder abuse. Age takes natural tolls on memory, energy, and attention, leaving openings for deceit. Reluctance to confront loved ones allows the exploitation to flourish.

While financial crimes can seem to appear suddenly, certain situational factors often set the stage for family member mistreatment over time. As elders face health challenges or isolation from their support networks, some relatives may gain influence and authority that can develop into exploitative control.

In these situations, a lack of community connections and over reliance on select family members enables abuse of authority. Understanding these risk factors will guide preventative measures.

## Common Exploitation Tactics

Family members use direct and indirect means to inappropriately access elders' finances or property. Tactics can range from outright theft to coercion that impairs victims' judgment during transactions.

Perhaps most directly, a relative may use check stealing, account withdrawals, or credit card misuse to deplete funds. Family members in care giving roles may also feel entitled to payment for their efforts, appropriating money without permission. Similarly, relatives granted



power of attorney may abuse their authority by making transactions that only benefit themselves. From outrageously high “gifts” to transferring property deeds. Their inside access enables exploitation.

Additionally, family members may use manipulation, pressure, deceit, or threats to take advantage of their senior family member. By preying on trusting bonds or isolation from other relatives, they can coerce property transfers, estate modifications, or billing payoffs without true consent.

## Strong Indicators of Financial Abuse

A sudden reversal of lifelong financial habits in an elderly relative often proves the strongest indicator of family member financial abuse. However, exploiting relatives use subtle and surprising tactics that are easy to miss, especially for trusting loved ones.

By understanding key signals in an aging family member’s behavior, finances, home, and interactions, concerned individuals can act early to clarify and address issues appropriately.

# WARNING SIGNS:

## How to spot elder financial exploitation...

- Unusual activity in an older person’s bank accounts, including large, frequent or unexplained withdrawals.
- ATM withdrawals by an older person who has never used a debit or ATM card.
- Changing from a basic account to one that offers more complicated services the customer does not fully understand or need.
- Withdrawals from bank accounts or transfers between accounts the customer cannot explain.
- New “best friends” accompanying an older person to the bank.
- Sudden non-sufficient fund activity or unpaid bills.
- Closing CDs or accounts without regard to penalties.
- Uncharacteristic attempts to wire large sums of money.
- Suspicious signatures on checks, or outright forgery.
- Confusion, fear or lack of awareness on the part of an older individual.
- Refusal to make eye contact, shame or reluctance to talk about the problem.
- Checks written as “loans” or “gifts.”
- Bank statements that no longer go to the customer’s home.
- New powers of attorney the older person does not understand.
- A caretaker, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation.
- Altered wills and trusts.
- Loss of property.



Sources: American Bankers Association  
Safe Harbor Estate Law

# REELING IN THE FAKES: How to Spot a Catfish Scam

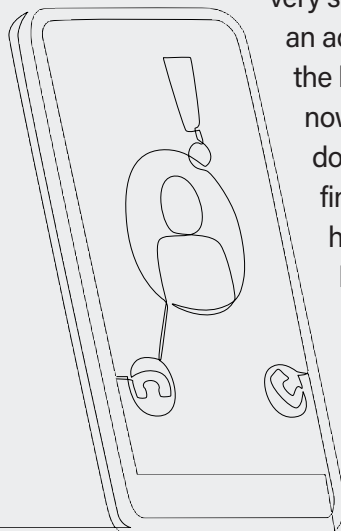
A few years had passed since Gavin's divorce. He felt ready to put himself back out there. A close friend told him about how he met his bride-to-be through a dating app and suggested Gavin give it a try. He was feeling optimistic, so he decided to set up a profile. Within minutes, the app alerted him to several people nearby, close to his age, with similar interests. It didn't take long before he met Lucy.

Lucy lived just one town over and had also gone through a divorce a few years prior. Their children were a similar age, they both loved going to car shows, and they shared a secret love for bad action movies. As they began to talk, Gavin felt like he found someone he could really connect with; Lucy listened without judgment.

Gavin and Lucy communicated through text for a few weeks and their relationship grew. On a few occasions, Gavin tried to initiate a phone call but sadly, Lucy's microphone was broken so there was no use. Gavin wanted to meet her and get to know each other in person. Lucy said she shared the same feeling, so they set up a time to meet each other at a coffee shop the following week.

Gavin was counting down the days. When it finally came, he pulled out his best outfit, made sure his hair was in perfect place, and scouted out the best spot to sit in the shop. He waited anxiously, his head popping up with every swing of the door, hoping it would be Lucy. She only had one picture of herself on her profile, but he knew he would recognize her the moment he saw her. As the time ticked by, Gavin's nervous butterflies turned into heartbreak. Lucy was not coming.

Gavin gave up hope and silently cursed his friend for putting him up to online dating. Then, his phone pinged. Lucy sent him a frantic text stating how sorry she was. Her son, who was the very same age as Gavin's daughter, got into an accident at school. He was rushed to the hospital and Lucy was there with him now. Gavin wanted to know what he could do to help. Lucy stated that she was still financially struggling after the divorce and had no idea how she was going to afford her son's medical care. Gavin imagined his own daughter in that hospital bed. He got Lucy's Venmo — an odd series of numbers — and sent her what he assumed would be enough to pay for an ER visit. Then, Lucy disappeared.



# Catfishing scammers have received hundreds of millions of dollars from well-meaning victims.\*

\*source: Federal Trade Commission

What Gavin didn't know was that Lucy never existed. She was created by a scammer who used what information they could find on Gavin to construct the perfect person for him. The scammer's goal was to exploit Gavin from the beginning. This is a trend growing in popularity known as a Romance Scam, or more commonly referred to as "Catfishing."

