

The Fraud Prevention NEWSLETTER

ISSUE 1 / WINTER, 2023

Welcome!

An Introduction to Fraud Aware

Fraud Aware was formed by a group of concerned Amish and Mennonite brethren who observed the consequences of illegal money pools and other frauds. Millions of dollars have been lost over the past several years, prison sentences have been served by several individuals, and many people have been negatively affected.

Fraud Aware's goal is to educate our communities in identifying and preventing fraud thereby reducing fraud loss and enhancing our testimony in the world. We invite your suggestions on effective ways to work together to reduce fraud.

Fraud Aware is a conservative Anabaptist 501(c)(3) organization



Understanding Gift Card Fraud

Gift card scams start with a call, text, or email. Scammers will say almost anything to get you to buy gift cards — like Walmart, Target, CVS, or Walgreens cards — and hand over the card number and PIN codes. Here are some common tactics scammers use in gift card scams:

#1. Scammers will say it's urgent. They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Remember, these

people are seeking to get an emotional response. Don't pay. It's a scam.

#2. Scammers will tell you which gift card to buy (and where). They might say to put money on a gift card. They might send you to a specific store — often Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. It's a scam.

continued inside



Fraud AWARE

Fraud Aware, P.O. Box 34, Ephrata, PA 17522 **Phone or Text:** (717) 740-2790
Fax: (717) 222-5266 **Email:** info@FraudAware.us **Web:** www.FraudAware.us

"Moreover it is required in stewards, that a man be found faithful" — 1 Corinthians 4:2

Understanding Gift Card Fraud (cont.)

#3. Scammers will ask you for the gift card number and PIN. The card number and PIN on the back of the

Gift Cards are for Gifts, NOT Payments!

card let the scammer get the money you loaded onto the card — even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam.

Remember: Only scammers will tell you to buy a gift card, like a Walmart or Amazon Card, and give them the numbers off the back of the card. No matter what they say, that's a scam. No real business or government agency will ever tell you to buy a gift card to pay them. Do not follow their direction to not talk to anyone about it; always ask advice of family or friends. Always keep a copy of your gift card and store receipt.



a 501(c)(3) organization

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Old Order Amish

There are currently an additional fifteen brethren from nine different conservative Amish and Mennonite church groups serving as an advisory board. A long term goal is to connect and share resources with more plain communities.



**Fraud
Rests on
DECEIT**

What is Fraud?

Fraud is the act of deceiving or misrepresenting facts. Fraud comes in many forms, such as telephone scams, credit card fraud, identity theft, illegal loan pools, tax evasion, and Ponzi schemes. Fraud can devastate individuals, families, churches, businesses, or organizations. Fraud damages trust, reputation, and relationships. There are moral and often legal consequences to fraud. Perpetrators are responsible for the losses they create, sometimes facing fines, lawsuits, or imprisonment. Victims must adjust to the cruel reality that they

were deceived, and their money may never be returned. At its core, fraud violates the Christian community and brotherhood, undermining trust and goodwill, possibly between brethren. There are also eternal consequences to fraud. From the Serpent's presentation to Eve in the Garden of Eden to the exploitation of trust and generosity in our communities today, fraud leads men away from God. Fraud damages the witness of the Church to the world. Be aware of fraud.

— Advisory Board Member

Disclaimer: The information included in this brochure is only a guide, and we are not investment advisors. You must seek advice from qualified advisors before investing your funds.

An Actual Fraud Story . . .

One Saturday morning, I received a call from my 80-year-old aunt, who lived alone. She asked me how I was doing after my supposed vehicle accident. Surprised by her question, I told her I had not had any accident.

My aunt told me that the sheriff's office contacted her regarding my legal trouble and needed cash quickly to release me. They assured her the money would be paid back after resolving the situation. However, I told her I had no idea what she was talking about. She was struggling to believe me, and after a moment of silence, she shared that the bailiff handling my case came to her house, showed her the legal papers, and returned the second time to pick up more money. Again, I reiterated that I did not know what she was talking about.

