
COMPANION TIMELINE

A SENIOR-SCAM RETROSPECTIVE

Ten Months in Two Columns

A month-by-month record of reported senior-scam activity beside the enforcement, court, legislative, and awareness response, August 2025 through May 2026.

AUG **2025** SEP OCT NOV DEC JAN FEB MAR **2026** APR MAY



Companion to *Stolen Trust* · Published by seniors.hcsk.org

SPECIAL STUDY 2026

AUGUST 2025

A Sacramento senior loses \$28,000 in a "brazen" scheme

A Sacramento senior was scammed out of \$28,000 in a "brazen" elder-fraud scheme. (Aug 27, CBS Sacramento)

The Threat

as reported

- AUG 20** · *WOAY (West Virginia)*
Police warn that elder-abuse scams are on the rise locally.
- AUG 22** · *KTVO (Iowa)*
The Iowa Attorney General warns seniors of a scam surge ahead of National Senior Citizens Day.
- AUG 22** · *Pasadena Now*
California seniors are reported to lose an average of about \$46,000 each to scammers, making the state third-worst for elder-fraud losses.
- AUG 24** · *Hoodline*
A Denver man is duped out of \$17,000 in an airline-refund phone scam.
- AUG 24** · *MSN*
The FBI warns seniors of a billion-dollar scam draining retirement accounts, with experts pointing to AI as a driver.
- AUG 27** · *CBS Sacramento*
A Sacramento senior is scammed out of \$28,000 in a "brazen" elder-fraud scheme.

The Response

as reported

- AUG 22** · *WTOC (Savannah)*
Police arrest a man in a \$500,000 elder-fraud case in Chatham County.
- AUG 24** · *The San Diego Union-Tribune*
A man is sentenced for a scam that duped seniors into handing over their savings.
- AUG 8**
H.R. 4936: TRAPS Act House companion introduced (a Treasury-led payment-scams task force).
- AUG 18**
Illinois: SB 2319, the Digital Asset Kiosks Act, signed (daily caps, fee limits, refunds for defrauded new customers).
- The elder-fraud GUARD Act (S. 2544) had been introduced days earlier (Jul 30).

"Brazen" scheme: here the word marks a scam run boldly and in the open, often with direct contact such as a courier sent to the victim's door to collect cash or gold.

SEPTEMBER 2025

The FBI warns of the "Phantom Hacker" draining seniors' accounts

The FBI warned seniors of the multi-stage "Phantom Hacker" scam draining bank accounts. (Sep 2, KPEL)

The Threat

as reported

- SEP 2** · *KPEL (Louisiana)*
The FBI warns seniors of the "Phantom Hacker" scam draining bank accounts.
- SEP 2** · *WTSP (Tampa Bay)*
A Florida senior loses \$47,000 in an AI romance scam.
- SEP 3** · *KCAW (Sitka, Alaska)*
A Sitka elder loses \$40,000 in a fraud scheme.
- SEP 4** · *ABC10 (California)*
Californians reported more than \$1.7 billion in fraud losses in 2024, with seniors especially targeted.
- SEP 6** · *ABC7 New York*
An elderly Manhattan couple turns the tables on con artists trying to steal their Rolex watch.
- SEP 8** · *Newsbreak*
An elderly couple loses \$1 million to an online fraudster.
- SEP 8** · *WUSA9 (Washington, D.C.)*
After a victim lost nearly \$100,000 in a week, D.C.'s Attorney General sues Athena Bitcoin over the crypto ATMs used to scam older adults.
- SEP 16** · *WCVB (Boston)*
FBI Boston warns of gold-bar courier scams; Massachusetts victims lost \$18.6 million since 2023.
- SEP 19** · *WSLS (Roanoke)*
Virginia ranks 11th nationally; residents 60-plus reported over \$106.6 million in elder-fraud losses.
- SEP 24** · *The Sacramento Bee*
The IRS warns of tax-season scams targeting seniors online.

