




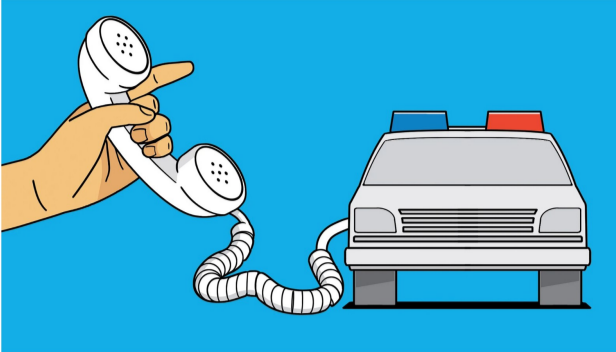
SCAMS AND FRAUD

## 5 Tips for Reporting Scams to the Police

Here's how to establish a record of the crime and help authorities target criminals when you're a fraud victim

By **Matt Alderton, AARP** |   

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CHRIS GASH



Police officers pursuing scammers face many challenges. Among the most frustrating, however, is the fact that many scam victims fail to report the crimes in the first place. Sometimes they're embarrassed. Sometimes they don't understand that scams are prosecutable. And sometimes they're confused about how and where to report. Or their reasons may include all of the above.

But reporting scams to law enforcement is vital, according to Tara Hardin of the Oklahoma County Sheriff's Office in Oklahoma City. "We cannot solve a problem that we don't know exists," says Hardin, who serves as coordinator of the agency's TRIAD program, which unites the sheriff's office with local police departments and citizens to reduce and prevent crimes against older adults.



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Take [skimmers](#), for example, which are illegal devices that criminals use to steal credit and debit card information from ATMs and payment terminals. "Law enforcement doesn't know that a skimmer exists at a place until people start reporting fraudulent charges," Hardin continues. "If nobody reports it ... that skimmer sits there longer, and more victims are taken advantage of."

The same logic applies to all varieties of scams and fraud: Law enforcement can't act until and unless they know a problem exists. Filing a police report should therefore be among the first things victims do when a scammer has stolen their money or personal information. (Other immediate steps should include cutting off all ties to scammers and — if you've sent money to them by wire transfer — contacting your bank in case there's time to stop the transaction.)

In addition to helping law enforcement spot patterns that can help them direct investigations and warn the public of emerging schemes, a report might help you recover lost money, says Hardin, who says recompense is unlikely but possible. "If an arrest is made — and too often there's not, I will admit — there may be assets seized from the criminal or the crime organization that they're a part of," she explains. "If you have not reported, then you are not going to be the recipient of any of those funds."

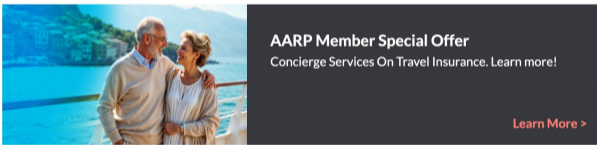
### The challenges

**Getting the scammers who targeted you behind bars.** One of the biggest challenges law enforcement and criminal prosecutors face is the fact that so many of the most devastating scams originate with individuals and organized crime groups located overseas. Inevitably, that makes it difficult to find and stop these scammers. That said, it's "absolutely" true that police reports lead to scammers being arrested and prosecuted, Hardin says. "It does happen," she promises.

News reports are full of examples. In June 2025, for example, local police in Whitewater, Wisconsin, arrested a man who had stolen over \$2.9 million from older adults in five Midwestern states by [posing as a federal agent](#) trying to protect their bank accounts, which he claimed had been hijacked by criminals involved in drug and sex trafficking enterprises.

**Uneven responses from law enforcement.** One problem for victims: Reporting procedures and protocols can vary from jurisdiction to jurisdiction. Some regions have police or sheriff's departments that take fraud extremely seriously, Jacob Chichester, a detective with the Lake County Sheriff's Department in central Florida, specializes in cryptocurrency scams ([crypto investment scams](#)) and scams that request payment through [crypto kiosks](#). He and his colleagues go out into the community to educate people about the latest scams, post warnings about how criminals steer victims to [crypto kiosks](#) in the area, and follow up on as many reports as possible.

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"We try to do what we can," Chichester says. "You wish you could help more."

But in some communities, fraud victims have had disappointing experiences speaking with the police about their experiences. They sometimes say they felt ignored, overlooked or dismissed by law enforcement.



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The officers may not have had much experience handling fraud cases, says Hardin, or, if they have, they might feel overwhelmed or disillusioned. "Those who know about fraud and what a big problem it is get frustrated with the lack of ability to catch and prosecute these criminals," she notes. "So there sometimes is an attitude of, 'I'll take your report, but that's as far as it's going to go.'"