I told her that I believed she had been scammed. She said this fraudster always required the money on short notice and came to her house to pick it up.



She didn't disclose the amount but was very distressed, saying that losing this amount of money would make things difficult, and she might need to seek help from the church.

— Anonymous

TIPS to Avoid a Scam

- #1. Block unwanted calls and text messages.
- #2. Don't give your personal or financial information in response to a request that you didn't expect.
- #3. Resist the pressure to act immediately.
- #4. Know how scammers tell you to pay.
- #5. Stop and talk to someone you trust.

Financial Report

	Fiscal Year 2023	Fiscal Year 2024 <i>projected costs</i>
Opening balance 10-1-22	\$4,615.42	
Total contributions	\$55,819.00	
Disbursements		
Ads, Newsletter, Mailings, etc.	12,021.45	18,223.60
EXPO: Booth Rental, Set Up & Travel	14,635.18	16,098.70
Literature Design & Printing	3,252.62	3,577.88
Book—The Village . . . publishing & distribution	22,922.89	23,500.00
Book—New Title . . . publishing & distribution		34,422.89
Other Expenses	\$36.67	
Total Expenses	\$52,868.81	\$95,823.06
Ending Balance 9-30-23\$7,565.61	

Donations will make it possible for Fraud Aware to continue printing and offering free books and literature. To those who are interested in helping with printing, mailing and other costs, contributions can be sent to:

Fraud Aware
c/o Kenneth R Weaver, treasurer
432 Frederick Rd,
Milton, PA 17847

FRAUD

- ▶ Identification
- ▶ Education
- ▶ Prevention



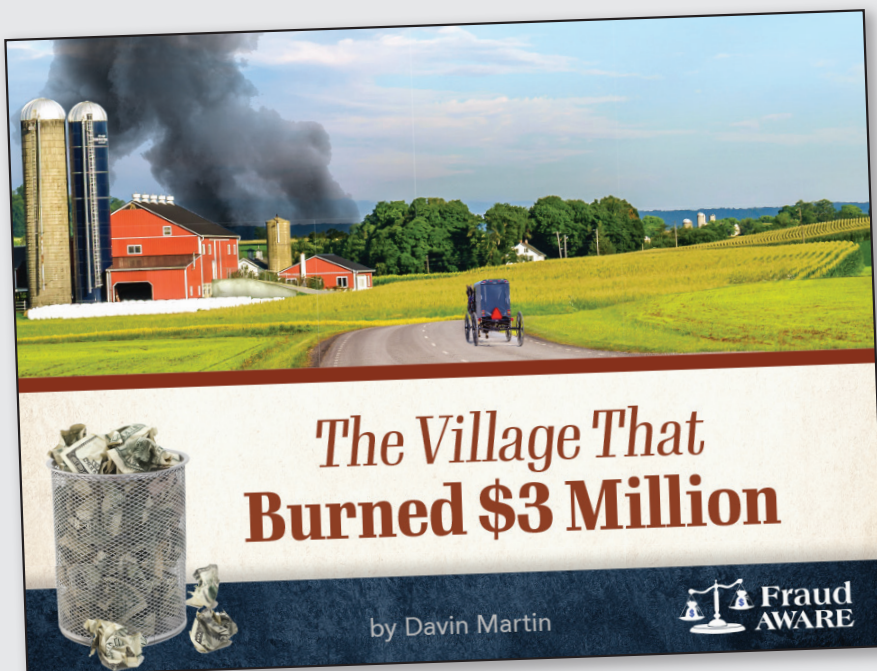
*A conservative
Anabaptist resource for
fraud identification,
education, and
prevention.*

We are a 501(c)(3)
non-profit organization.



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New Book!



Contact Us to Order this **FREE** Book or More Newsletters

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Unfortunately,
another village is
preparing to burn
another \$3 million!
Can they be stopped?

Using simple
language, this
parable exposes the
development and
consequences of illegal
investment pools. The
book also provides
steps you can take to
safeguard yourself and
your community.