

I've Been Had!

PART ONE: Getting Scammed

SENIOR FRAUD IS RAMPANT: 6 THINGS TO DO (AND THOSE NOT TO DO)

We think fraud and identity theft won't happen to us—but think again. These days the scammers and fraudsters are so sophisticated that they easily bypass our defenses, leaving us vulnerable to the trickster's ploys.

According to the agent who helped me with my situation at the Elder Fraud Hotline, most come in two varieties: those that scare and intimidate you into compliance and those who seem so kind and professional you can't help but trust them.

That is what happened to me. Annoyed at receiving an email supposedly from PayPal for a \$722.86 purchase I did not make, I called the customer service number provided. A man named John answered the phone and said, "Oh, we've been getting so many calls like this. I'm going to transfer you to our Security Department and they will resolve your problem." Another nice sounding man, Mark Robinson, said this was his job and he would be happy to help me. As an added security measure, he gave me his phone number, then hung up so I could call back to verify his role. The number rang to "PayPal security," leading me to trust him when he asked me to give him my personal information, even though we are always told not to do that. What he found, he told me, was worse than one false transaction. "You have seven hackers on your account from New Zealand, Thailand, and Pakistan. It will take me a while because I am dealing with 138 cases like this, but I will get to the root cause and fix your account. At the end, I will send you an email detailing every transaction that I fixed and return your account to normal."

Maybe you think you wouldn't fall for this, and I ask myself all the time why I did: I liked the idea of getting to the "root cause" and, as he recommended, avoiding the inconvenience of the bank closing my accounts if I called them. I looked forward to Mark's daily calls to "check activity" on my laptop. When my scanner didn't work, he fixed it remotely and said I could cancel my HP Support monthly charge because I could just call his same number when I needed technical assistance. At a deeper level, perhaps I was more lonely than I realized. My life

partner of thirty years had recently and unexpectedly died of cancer, and here I was a grieving 72-year-old woman living alone, not having his love and support as I navigated my worsening blindness. Pause. Yes, I was grieving and Mark knew how to play me like a fiddle.

At the end of each call, I followed Mark's protocol to the letter: always ask for his password when he called, do not check my online bank accounts (because that is how hackers can gain access), do not answer fraud alert messages (because this would interfere with his investigation), and do not tell anyone about this (as it would jeopardize his work on my behalf). As we know, hindsight is 20/20—if only I hadn't fallen for his "rules!"

The Nightmare Begins

The cruelest irony is that by following his instructions to protect myself, I made my worst nightmare come true. As the days extended to weeks, I began to grow impatient. Mark assured me, "I easily got rid of the first two hackers. Now I've gotten rid of five, only two more to go." He promised he was collaborating with my bank, even having one of their (supposed) security agents call me to verify my account balances and give me his phone number if I had any questions. "Alex" said they needed to observe the activity in my account for five more days, then five more days, and that they would be done for sure by August 24. Because I needed to pay some bills, Mark actually arranged a balance transfer to another of my accounts—the one not affected by all this, furthering my trust in him. Believable, right?

Still, this process was taking a long time and I wanted my autonomy back. When August 24 came and went he said, "I promise 1000%, you will have your access back on Monday, August 29. I remember when he didn't say "100%," something felt queasy in the pit of my stomach. Of course, you can guess what happened. I called him early that Monday, but he didn't answer his phone or text as usual. I called all day, no result, no email, no nothing. The phone just rang, and rang, and rang.

Finally, on Tuesday morning after one last desperate call, I went ahead and looked at my online accounts. To my horror, my checking account had \$138.85, my savings had nothing, and it became clear that beginning July 12, the very first day of the process to "save me," whoever Mark actually was had been robbing me

and lying to me. The fraudster had taken cash advances on my credit cards, then made numerous withdrawals through Zelle of about \$1,000 each, and others through PayPal for even more. I was so sick, I couldn't really read my bank statements. Hands shaking, heart pounding, I broke out in hives as I spent the entire day making phone calls to do damage control. I called PayPal first, where the saga began, to see if they knew "Mark Robinson," but they couldn't check because, get this, I no longer had an account—he had taken it over. I called every credit card and bank account to report the fraud, until, as Mark had said they would, they closed all my accounts. I had turned a hangnail of inconvenience into an earthquake of disruption.

Beginning the Process of Fraud Recovery

I was a wreck. I was emotionally triggered, traumatized, and beating myself up for being such a fool. The phone rang and I jumped. I yelled at the smallest thing—when I couldn't open a jar or dropped something on the floor. Having always been proud of how responsible I was financially, living within my means, paying bills on time and in full, I was now liable for over \$175,000 of fraudulent charges.