The Response

as reported

- SEP 5** · *WHAS11 (Louisville)*
Two are indicted in a gold-bar scam that targeted Kentucky seniors.
- SEP 12** · *The Toledo Blade*
Eight are sent to federal prison in a "Phantom Hacker" money-laundering ring.
- SEP 1**
Texas: SB 2373 takes effect, a civil action plus a graduated felony for financial exploitation using AI-generated media or phishing.
- SEP 2**
S. 841: Romance Scam Prevention Act reported and placed on the Senate calendar.
- SEP 3**
Nebraska: LB609 (crypto-kiosk fraud prevention) takes effect.
- SEP 5**
Pennsylvania: Act 35's new "digital forgery" offense (AI deepfakes and cloned voices used to defraud) takes effect.
- SEP 17**
S. 2840: Financial Exploitation Prevention Act introduced (*permits, not mandates, a delay*).
- SEP 26**
Arizona: HB 2387, the Cryptocurrency Kiosk License Fraud Prevention law (\$2,000/day new-customer cap; refunds for defrauded new customers), takes effect.

"Phantom Hacker" scam: a multi-stage ruse in which callers posing in turn as the victim's bank, a government agency, and tech support convince them their savings are unsafe and must be moved to a "protected" account the criminals control. **Gold-bar courier scam:** victims are persuaded to convert savings into gold bars or cash and hand them to a courier sent to their home.

OCTOBER 2025

An 81-year-old is swindled out of more than \$500,000

An 81-year-old woman was swindled out of more than \$500,000. (Oct 17, WCTV)

The Threat

as reported

- OCT 1** · *Lehigh Valley Press (PA)*
The state Attorney General warns seniors of a Medicare scam.
- OCT 1** · *The Record*
Seniors targeted in a global Facebook scam spreading new Android malware.
- OCT 3** · *Michigan Attorney General*
Warns residents of a smishing (scam-text) surge.
- OCT 16** · *Pendleton Times Post (Indiana)*
Officials urge seniors to be "professional skeptics" as Indiana posts the nation's second-highest senior-fraud rate, 77 complaints per 100,000.
- OCT 17** · *WCTV (Tallahassee)*
An 81-year-old woman is swindled out of more than \$500,000.
- OCT 20** · *InvestigateTV (Wisconsin)*
A Wisconsin woman is coerced for hours by callers posing as Medicare, her pharmacy, and her doctor in an elaborate benefits scam.
- OCT 25** · *NBC Palm Springs*
A Palm Springs senior loses thousands in a moving-company scam.
- OCT 28** · *AOL*
The Social Security inspector general flags a new high-pressure scam using fake U.S. Supreme Court letterhead and forged justices' signatures to frighten seniors.
- OCT 30** · *Cornelius Today (Mecklenburg County, NC)*
The county warns seniors of a jury-duty scam demanding gift cards, wire transfers, or cryptocurrency over fake failure-to-appear threats.
- OCT 31** · *Patch*
Two men scam a township senior out of more than \$10,000.

The Response

as reported

- OCT 4** · *WGN-TV (Chicago)*
Two are charged in multiple scams targeting elderly residents.
- OCT 30** · *California DFPI*
A \$675,000 consent order against a crypto-kiosk operator for exceeding the state's \$1,000 daily cap; many affected customers were over 60.
- OCT 8** · *ABC4 (Utah)*
Two men plead guilty to attempting to scam a 94-year-old.

OFF-SCOPE

No elder-fraud bill advanced. The only federal "GUARD Act" to move, S. 3062 (Oct 28), targets AI chatbots and minors, not elder fraud.

