



Empowering Seniors to Identify, Avoid, and Report Scams

FRAUD & SCAM PATTERNS

INSIGHTS REPORT

Local • National • Global

Prepared by Click With Confidence | 2025–2026

ABOUT THIS REPORT

This report synthesizes insights from Click With Confidence’s three years of field experience delivering scam-prevention presentations across the Cary/Triangle area, combined with the latest data from the FTC, FBI, NC Department of Justice, and global fraud watchdogs. It documents the patterns, tactics, and psychological mechanisms scammers deploy against senior citizens, and contextualizes CWC’s community impact within the broader crisis of elder financial exploitation.

Founded 2022 • Cary, North Carolina • Federally Registered 501(c)(3) Nonprofit

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1. Click With Confidence: Who We Are & What We Have Seen

Click With Confidence (CWC) is a federally registered nonprofit student-led organization founded in 2022 by Viraj Shah, a high school student from Cary, NC. The organization was born from a personal tragedy: Viraj’s grandfather, who ran a successful business, was phished by someone impersonating tax software. Within hours, his accounts were drained. That experience became CWC’s founding story and its permanent motivation.

CWC delivers in-person awareness presentations at senior centers, assisted living facilities, and libraries across the Triangle. Presentations are continuously updated to reflect current and emerging scam tactics—from NC Quick Pass toll texts to AI-generated voice impersonation. Every session is followed by distribution of printed scam-prevention kits, and CWC’s 25-plus high school volunteers serve as “digital mentors,” bridging the intergenerational gap with the natural fluency of the digital-native generation.

CWC Impact at a Glance



“Just recently, a senior told us that, if it weren’t for CWC, he certainly would have given his Social Security number to a DMV scam text claiming he had outstanding tolls.”

— Viraj Shah, Founder & President, Click With Confidence

CWC is in active discussions with the North Carolina Department of Justice to establish a formal partnership, aligning with the state’s largest consumer protection authority. CWC also maintains an active presence on Instagram and Facebook, distributing educational videos and printed kits embedded with QR codes through community partners and senior center lobbies.

2. The Local Picture: Triangle Area & North Carolina



North Carolina is one of the most rapidly growing states for senior populations, and that growth has made it an increasingly attractive target for scammers. The Triangle—encompassing Raleigh, Cary, Durham, and Chapel Hill—sits at the center of a state where elder fraud has become a documented public-safety emergency.

Key North Carolina Statistics (2024)

5,031

NC Victims Age 60+ in 2024

\$87.4M

Total NC Elder Fraud Losses

\$17,400

Average Loss Per NC Victim

Crypto ATM Fraud: A Growing NC-Specific Threat

One of the most alarming emerging trends in North Carolina is the explosive rise of cryptocurrency ATM fraud. According to NC Attorney General Jeff Jackson, 25 North Carolinians lost approximately \$3.4 million to crypto ATM scams in 2024 alone—an average of \$133,000 per victim. These machines, which have rapidly spread into gas stations and convenience stores statewide, have become the “back half” of many layered scam operations. The FBI reports that complaints linked to crypto ATMs doubled nationwide from 2023 to 2024.

Most Common Scams Reported to the NCDOJ

- Government & IRS Impersonation – Callers impersonate the IRS, SSA, or DMV demanding payment to avoid arrest or account suspension.
- NC Quick Pass / Toll Scams – Text messages falsely claiming outstanding toll fees, with a link designed to steal banking credentials. CWC has documented real near-misses from Cary-area seniors.
- Grandparent Scam – AI voice-cloning technology now makes these calls virtually indistinguishable from a real grandchild in crisis.
- Home Repair Fraud – Unlicensed contractors solicit seniors after storms. One retired NC couple lost their entire \$185,000 life savings to two fraudulent contractors.
- Fake Charity Solicitations – Especially prevalent after NC disasters like Hurricane Helene. The NC Secretary of State issued specific public warnings.
- Sweepstakes & Lottery Fraud – Victims are told they’ve won a prize but must prepay taxes or fees. Prepayment for any prize is illegal.
- Robocall Fraud – Automated calls costing consumers an estimated \$40 billion per year nationwide; NCDOJ leads national counter-efforts.