Overwhelmed with shame, I called my best friend to admit my ruinous mistake. A therapist, she said many of her sophisticated patients had endured the same kind of assault and assured me it wasn't my fault. That made me feel a bit better but didn't really help, as it was still my responsibility. Recognizing I had no money to live on, she and her husband kindly sent me a wire transfer loan to get me through until I could recover my funds. Her husband, a lawyer in a field related to fraud, suggested I make a chart and keep detailed notes on every person I contacted about the issue: phone number, time of call, name of each bank representative, and comments. Establishing this chronological record was the most valuable piece of advice I received, because as the process of recovery extended from days to weeks to months, it would have been easy to forget who had said what and when. Also, it was a way to temper my anxiety because I always had something to do.

Next I told a few other trusted friends. They went to work sending me links and resources to seek out. Again, grateful to have something to engage my mind, which was mostly overtaken with heightened emotions and fears of catastrophe, I did what I do best—took notes and made lists. The advice was pretty consistent:

report the fraud with the Federal Trade Commission, notify Social Security, contact all three credit bureaus to place fraud alerts and credit freezes, and dispute the charges with the banks and credit card providers. I hired someone to get my computer professionally checked for viruses and malware and changed all relevant passwords. Because I was too nervous to fill out reports online, a case manager took meticulous notes over the phone and the same day wrote a seven-page report referred to as IC3 (Internet Crime Complaint Center), which she sent to the FBI and Secret Service and which I later used to dispute charges made to my bank and credit card accounts. A special agent I contacted at Homeland Security conducted a criminal investigation and encouraged me to file a civil case.

Making an Inner Shift

During this time, I felt that I had ruined my life and was falling down a dark hole. The friend who had gotten me through my grief over my husband's death now took to calling me every morning to see how I was and keep me from drowning. I relished and appreciated these daily calls, and they made me realize the extent to which the fraudster had taken advantage of my loneliness. I had to admit, and so do you, we are all vulnerable. I have a PhD, have read about sociopaths, and learned to deal with bullies at work. And yet, I got seduced.

As I tried to figure out what to do, I took a hard look at my modest lifestyle and wondered where I might cut back further if I had to. As part of that exercise, I decided to look at a postage-stamp-sized bungalow, notably cheaper than the house I was renting, to see if it would be a suitable place to move to. But once I saw how tiny, inaccessible, and unsafe it was, something in me snapped. I came home and said to myself, "I'm NOT going to let this ruin my life."

I kept repeating to myself, borrowing the famous line from the 1976 film, *Network*: "I'm mad as hell and I'm not going to take it anymore." Now on the warpath, I found the strength to look in detail at my bank statements. It took a week for my non-logical and numerically challenged brain to write up step by step, item by item, the whole scenario. As the Consumer Finance Protection Bureau (CFPB) advised on their website, I organized all my data and documents by what happened, what I thought would be a fair resolution, and what I did to try to resolve it.

I then sent my report and attachments to my extremely smart and generous team. One, a finance expert, gave me the concepts and language that would be persuasive to the bank. My lawyer friend helped tighten the organization of the document, add details, and delete anything extraneous. I sent a copy to the CEO of the bank, the Dispute Center, and the CFPB. Surely one of the entities would get the bank's attention.

Two days later, the executive review unit at the bank wrote that they would be investigating my formal complaint. The following day, a member of the senior team called and said she would be the point person and I could call if I had questions or additional information. Finally, there appeared to be hope that financially I'd be made whole (a phrase I had never heard before, but I liked the notion of wholeness from all my self-help development). They promised a decision by October 29, two weeks away.

I decided to start to write this article while awaiting the outcome so I could chronicle all this in real time and stay close to the emotions that others going through a similar ordeal will be feeling.

Lessons Learned

- 1. Perspective.** Most of all, try to forgive yourself for being in this mess. You can't turn back the clock; it happened and *what ifs* and *if onlys* won't change a thing. Bottom line: you are not the criminal, you are the victim.
- 2. Survival.** If this happens to you, first you must use all your best habits to cope. That means:
 - a.** Meditate, pray, exercise, listen to music, walk in the woods—whatever usually brings you the most peace and pleasure. You'll need every possible antidote you can find to the feelings of dislocation and devastation that will be washing over you.
 - b.** Eat on a regular schedule and keep your nutrition as healthy as possible. You will need as much stamina as you can muster to get through.
 - c.** Tempting though it may be, try not to numb yourself with alcohol or drugs; you're going to need to be as sharp as you can be to defend yourself effectively. On the other hand, I highly recommend bingeing

on Netflix or something similar, especially at night, to distract and calm yourself.