NOVEMBER 2025

500 older adults lose a combined \$40 million

More than 500 older adults lost a combined \$40 million in a single fraud scheme. (Nov 6, NBC 7 San Diego)

The Threat

as reported

- NOV 3** · *News On 6 (Oklahoma)*
Fraud losses surge as AI-powered scams target Oklahoma seniors.
- NOV 6** · *NBC 7 San Diego*
500 older adults lose a combined \$40 million in a single fraud scheme.
- NOV 10** · *Newsday (Long Island, NY)*
A Central Islip retiree, 83, is manipulated over a fake \$40,000 "deposit" and hands \$20,000 in cash to a courier.
- NOV 11** · *USA Today*
A man loses \$400,000 to scammers posing as FBI agents.
- NOV 15** · *WKRN (Nashville, TN)*
The Tennessee Bureau of Investigation warns of Bitcoin-ATM scams, citing more than \$34 million in reported losses since October 2024.
- NOV 15** · *KSBY (California)*
The FTC reports adults 60-plus are losing far more to impersonation scams; large losses jumped from \$55 million (2020) to \$445 million (2024).
- NOV 17** · *AL.com*
Suspects allegedly trick elderly victims into buying iPhones, then abandon them at Walmart.
- NOV 20** · *WOWT (Omaha)*
A senior couple loses \$20,000 in a triple scam targeting veterans.
- NOV 25** · *WJAR (Fall River, MA)*
A couple, 74 and 72, lose nearly their entire life savings after buying \$7,000 in Apple gift cards on a scammer's orders.
- NOV 28** · *Finger Lakes Daily News*
A county warns seniors of holiday scams on the rise.

The Response

as reported

- NOV 6** · *FOX 5 San Diego*
22 people are charged in an FBI case targeting over 500 seniors.
- NOV 19** · *U.S. DOJ*
A man is convicted in federal court of defrauding the elderly.
- NOV 4**
Grand Island, NE: Ordinance No. 10051 (kiosk fraud-warning signage) approved by the City Council.
- NOV 4**
H.R. 2478 (Financial Exploitation Prevention Act, House companion) placed on the Union Calendar.

Bitcoin-ATM (crypto-kiosk) scam: victims are directed to feed cash into a cryptocurrency ATM, which converts it to crypto and sends it instantly, and often irreversibly, to a digital wallet the scammer controls.

DECEMBER 2025

A \$26 million elder wire-fraud indictment

Residents of two states were indicted in a \$26 million elder wire-fraud scheme. (Dec 5, U.S. DOJ)

The Threat

as reported

- DEC 1** • *KCUR (Kansas City)*
Residents lose millions to a new Bitcoin-ATM scam.
- DEC 1** • *FTC*
The FTC publishes its annual *Protecting Older Consumers* report: Americans 60 and older lost \$2.4 billion to fraud in 2024.
- DEC 5** • *WFAA (Dallas)*
A Fort Worth woman loses nearly \$600,000 in an FBI-impersonation scam.
- DEC 6** • *WNEM (Michigan)*
"Ho-ho-hold onto your money": officials warn of holiday-season scams.
- DEC 9** • *We-Ha (West Hartford, CT)*
A new "virtual casting call" scam texts seniors fake audition offers, then pressures them to pay upfront.
- DEC 11** • *ABC15 (Arizona)*
Arizona senior fraud reports jump more than 20%, with victims losing nearly \$67 million in 2025, the FTC reports.
- DEC 17** • *FOX 2 (St. Louis)*
More than \$1 million in gold is stolen from an older couple.
- DEC 18** • *KSAT (San Antonio)*
Police record more than 330 crimes against seniors in 2025 and say imposter fraud leads, with many cases unreported.
- DEC 20** • *AOL*
Complaints about Medicare scam calls jump 40% as fraudsters use dark-web personal data to sound convincing.
- DEC 21** • *Forbes*
An older woman loses \$700,000; the case raises questions about whether the warning signs were caught in time.

The Response

as reported

- DEC 5** • *U.S. DOJ*
Residents of two states are indicted in a \$26 million elder wire-fraud scheme.
- DEC 18** • *WAND-TV (Illinois)*
A man is sentenced to 12 years for scamming an 89-year-old.
- DEC 7** • *South Florida Sun Sentinel*
Florida launches "Operation Senior Shield": free scam alerts plus statewide law-enforcement coordination.
- DEC 4**
S. 3355 / H.R. 6425: National Strategy for Combating Scams Act introduced.
- DEC 8**
S. 2950: SCAM (Scam Compound Accountability and Mobilization) Act passes the Senate; awaits House action.
- DEC 16**
S. 3495: Artificial Intelligence Scam Prevention Act introduced (AI voice and image replication to defraud; FTC enforcement).