CWC Field Observations from the Cary/Triangle Area



2023		\$1.9 B
2024		\$2.4 B

Source: FTC Protecting Older Consumers 2024–2025 Report. True losses estimated at up to \$81.5B due to underreporting.

Top Scam Types by Financial Loss to Seniors (2024)

Scam Type	Reported Loss (Adults 60+)
Investment Scams (incl. crypto)	\$1.8 B (FBI) / \$744 M (FTC)
Business & Government Impersonation	\$700 M+
Tech Support Scams	\$159 M (FTC)
Romance / Confidence Scams	\$432 M (avg. loss \$56,422)
Lottery, Sweepstakes & Prize Fraud	3× higher rate vs. younger adults
Toll / Road Scam Texts	\$130 K lost (59K+ complaints, FBI)
Grandparent / Emergency Scams	\$2.7 M (FBI 2024)

Median Individual Loss Rises Sharply with Age

Ages 20s		\$417
Ages 30s		\$497
Ages 60s		\$666
Ages 70s		\$1,000
Ages 80+		\$1,600+

Source: FTC Consumer Sentinel Network, 2024.

Social Media: The Fastest-Growing Scam Vector

Social media has overtaken every other contact method in total dollar losses for senior victims. Reported losses via social platforms have increased nearly ninefold since 2020, driven primarily by cryptocurrency investment fraud. Phone calls remain the highest median-loss contact at \$2,210 per incident, versus \$650 for social-media-initiated scams—suggesting that when seniors engage by voice, they are most vulnerable to large individual losses.

The “Super-Loss” Pattern: \$100K+ Catastrophic Losses



In 2024, losses of \$100,000 or more were three times as likely to be reported by adults 60 and over compared to younger adults. Combined losses in this category increased eightfold between 2020 and 2024, from \$55 million to \$445 million. These devastating individual losses are driven primarily by investment fraud and multi-stage impersonation schemes where victims are guided by scammers to liquidate retirement savings, 401(k) accounts, and home equity.

“The seismic growth of reported fraud continues unabated. When older adults are victimized, the impact is often catastrophic.”

— Kathy Stokes, Director of Fraud Prevention, AARP

Why Seniors Are Disproportionately Targeted

- **Accumulated Wealth** — Seniors typically hold more savings, home equity, and retirement assets than younger adults, making them financially attractive targets.
- **Unfamiliarity with Digital Tactics** — Many seniors had less systematic exposure to phishing links, deepfakes, and cryptocurrency—the primary tools of modern fraud.
- **Cultural Trust** — Seniors often grew up in higher-trust social environments and may be more likely to take unsolicited calls or messages at face value.
- **Social Isolation** — Loneliness makes seniors more receptive to scammers who adopt the role of a helpful friend, romantic partner, or concerned official.
- **Cognitive Factors** — Age-related changes in the prefrontal cortex—the brain’s center for evaluating plausibility—can reduce the ability to sense “something smells fishy.”
- **Embarrassment Barrier** — Seniors who are scammed frequently do not report it out of shame or fear of being perceived as unable to manage their own finances.

4. The Global Landscape: International Senior Fraud

Elder financial fraud is a worldwide crisis. Nasdaq’s 2024 Global Financial Crime Report documented \$77.7 billion in global fraud linked to elderly victims. The problem is structurally similar across developed nations: aging populations, growing digital connectivity, and limited systematic education for seniors create a target-rich environment for increasingly organized criminal enterprises.

\$77.7B

Global Fraud Linked to Elders (Nasdaq 2024)

£7.4B

UK Elder Scam Losses (2024)

1 in 10

Elderly Americans Abused Annually



United Kingdom

In the UK, approximately 1.9 million older people have been scammed, with victims losing an average of nearly £4,000 each—totaling an estimated £7.4 billion. The hidden costs are equally alarming: 61% of people aged 65+ have been targeted by a scam; 31% report negative impacts on their mental health; 12% say it worsened their physical health; and 55% of over-65s could not correctly identify whether a text from their bank was a scam or legitimate.