In her role as director of fraud prevention programs at the [AARP Fraud Watch Network](#), Kathy Stokes often hears from dispirited victims who have trouble getting law enforcement's attention. Nevertheless, she encourages victims to persist with their reports.

"You're left feeling like nobody's out there advocating for you," Stokes says of brushed-off victims. "But there are situations around the country where people are doing something — where local detectives are working cases and telling victims what's happening with those cases. Those victims probably aren't going to get their money back, but law enforcement is keeping the conversation going, and that feels really good when you just want to feel heard."

### Many are victim advocates

Warren "Mike" Kellogg, 67, of Aurelia, Iowa, is one scam victim who is grateful to have felt heard by his local police chief. Last year, Kellogg paid \$150 in gift cards to a scammer who was posing as a lottery winner on Facebook. He claimed to be giving away his winnings to people in need, but asked for payment to cover gift taxes. When the scammer upped his amount — he eventually asked for \$15,350 in exchange for a \$100,000 gift — Kellogg says he "hit the brakes" and reported the scam to authorities.

First, he contacted the feds. But neither the IRS nor the FBI responded. Finally, he found a sympathetic ear at his local police department. "Turns out the local town police chief here previously worked investigating and turning out scammers," reports Kellogg, who says the chief opened an investigation, saved his SMS conversations with the scammer to an external hard drive as evidence, and subsequently issued subpoenas and search warrants in an effort to locate the scammer — who was still at large when Kellogg last spoke with AARP.

"Justice will be done, one way or the other," says Kellogg, marveling that "the only authority figure of my kind to respond to — and act on — [my report] was my small-town police chief."

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### How to strengthen your case

Although results are never guaranteed, Matthew Hogan, a detective with the Connecticut State Police, still encourages victims to come forward. "Just report it. There's no harm in that. We'll do what we can to help," says Hogan, a fraud investigator who also serves on the U.S. Secret Service's Connecticut Financial Crimes Task Force.

To make interactions with law enforcement more productive, keep the following tips in mind:

- Ask for an expert.** The person who takes police reports at most law enforcement agencies is either the responding officer — for example, the patrol officer who is dispatched to your home when you call 911 — or the desk officer who mans the front desk when you visit the police department in person. "The reality is: Patrol guys don't want [fraud] cases because they're busy going to a million calls and they can't handle something that's going to require a lot of legwork," says Hogan. He suggests asking to speak directly with an officer or detective who specializes in financial crimes — that is, if your local police department has one. Many, unfortunately, do not.
- Preserve evidence.** Financial crimes are labor-intensive to investigate and prosecute. Victims who provide clear and comprehensive evidence — for example, names and aliases, addresses and locations, photographs, saved emails and text messages, screenshots of conversations, time-stamped phone calls with phone numbers, contemporaneous notes, and digital wallet addresses or bank accounts — typically receive the most attention because it's easier for investigators to build a case, Hogan notes.
- Prepare a timeline and talking points.** Although victims have good reason to be upset and emotional, their feelings can get in the way of delivering a clear, concise and coherent message. For that reason, Hogan suggests taking notes in advance and preparing a written timeline of key events.
- Adjust your expectations.** Financial crimes can take months to solve. And because they're often located overseas, perpetrators aren't always brought to justice. It's therefore essential to be realistic from the start about investigation timetables and outcomes.
- Emphasize words like "crime" and "criminal."** To be taken more seriously, "go into a police station and say, 'I'm being criminally targeted,'" suggests David Tyree, a former financial crimes investigator in the U.S. Drug Enforcement Administration (DEA). "Law enforcement in my experience will help you," he notes, explaining that words like "scam" and "fraud" are easier to dismiss than "theft" and "criminal."

"We in law enforcement are problem solvers. We're trying to attach a crime to the behavior that's being reported," says Tyree, now senior advisor for financial crime detection and anti-money laundering at financial intelligence firm Valid8 Financial. "So you have to speak their language. And their language is, 'I'm being targeted by a criminal organization,' or, 'I'm the victim of theft: If you speak their language, you're going to get a sit-down with a detective or an intake officer."

Because justice is slow — particularly when it comes to financial crimes — it's easy for victims to feel discouraged. But Hardin stresses that victims and police are in it together: "We are struggling to get a handle on fraud, just like victims are struggling to get a handle on it. But I want people to know that law enforcement does care, and we're working hard to catch up to the criminals."

Find out more about how, where and why to report scams [here](#).

*Matt Alderton is a contributing writer who specializes in health and wellness, travel and technology. His work has also appeared in USA Today, Forbes and The Washington Post.*

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