- 3. Support.** Put together a team that is willing to help you each step of the way, without judgment. If you're fortunate, as I have been, that can mean advice and guidance ranging from how to write a formal complaint to strategizing how to appeal if your disputed charges are denied. You cannot afford to be too proud to accept any and all help that is offered.
- 4. Caution.** On a practical level, always carefully read incoming emails that appear to demand immediate attention, for instance to rectify a problem, especially one you didn't know you had. Then press the pause button in your sense of urgency to respond. Forward the email to a trusted friend for their more objective reading to be sure it is legitimate.
- 5. Stay organized.** Make the chronological chart described above. Then place letters you receive from each agency—bank, credit card, credit bureau, Social Security, etc.—in a separate folder for easy access and documentation.
- 6. Be smart.** There is no fairy godmother to protect us from bad things happening to good people. Trust yourself; be wary of help from strangers that seems too good to be true. Learn from my experience and don't let it happen to you.

PART TWO: Advocating for Yourself

FIGHTING YOUR CASE AS ONLY YOU CAN AND MUST

Become a Pit Bull

I had a choice: to control what I could or give up all pretense of control and just wait and stew. I decided to channel my anxiety, anger, and frustration into documenting and resolving my case. In the past, I would use prosecuting-attorney-type energy to ask myself why I did certain things and blame myself for bad outcomes. This time, to be a survivor, I had to become an attorney who would defend me and document the best case possible.

Finally, I had to face the facts. I printed out bank statements starting one month prior to the fraud and then carefully examined each fraudulent item. As letters came from the bank, credit bureaus, and PayPal, I read them, filed them for easy reference, and made my own charts integrating amounts, responses, and my questions.

I followed up on phone calls to the credit card companies that were refusing to honor my report of fraud and disputed charges. Be prepared for this seemingly endless uphill battle. Fighting the fraud became like a part-time job where I daily kept track of every action I took and the responses I received. By doing so, I was able to write in my formal complaint that, unbelievably, the bank had given me thirty separate phone numbers and over fifty individual representatives to speak with. Obviously, my case hadn't been coordinated and there had been no one to address my concerns until I finally got the attention of the CEO.

I had a different experience with Cameron, the executive assigned to the retail part of the bank. He said that the checking/savings departments were run separately from and parallel to the credit card side. Since I had worked as a consultant to medical centers where departments were "siloeed," I asked him to explain why they weren't trying to integrate them. He didn't have an answer, but I felt listened to and respected. Then I shared that I didn't want to be punished twice: once by the original criminal behavior and a second time by the bank if they refused to fix the damage. It was like getting raped and then being treated like it's the woman's fault and receiving no justice. Unfortunately, he said there

was nothing he could do and then dropped the bomb—my case was closed. I hadn't actually been heard, only placated.

Every conversation I had with the other executive, a woman, assigned to oversee the credit card dispute was like a broken record: "Because your name was on both the credit cards on which the advances were taken and the checking account to which the balance transfers were made, you're liable." Never mind that I had been a responsible customer since 1997 and in those twenty-five years had never once conducted these types of transactions. She refused to look at my history or my evidence of fraud. I wanted to strangle her. Somehow, though, my insistence and exasperation made her reveal a piece of information that was potentially valuable to my case.

I found a chink in the corporate armor. It turned out the two sides of the bank were not actually unrelated. When I told her that the checking side had reimbursed me for the fraudulent Zelle and PayPal charges, the executive said that if so, then the retail side had effectively acknowledged the fraud and could therefore reimburse my credit accounts. I immediately called the executive office and said I had new information and wanted a new case. Cameron called to apologize for not having explained things well and said he would reopen my case and do everything he could to escalate and resolve it. At last, real progress.

Obviously, the details of your case will be unique to your situation. However, the need for you to take control and do whatever you can to advocate for yourself will be the same. If you have lost your life savings, you won't be able to afford to pay the legal fees of an attorney who specializes in this area. You must consult with everyone you can to gather free advice, resources, and assistance. This reaching out is essential and critical, not only to influence a successful outcome, but also for your emotional well-being.

Go Deep Into Your Psyche

I was so anxious about what the bank would decide that I awoke in the middle of the night from a dream. I immediately wrote down the wisdom I heard: "I will no longer attract punishment. The fraud really happened and getting all my money back is only fair. I deserve to be, and will be, victorious and triumphant. I will be made financially whole. And so it is." I said this upon awakening in the morning

and made sure to repeat it every day and evening. It quieted my scared part and it affirmed what my adult self believed.