Canada & Australia

Canada and Australia report similar trends, with government agencies documenting sharp increases in tech support fraud, romance scams, and investment fraud targeting adults over 65. Australia's Scamwatch consistently ranks seniors among the highest-loss age demographics, with losses driven by phishing, remote access scams, and romantic deception.

The Global Infrastructure of Scam Operations

Modern elder fraud is not a local crime. Criminal enterprises operating from Southeast Asian “scam centers”—particularly in Myanmar, Cambodia, and Laos—target victims in North America, Europe, and Australia at industrial scale. A practice called “pig butchering” involves scammers spending weeks or months building a romantic or friendship relationship before directing victims toward fraudulent cryptocurrency investments. In 2024, the FBI received over 41,000 crypto investment fraud complaints with \$5.8 billion in reported losses.

Cross-Border Patterns CWC's Work Confirms

- Urgency — Scammers create false time pressure to prevent victims from consulting a trusted person before acting.
- Authority Impersonation — Governments, banks, law enforcement, and tech companies are universally impersonated because seniors are conditioned to respond to institutional authority.
- Isolation — Scammers explicitly instruct victims not to tell family members, often providing scripts to deflect concerned relatives.
- Shame Exploitation — Fraudsters know embarrassment will prevent reporting, giving them time to move funds internationally before any intervention.

5. CWC Insights: How Scammers Think and Operate

Across 50+ presentations, CWC has developed a detailed understanding of the psychological playbooks scammers use. These tactics appear consistently across all scam types—whether the cover story is a government agency, a grandchild in crisis, a romantic partner, or a tech support alert. The mechanics of



deception are largely the same; only the costume changes.

Tactic 1: Exploiting Trust

The most foundational insight from CWC's field work is this: scammers do not exploit confusion—they exploit trust. Scammers deliberately adopt roles that map onto trusted relationships seniors have spent a lifetime honoring:

- The Government Official — IRS, SSA, Medicare, DMV, FTC, or FBI
- The Bank Representative — calling about “suspicious activity” on your account
- The Tech Support Agent — warning about a virus or security breach
- The Grandchild — in an emergency, now often cloned with AI voice technology
- The Romantic Partner — built through weeks of online correspondence
- The Charity Volunteer — especially after disasters, fundraising for fake causes

Tactic 2: Manufactured Urgency

Every scam presentation CWC has analyzed contains an urgency element. The victim is told that action must be taken immediately—within hours or minutes—or something catastrophic will happen: arrest, account closure, a loved one going to jail, or a computer being permanently destroyed. This urgency serves a precise function: it prevents the victim from pausing to verify with a family member or call the organization back on a known number. CWC's core teaching: if you feel rushed, something is wrong. Real institutions never operate this way.

Tactic 3: Medical & Healthcare Fraud

Healthcare-related scams are among the most damaging vectors targeting seniors, because health is a domain where urgency feels legitimate and denial can seem dangerous.

- Medicare Fraud — Scammers offer “free” equipment or screenings in exchange for Medicare numbers, which are billed for fictitious services.
- Fake Prescription Discounts — Offers of deeply discounted medications require personal and financial information.
- Supplement & Anti-Aging Fraud — Products claiming to cure Parkinson's or macular degeneration are sold through deceptive subscription schemes costing seniors thousands.
- Health Insurance Impersonation — Callers posing as insurance adjusters or Medicaid agents ask seniors to confirm account details.

Tactic 4: Charity & Disaster Fraud



Scammers systematically exploit the generosity of seniors after disasters, tragedies, and community crises. North Carolina has been particularly affected following Hurricane Helene, prompting the NC Secretary of State to issue explicit warnings about fake charity solicitations. CWC teaches seniors to verify any charity through CharityNavigator or the NC Secretary of State’s Charitable Solicitations database before donating, and to never pay by gift card, wire transfer, or cryptocurrency for a charitable cause.

Tactic 5: AI-Enabled Escalation

CWC identifies artificial intelligence as the most important emerging threat multiplier:

- **Voice Cloning** – The grandparent scam now frequently uses AI-generated voice recordings sourced from a grandchild’s social media videos. Seniors in CWC presentations describe these calls as “completely convincing.”
- **Deepfake Video** – Investment scam ads on social media increasingly use AI-generated video of celebrities endorsing fraudulent platforms.
- **AI-Written Phishing** – Gone are the broken-English emails of the past. AI now produces grammatically flawless, contextually personalized messages that are far harder to detect.
- **Spoofed Caller ID** – Technology allows scammers to display the real phone number of the IRS, Social Security Administration, or a local bank.