A Catfish can take many forms. Sometimes they may pose as a well-known celebrity, or in other cases it can be much more subtle. They will come up with elaborate and believable lies to build trust that can be weaponized for financial gain. These stories commonly revolve around medical emergencies, legal trouble, or promising investment opportunities.

According to the Federal Trade Commission, Catfishing scammers have received hundreds of millions of dollars from well-meaning victims. However, it is suspected that the actual loss is much higher. People often feel embarrassed and ashamed when they realize that they were scammed, which can lead to reluctance to report.

## Know the Red Flags:

There are some common tell-tale signs that can cue you in that someone is not who they say they are, including:

- Limited photos on their profiles
- Refusal/inability to meet in person, talk over the phone, or do a video chat
- They cancel plans last minute
- Their profile looks new
- They ask for money for financial "favors"
- They state they have investment opportunities
- They pose as a well known celebrity

**Guard your finances:** Never send money, gift cards or personal financial information to anyone you met online. Once its sent, there is no way to get it back.

**Use reverse Google image:** Scammers will often use images they found on the internet. Check if the photos belong to someone else.

**Be mindful:** Scammers use information like fuel. Be aware of what people can publicly see on social media and how that may be used to win your trust. These could be things like vacation locations, job occupations, friends, hometowns, or relationship status. Take note if it seems like someone is mirroring your experiences.

**Remember:** The old saying remains true in our modern world "If it's too good to be true, it probably is."

For more information on Catfishing scams, please call Crime Victims Resource Center at 507-437-6680

# ONLINE SAFETY

## (for Kids)



It is no secret that our society has become heavily reliant on technology. This rings true for most of the population, but the younger generations seem especially drawn to anything involving technology. Children's ability to navigate this equipment from such a young age is astonishing. Whether you are at the grocery store, in a restaurant or at a school event, it never fails that you see children as young as two completely absorbed with a cell phone or IPAD. There seems to be an endless amount of free online games and shows geared towards children young and old.

Many of these games give kids the ability to initiate online communication with others across the country and the world. Several young adults may consider someone to be a close friend and they've only ever interacted with that person online. With so many opportunities for people to connect online it begs the question, do you know who your kids are really talking to?

## Warning Signs

The virtual world is a playground for child predators. In 2020 the National Center for Missing and Exploited Children reported that there were 21.7 million reports of suspected child sexual exploitation made to their Cyber Tipline. This is especially concerning given the amount of time children and young adults are spending online. Some articles estimate that kids are spending anywhere from 6 to 8 hours a day in front of a screen. This number is likely much higher during the summer months. Be vigilant and know the warning signs!

These are just a few behaviors your child may exhibit if they've come across an online predator:

- Withdraw more from family and friends
- Obsess about being online and become angry if they can't get online
- Quickly closes out of a screen or turns the equipment off when an adult walks in the room
- Start receiving calls from someone you don't recognize, or they start getting small gifts such as gift cards or money transferred through the online platform
- Start using sexual language you would not expect them to know

If you have a teenager at home, you're most likely thinking 'those warning signs just described how they act on a normal day.' With warning signs that can be difficult to recognize, what can you do to keep your kids safe?

- Have age-appropriate conversations with your kids about the dangers of engaging in conversations online with someone they don't know. Plant the seed and give them the tools to recognize red flags.
- Keep the conversation open and ongoing so they feel comfortable telling you if something makes them uncomfortable.
- Set clear expectations about what they are allowed to do when accessing various internet platforms and games. Discuss what consequences would look like if they don't respect the boundaries.

- Consider keeping computers in open areas of your home as this may discourage them from doing something they know they shouldn't be doing.
- Monitor their online activity. Consider using parental control options and educate yourself on the games and apps they are on.

With all of this being said, online predators are often experts at grooming children of all ages. You don't have to search long to find countless stories of children that have been victimized online. If there is anything you take away from this article, let it be these short clips. They are just a small glimpse of the danger that lurks in the virtual world.



[Mom says daughters tricked into playing online game with predators](#)

[Roblox creators respond after California man kidnaps girl he met in game](#)

[Man accused of kidnapping a child he met on Roblox speaks out](#)

## Crime Victims Resource Center

1000 First Drive NW, Austin · 507-437-6680

Empowering victims of crime through education, intervention, support and advocacy.

The Crime Victims Resource Center will help individuals who have been victims of many different types of crime. Some of the specific crimes we work with are:

- |  |                        |
|--|------------------------|
| ▪ Accidents involving intoxicated driver | ▪ Elder Abuse          |
| ▪ Assault                                | ▪ Harassment           |
| ▪ Burglary                               | ▪ Sexual Abuse/Assault |
| ▪ Child Abuse                            | ▪ Stalking             |
| ▪ Domestic Abuse/Assault                 | ▪ Terroristic Threats  |
|  | ▪ Theft                |



Tori Miller  
Director



Sasha Border  
Victim Advocate



Coleena Snyder  
Victim Advocate

### Victim Support Services

- 24 hour crisis hotline
- Crisis counseling
- Safety planning
- Arranging emergency shelter
- Support groups
- Referrals to other agencies
- Emergency transportation
- Support during hospital examinations
- Support during police reporting
- Assistance with Orders for Protection and Harassment Restraining Orders
- Assistance with understanding the criminal justice system
- Accompaniment to court proceedings for support
- Updates on the progress of court proceedings
- Notification of victims' rights

Free and confidential service funded by The Hormel Foundation, Minnesota Department of Public Safety-Office of Justice Programs, and United Way of Mower County.