

The *Lookout*

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Each month: one scam to watch for, one number worth knowing, one honest answer. We don't sell anything in these pages. No products, no services, no fine print. Just what we'd want our own parents to know.

THIS MONTH'S SCAM



The Knock at the Door

It starts with a phone call. It ends with a stranger collecting cash.



The caller poses as a grandchild, your bank or a government agent, then sends a “courier.” **What it sounds like:**

- 🗨️ *“Grandma, it's me. I'm in trouble. Please don't tell Mom.”*
- 🗨️ *“Your account was hacked. We'll send someone to keep your cash safe.”*
- 🗨️ *“Keep this confidential. A courier will pick up the bail money.”*

THE ONE RULE THAT SETTLES IT

No real bank, court, lawyer or government agency sends someone to your home to pick up cash or gold.

Not for bail, not to “protect” your savings. And a familiar voice isn't proof: scammers can copy one from a short online video. **Pick a family code word** a real caller would know. A copied voice can't guess it.

If you get one of these calls

1

Hang up

Even if they beg you to stay on the line.

2

Call them yourself

Use a number you already have.

3

Don't open the door

If a courier shows up, call the front desk or the police.

4x

The rise in people 60+ reporting \$10,000+ losses to fake businesses and agencies, 2020 to 2024.

Source: FTC Data Spotlight, Aug. 2025

1,790 → 8,269

people reporting, 2020 vs. 2024

1 in 6

of those big losses were paid in cash

Reports of losses over \$100,000 rose nearly sevenfold. Some scammers now send a courier to collect.

— ASK, DON'T GUESS

“A text says the post office couldn't deliver my package. Should I click the link?”

No. The Postal Service doesn't text you unless you signed up for tracking on a specific package, and its texts don't include links. Expect more of these as holiday shopping picks up.

What to do

- ✓ Don't tap the link or reply. Just delete it.
- ✓ Expecting a package? Look it up yourself at **usps.com**.
- ✓ To report it, forward the text to **7726** (it spells SPAM).

Hang up. Look up. *Call back.*

Three words that stop almost anything. No honest caller will ever object.



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