JANUARY 2026

A suburban senior loses \$788,000

A senior in Palos Hills, Illinois lost \$788,000 in a high-value scam. (Jan 18, Chicago Tribune)

The Threat

as reported

- JAN 2** · *Yahoo Finance*
Bitcoin ATMs described as "\$333 million fraud machines" targeting seniors.
- JAN 2** · *WVNS (West Virginia)*
State Homeland Security officials warn seniors of a new tactic: fake government websites built to harvest login credentials.
- JAN 3** · *Galveston County Daily News (Texas)*
Two Friendswood seniors lose more than \$530,000 after scammers convince them to convert savings into gold for local pickup.
- JAN 13** · *CBS News Bay Area*
Police recover money stolen from an elderly Pleasant Hill resident.
- JAN 16** · *The Morning Call (Allentown)*
A thief takes \$500,000 in gold and \$90,000 in cash from a senior.
- JAN 18** · *Chicago Tribune*
\$788,000 is lost in Palos Hills in a second high-value suburban scam.
- JAN 20** · *Daily Herald (Illinois)*
Seniors urged to watch for romance scams ahead of Valentine's Day.
- JAN 21** · *JoCo Report (Smithfield, North Carolina)*
A Smithfield couple in their early 70s lose \$62,477 to callers posing as Wells Fargo and FBI fraud investigators.
- JAN 31** · *Classic City News (Athens, Georgia)*
An Athens woman, 77, wires \$10,000 to a caller posing as Apple Pay and a federal officer.

The Response

as reported

- JAN 7** · *WLBT (Mississippi)*
An indictment accuses a man of defrauding Mississippi seniors.
- JAN 14** · *U.S. DOJ*
A woman is sentenced for defrauding victims across Missouri and Kansas.
- JAN 7**
New Hampshire: SB 482 (crypto-kiosk consumer protections) introduced.
- JAN 21**
Washington: ESB 5280 passes the Senate, but not the House.

FEBRUARY 2026

Texas seniors lost \$20 million to romance scams

The FBI said Texas seniors lost \$20 million to romance scams. (Feb 13, KSFA)

The Threat

as reported

- FEB 3** · *Portland Press Herald (Maine)*
A Maine couple scammed out of \$1.3 million sue their financial adviser.
- FEB 5** · *SavingAdvice*
New banking-verification rules, applied inconsistently, are reported to delay some seniors' access to their own funds.
- FEB 6** · *North Penn Now (Pennsylvania)*
State police warn of a bank-investigator scam in which couriers (often rideshare drivers) are dispatched to seniors' homes to collect credit cards.
- FEB 7** · *Loudoun Times (Virginia)*
Local police say scams are costly, pervasive, and preventable.
- FEB 13** · *WECT (North Carolina)*
Romance scams target the elderly ahead of Valentine's Day.
- FEB 13** · *KSFA (Texas)*
The FBI says Texas seniors lost \$20 million to romance scams.
- FEB 14** · *ABC7 Chicago (Illinois)*
A sextortion alert: scammers use AI to fake nude images, then demand payment; one woman refused to pay \$3,000 in crypto.
- FEB 17** · *New Santa Ana (California)*
A scammer steals \$40,000 from an Irvine resident.
- FEB 24** · *Park Rapids Enterprise (Minnesota)*
A Nevis woman, 73, loses her life savings after a caller impersonating PayPal walks her through a bank transfer.
- FEB 28** · *Berkeleyside (California)*
Police warn of an aggressive door-to-door roofing scam that damages roofs, then demands cash, with victims losing \$10,000 to \$450,000.