Still nervous, I decided to pick a Rune stone for a symbolic message. It was Strength and the explanation said I was coming to the end of a phase and the beginning of a new one. This was true: The copyediting process for my soon to be published book was almost finished, I had completed a thirteen-month thanatology program to study death and become a grief support counselor, and the fraud investigation was nearing the end. Still, I felt vulnerable and too afraid to use my trusty motto, “Hope for the best, plan for the worst.”

The very next day, five days since my night time affirmation, I had taken a break from writing and was sitting on the terrace resting, feeling sad and worried, with my two kitties on my lap for comfort. The phone rang and in that transitional space, I got “the call.”

The Verdict

Of course I was reminded that the call was being recorded. Cameron said in an even tone, “They determined that the credit card and bank card transactions were fraudulent. The bank will restore the money taken from your accounts. There are three separate departments to handle the fees and interest. If you don’t have everything processed within two more weeks, call me.” Even though he was formally closing my case, if there was a problem I understood that I could direct the case back to him.

And so it is.

I was stunned.

I had gotten the result I worked so hard for, yet I could hardly believe it.

Getting off the phone, I wept. Not huge sobs, but tears of gratitude and tenderness for my aching heart. Part of me was still expecting the worst and knew, unless I went to the media to make a very public and ugly case to warn others of this bank’s failure to take responsibility, there was no other recourse. I had gone to the highest level, twice, and had to accept their verdict.

I let myself try to take in this new truth. Once done pacing and crying, I wrote to my team and all the people who had supported me during this ordeal. Writing to

them helped the reality sink in, but I didn't feel like parading around the house with fist bumps. I just wished my deceased husband was there to hug me. I poured some wine into a champagne glass and drank a toast to the universe and to acknowledge that all my hard work had paid off. I went to bed early, looking forward to finally sleeping through the night.

Unfortunately, Not Done Yet

My lawyer friend on the team had warned me not to be in a hurry to be done. He cautioned that the banks would drag things out and make me fight for what was right. I of course kept thinking, "Now I'm done. It's just a matter of time."

Then I got a letter from another bank where I had also had a credit card for twenty-five years with a pristine credit rating and history. They used the same logic as the other bank saying: since my same name was on both the credit card and checking account, the transfers were valid. Their job was to make the balance transfers and that deed was done. Therefore, they were taking back my provisional credit and I would need to pay the \$17,000 balance transfer plus fees and interests. In a rage, but now well informed from my fight to date with the other bank, I knew how to fight back. I called the credit bureau Equifax, where the fraud agent said to fax the bank my Federal Trade Commission report where I had evidence of identity theft. Then, in the middle of the night I remembered another tack and sent a formal complaint through the Consumer Finance Protection Bureau's website.

Twelve hours later I got an email and personal call from the bank's office of the president. I asked them what they would consider evidence of fraud, since all my other letters and reports to them obviously had failed to persuade them. He said he would require documentation on the other bank's letterhead saying they had acknowledged the fraud, closed my affected accounts, and reimbursed me for all the fraudulent activity.

Ugh, I was left waiting for Cameron to call back and reimburse my accounts as promised. And I needed him to send the letter of evidence to me immediately. Didn't happen.

My advice to you at this point: Of course, we have no control over another party's policies or timeframes. But it is better to stay angry and energized than become

fearful and defeated. Balancing anger with patience is hard, but once you've mastered this skill, you can make just about anything happen.

PART THREE: Healing

THE END IS JUST THE BEGINNING, YOUR EMOTIONS COUNT TOO

Dazed

I don't even remember now why I was mindlessly looking on the internet about fraud, but I found an article on a website by Cathy Wilson titled, *The Emotional Impact of Fraud and Scams*. As I read it, I felt she was holding my hand and walking me through the minefield I was traversing. I realized just getting the verdict wasn't the end of this nightmare. I had to admit I'd been traumatized and needed to heal further.

As a recent widow, I know about grieving and that it takes as long as it takes. Personal growth has been a dominant thread throughout my life and I can rely on my self-care habits and use of a wide range of tools and resources to connect my thoughts with my emotions. I am no stranger to therapy and thrive with the support and insights of wise guides advising me to keep taking action. Still, this situation took all my skills and resources, and even as I was being made whole, I still felt empty inside.