Tactic 6: The Isolation Instruction

In virtually every large-loss scam CWC has studied, the scammer includes an explicit isolation instruction: “Don’t tell anyone about this.” The framing varies—“This is a confidential government investigation,” “If you tell the bank they’ll freeze your account”—but the goal is always the same: prevent the victim from accessing a trusted person who might recognize the fraud. CWC teaches seniors that this instruction itself is the clearest possible red flag. Legitimate institutions never ask you to keep their contact secret.

Tactic 7: Payment Methods Designed for Irrecoverability

- **Gift Cards** – Used in 19% of senior fraud payments. Scammers ask victims to purchase iTunes, Google Play, or Amazon gift cards and read the codes aloud.
- **Cryptocurrency ATMs** – Funds transfer instantly to overseas wallets. As NC AG Jackson notes: “When the victim puts the money in a crypto ATM, it goes straight to the bad guy’s wallet.”
- **Wire Transfers** – In large-loss cases (\$100K+), bank wires are the most common method—fast, international, and nearly impossible to reverse.
- **Cash by Mail** – Some scams instruct seniors to withdraw cash and mail it to a “protective” address, often using fake government cover materials.



“There is no program out there that effectively and systematically empowers seniors in their fight against scams. Click With Confidence exists to fill that gap.”

— CWC Business Plan, 2025

6. Scam Taxonomy: A Field Reference

Based on CWC’s presentation content and three years of field research, the following table summarizes the most prevalent scam types targeting seniors, their mechanisms, and the trust vector each one exploits.

Scam Type	How It Works	Trust Vector
Government Impersonation	Caller poses as IRS, SSA, or FBI; demands payment or info to avoid arrest or lost benefits	Authority / Fear
Tech Support Scam	Pop-up or call warns of virus; requests remote access or payment for fake “repair”	Technical Authority
Grandparent / Emergency	Caller impersonates grandchild in crisis; AI voice cloning increasingly used	Family Trust
Romance Scam	Online relationship built over weeks then money or investment requested	Emotional Bond
Investment / Crypto Fraud	Fake platform promises high returns; often originates on social media	Financial Authority
Charity / Disaster Fraud	Fake nonprofit solicits donations after disaster using near-identical names	Altruistic Trust
Medicare / Health Fraud	Free equipment or screenings harvest Medicare numbers for fraudulent billing	Healthcare Authority
Phishing Email / SMS	Fake email from bank or retailer directs to spoofed website for credential theft	Brand Trust
Toll / Road Scam (NC)	Text claims outstanding NC Quick Pass toll; link steals banking information	Civic Obligation
Lottery / Sweepstakes	Victim told they won; must pay “taxes” upfront to claim non-existent prize	Excitement / Greed
Home Repair Fraud	Unlicensed contractor solicits after storm; takes large upfront payment and disappears	Community Trust
Fake Online Shopping	Counterfeit websites sell products never delivered; illegitimate e-commerce	Brand Familiarity



7. The AI Threat: A New Frontier in Senior Fraud

Artificial intelligence has fundamentally changed the threat landscape for senior fraud. Where scammers once relied on crude, easily detected tactics—broken grammar, generic scripts, implausible stories—AI now gives them the ability to generate flawless text, convincing voices, and realistic images and video at virtually zero cost. For seniors who have spent a lifetime trusting familiar voices and faces, these tools represent a profound new danger. CWC considers AI-assisted fraud the single most important emerging threat to senior safety.

3 sec

Audio needed to clone a voice with 85% accuracy

\$200M+

Global deepfake fraud losses in Q1 2025 alone

\$40B

Projected deepfake-enabled losses by 2027

AI-Generated Text & Phishing

Until recently, one of the clearest signals of a scam email was poor writing: misspellings, awkward grammar, generic salutations. AI has erased that signal entirely. Tools like ChatGPT can produce unlimited personalized, grammatically perfect messages in seconds—impersonating a bank, a government agency, a doctor’s office, or even a known contact. For seniors who were taught to trust polished, professional communication, this is especially dangerous.