The Response

as reported

- FEB 25** · *The Gazette (Cedar Rapids)*
A man is charged with robbery in a phone scam targeting a senior.
- FEB 10** · *Cleveland 19*
A former bank employee is found guilty in a \$2 million fraud scheme.
- FEB 3**
Colorado: HB26-1110 (ASSET Act) introduced (bank-intervention model).
- FEB 5**
S. 2544: GUARD Act advances from Senate Judiciary (unanimous).
- FEB 12**
H.R. 7548: SCAM (Safeguarding Consumers from Advertising Misconduct) Act introduced in the House (Senate companion S. 3774 introduced 2026).

MARCH 2026

A Florida woman nearly loses \$1.75 million to an AI scam

A Ruskin woman nearly lost \$1.75 million to a sophisticated AI scam. (Mar 20, WTSP)

The Threat

as reported

- MAR 1** • *Silver City Daily Press (NM)*
A Grant County sheriff warns seniors of online and phone scams; one resident lost \$9,000 to a fake online gold-investment trading group ("CMC Markets").
- MAR 2** • *Cleveland.com*
Scam campaigns increasingly target older Ohioans.
- MAR 5** • *Middletown Press (CT)*
Gold-bar scam suspects stole nearly \$500,000 from a Fairfield senior.
- MAR 6** • *Yahoo Finance*
A man allegedly steals a 71-year-old's home and about \$300,000 through power-of-attorney fraud.
- MAR 19** • *The Newcastle Pacer (Oklahoma)*
The state securities regulator warns that scammers are draining retirement-community seniors through fake bank calls.
- MAR 20** • *WTSP (Tampa Bay)*
A Ruskin woman nearly loses \$1.75 million to a sophisticated AI scam.
- MAR 21** • *Buffalo Bulletin (Wyoming)*
Wyomingites lost \$43 million to scammers in 2024.
- MAR 23** • *ROCK 92.9 (Massachusetts)*
Crypto-ATM scams hit Massachusetts seniors; one Waltham wave drained \$75,000 from more than 20 residents.
- MAR 25** • *6abc (New Jersey)*
Washington Township police warn of a brazen scam: a fake bank caller sent a courier to a senior's home for cash.
- MAR 30** • *MOAA*
The North Carolina Department of Justice warns of a fake "Veteran Savings Program" postcard dangling \$185 a month to retirees.

The Response

as reported

- MAR 5** • *FOX 26 Houston*
Six are arrested in a \$2.8M Texas "gold bar" scam targeting the elderly.
- MAR 16** • *AZ Family (Phoenix)*
A man is sentenced for preying on elderly victims in a fraud scheme.
- MAR 11** • *Arizona PBS, "Arizona Horizon"*
Brian Watson, a retired 28-year IRS special agent turned senior fraud educator, discusses expanding fraud-prevention outreach for older Arizonans as crypto-ATM scams rise statewide.
- MAR 4**
S. 3982 / H.R. 7786: AI Fraud Accountability Act introduced; it would make AI digital impersonation a standalone federal crime.
- MAR 6-11**
Wyoming (HB0075), Indiana (HEA 1116), and South Dakota (SB 98) are all signed into law, three states, three rulebooks.
- MAR 9 / 26**
Colorado (HB26-1110) passes the House 44-18; New Hampshire (SB 482) passes the Senate.

APRIL 2026

A \$27 million elder-fraud guilty plea

A man featured in a viral video pleaded guilty to a \$27 million elder fraud. (Apr 9, KTVU)

The Threat

as reported

- APR 1** • *Journal of Accountancy*
Elder fraud rises as scammers deploy AI, analysts report.
- APR 6** • *Asbury Park Press (NJ)*
The Social Security Administration warns retirees of a new imposter-email scam.
- APR 6** • *MoneyWise*
A man loses \$1 million, then is targeted again by fake "recovery" agents.
- APR 8** • *Hoodline (San Diego)*
A San Diego senior loses her life savings in a multimillion-dollar fraud.
- APR 8** • *Central Nebraska Today*
A Grand Island man, 82, reports losing \$9,000 in a phone scam now under theft-by-deception investigation.
- APR 9** • *The Baltimore Banner*
Once scammed, Montgomery County women now work to prevent it.
- APR 15** • *FOX 35 Orlando*
Florida's AG reports \$5.4M stolen in a crypto-romance-turned-investment scam.
- APR 15** • *KING 5 (Washington)*
An Olympia-area woman in her 70s loses more than \$15,000 to a fake jury-duty threat funneled through a crypto kiosk.
- APR 28** • *Honolulu Star-Advertiser (Hawaii)*
Hawaii kupuna over 60 lost more than \$55 million to online scams last year, the FBI reports, a 65% jump.
- APR 30** • *FOX56 (Pennsylvania)*
The state Attorney General warns seniors after Pennsylvanians reported \$76 million in scam losses last year.