Getting Clues

One line jumped out at me in Cathy's article and made me feel I was doing the work of healing, but I realized from her I would need to do even more. Being someone who beats myself up when I make mistakes and don't listen to what I call My Deepest Wisest Self, I found her sentence explained succinctly what I had fallen for: "...the scammer presents an easy way to get something we want very badly, or a way to avoid something we are very afraid of." As I said in Part One, I badly *wanted* to get to the root cause of a supposed fraudulent charge, and I wanted to *avoid* the terrifying thought that there were hackers messing with my accounts.

I decided to read Cathy's book, *The Emotional Impact of Being Scammed and How to Recover*. Several of her healing activities appealed to me, and I pursued them. One was to write a letter to the fraudster, then burn it. I needed to express all that I felt—the betrayal, the hurt, the mess he made—and get out of my system what I thought of him and what he did to me, so effortlessly and without remorse. I needed to release my anger and then let it go. I would not stay stuck.

Instead, I needed to face what happened, feel my feelings, and then focus on creating a better, safer future for myself.

I wrote this article in the hopes of “Paying it Forward.” As a grief counselor, I am ready and willing to add to my private practice support for others who have been scammed, especially the elderly who have suffered financially and need help to advocate for themselves and heal. As Cathy says, “Healing is the best revenge.” I am practicing her other useful phrases:

“Care, but don’t carry.” “Observe, but do not absorb.” “Do I want to allow this into my life, or don’t I?”

Cathy also lists questions to challenge assumptions about the validity of information, how conclusions are reached, and how to focus on evidence based on reality and not imagined possibilities. Luckily, I knew to ignore another email, similar the original PayPal scam, requesting I call a customer service number for a service I never ordered. I am curtailing my impulse to handle things hastily by first asking if the information appears valid and true. One technique to detect scam emails is to examine the actual email address from which they are sent.

Scammers can make it appear that emails are from entities such PayPal or your bank, but if you inspect the sender’s actual address, you will almost always find gobbledygook. Other tipoffs are misspelled words, poor grammar, and fuzzy logos. Finally, real emails from financial companies will usually have your name and partial account information included. If the email you receive is generic, it is almost surely a scam.

What I’m Learning

Finally, I am coming to terms with how I have changed as a result of this experience. For every negative thing that happens to us, there is always a nugget of growth as a benefit. Now I know to slow down before trusting my hasty judgment. If my husband had been here at the time, he would have said, “Who are you talking to? Hang up!” But he is not here, so not only do I need to pause when getting unsolicited emails or talking to strangers, I also need to ask for help from trusted friends to discern what is true and what are reasonable options. It is humbling to admit I can’t be as independent as I once thought I was.

At the same time, I am so proud of myself for fighting for my financial recovery. I didn't realize I could advocate for myself so fiercely. I am stronger than I ever thought. Yet I am also still vulnerable—as we all are—to this ever-expanding world of scams and frauds. I have learned more than I ever wanted to about this topic, and I plan to continue so that I can prevent anything worse from happening.

Postscript

As they say, “it ain't over 'til it's over.” Since I received the promised documentation from my first bank too late to influence the bank transfer dispute at my second bank, I was still in a pickle. A friend of a friend had a criminal lawyer write to me and offer his help. His father had been scammed and, he believed in pro bono work, which he was offering. When I protested and said I felt guilty accepting his expertise, this beautiful soul said, “As I tell my students, having a law degree is a privilege and we need to give back.”

My other lawyer friend had always told me to be patient, but little did I know I was being stretched to my max. Between learning the civil law involved in my case and struggling with long COVID, my pro bono attorney took almost six more months to fully understand my situation and handle it. What had me confused was that I still owed money on my credit cards for all the fraudulent cash advances. He helped me understand that the fraudster had put this money, which I effectively borrowed, into my bank accounts, then stolen it from me through a series of transfers. Now that the banks were putting the fraudulently transferred money back into my accounts, I had to use it to pay back the card companies. Making those payments felt wrong emotionally, but logically I *was* being made whole. All of this was meticulously documented in legal settlement agreements, which the bank, my attorney, and I all signed. Done!

Why is this significant? Because if any of you feel ashamed for not understanding the ins and outs of calculations and how banks work, you are not alone. No one—not any of the executives at the highest offices of the two banks—explained to me what this lawyer, my hero, did. Finally, I understood that while fraudulent balance transfers to pay off someone else's card are reimbursable, fraudulent cash advances are not when you actually receive the money in your account.

Now, one year from start to finish, I can store away all my many files, no longer active or reminding me of the frustration, false hope, and toxicity that had upended my life. I know much more about being safe and using boundaries than ever before. All this experience is available to me to share, compassionately, with others who have suffered financial and emotional non-death loss. For this resilience and peace, I am grateful.