The Response

as reported

- APR 15** • *News 12 Westchester*
Two men are charged after trying to collect \$25,000 cash from a 75-year-old in a bank-impersonation courier scheme (foiled; no money lost).
- APR 9** • *KTVU (Bay Area)*
A man from a viral video pleads guilty to a \$27M elder fraud.
- APR 9** • *FBI/CNET*
The FBI releases its 2025 IC3 report: crypto scams and senior fraud drive a record \$21 billion in cyber-theft losses for the year.
- APR 8-13**
Wisconsin (Act 226) *regulates*, Virginia (Ch. 655) *licenses*, Tennessee (Pub. Ch. 766) *bans*, three signed within a week.
- APR 20-23**
Colorado (HB26-1110) passes the Senate 34-0; New Hampshire (SB 482) passes the House 214-140.

MAY 2026

A man pleads guilty in a \$4.8 million scam

A man pleaded guilty in a \$4.8 million scam that struck local victims. (May 8, WFMJ)

The Threat

as reported

- MAY 1** • *MLive (Michigan)*
A Troy woman, 80, loses money after being told her son was in danger.
- MAY 2** • *SavingAdvice*
A Medicare "urinary catheter" billing scam is reported to be costing seniors.
- MAY 6** • *NBC 7 San Diego (California)*
A county DA warns of a tactic shift to in-person cash couriers as region seniors lost \$140 million to scams in 2025.
- MAY 6** • *WAFF (Huntsville, Alabama)*
New BBB data shows adults 55 and older now make up about 43% of North Alabama scam reports, up roughly 10% since 2023.
- MAY 8** • *Click2Houston*
A Houston woman scammed out of \$90,000 shares a warning for seniors.
- MAY 9** • *Yahoo Finance*
A recovery-fraud alert: scammers who stole \$1M from an older man return for more.
- MAY 13** • *Mashable*
A watchdog reports Medicare scam ads (fake "free benefits" and AI celebrity deepfakes) targeting seniors 65+ are concentrated in Texas and Florida.
- MAY 14** • *PLANADVISER (FINRA Annual Conference)*
Regulators describe a senior client who nearly wired \$500,000 from his retirement account to an online romance scammer.
- MAY 16** • *WHNT (Alabama)*
New data maps where in the U.S. seniors are most often scammed.

The Response

as reported

- MAY 13** • *KTLA (Los Angeles)*
Police interrupt a Southern California elder-scam operation.
- MAY 8** • *WFMJ (Youngstown)*
A man pleads guilty in a \$4.8 million scam that hit local victims.
- MAY 15** • *FBI*
Marks National Senior Fraud Awareness Day, renewing its "scammers target older adults" warning.
- MAY 5**
Minnesota: SF 3868 signed, the third statewide crypto-kiosk ban (after Indiana and Tennessee), effective August 1.
- MAY 20**
Alaska: SB 249 clears both chambers (Senate concurs in House amendments).
- MAY 26**
Colorado: HB26-1110 (ASSET Act, bank-intervention model) signed into law by Gov. Polis.

AUG 2025

SEP

OCT

NOV

DEC

JAN

FEB

MAR

APR 2026
MAY

TEN MONTHS, ONE RECORD



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Legislative statuses are point-in-time snapshots verified as of June 6, 2026, and may change; verify current status before relying on them. News items are presented as reported by the cited outlet; individuals are anonymized.

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