- Hyper-personalized phishing: AI scrapes seniors’ social media profiles, public records, and data breaches to personalize attacks—addressing them by name, referencing their bank, their doctor, their grandchildren’s names.
- AI chatbots as “operators”: Criminal organizations deploy AI chatbots that carry on convincing conversations with seniors in real time—at industrial scale, simultaneously, 24 hours a day.
- Predictive targeting: Machine-learning algorithms analyze online behavior and demographics to identify the individuals statistically most susceptible to specific scam types.
- Flawless fake websites: AI generates fully functional, professionally designed fake websites for nonexistent banks, charities, or government portals—indistinguishable from the real thing.

“AI is no longer a passive tool—it becomes an active participant in crime, enabling deception at a level previously impossible.”

— American Bar Association, Voice of Experience, 2025



AI Voice Cloning: The Grandparent Scam Evolved

Voice cloning has become the most democratized and widespread form of AI-enabled fraud. Modern tools can clone a person’s voice with 85% accuracy using as little as three seconds of audio—harvested from a grandchild’s social media video, a voicemail greeting, or a podcast. The resulting call is indistinguishable from the real person to someone who knows and loves that voice. Vishing (voice phishing) incidents surged 442% from the first half to the second half of 2024, and 1 in 4 adults report having experienced an AI voice scam.

Real cases document the human cost. In 2025, Sharon Brightwell of Dover, Florida, received a call from a voice that sounded exactly like her daughter—crying, claiming she’d been in a car accident and needed immediate money for legal representation. She wired \$15,000 to a courier before speaking to her real daughter and realizing the deception. An 86-year-old grandmother in Philadelphia lost \$6,000 to a cloned voice of her granddaughter. Two grandparents in Saskatchewan nearly wired thousands in bail money for their “grandson”—stopped only when their bank manager intervened after recognizing a pattern.

How Voice Cloning Scams Work	Detail
Source audio harvesting	As little as 3 seconds from social media, voicemails, or YouTube is sufficient
Clone generation	Free or low-cost tools produce an 85%+ voice match in minutes
Delivery at scale	AI places thousands of calls simultaneously; humans join only promising conversations
Scenario used	Grandchild in crisis, family emergency, legal trouble, medical emergency
Payment method requested	Cash via courier, wire transfer, gift cards, or cryptocurrency ATM
Documented losses	\$6,000–\$15,000+ per incident; aggregate losses in the hundreds of millions

How to Defend Against Voice Cloning

- Establish a family safe word — Agree on a code word only real relatives would know. If a caller cannot provide it, hang up immediately.
- Hang up and call back directly — Always call the person on a number you already have stored. Never trust a callback number provided during a suspicious call.
- Urgency is the signal, not the emergency — Real emergencies allow time to verify. If someone is pressuring you to act before you can think, the pressure itself is the scam.
- Limit public voice and video — Encourage family members to set social media to private; every public video is potential source audio for cloning.



AI-Generated Images: Fake Faces, Documents & Officials

AI image generation tools now produce photorealistic images of people who do not exist, falsified government documents, fake bank statements, and convincing proof-of-life photos. The FBI has specifically warned of scammers using AI to create fabricated images for extortion and to establish false authority. For seniors, the most dangerous applications include:

- Fake government credentials: AI-generated FBI badges, IRS letters, court documents, and Social Security notices sent to establish authority and justify payment demands.
- Fabricated romantic profiles: Romance scammers use AI-generated faces for dating profiles—photorealistic people who do not exist. Victims form deep emotional attachments to an entirely fictional person.
- Celebrity investment endorsements: AI-generated images of Warren Buffett, Elon Musk, or local news anchors are used to promote fraudulent investment platforms on Facebook and YouTube. Tom Hanks publicly warned fans that an AI-generated dental insurance advertisement using his likeness had gone viral.
- Fake proof imagery: In investment scams, AI-generated screenshots of trading account profits and wire confirmations are sent to victims to “prove” returns before requesting further deposits.

“1 in 4 adults have experienced an AI voice scam, and 70% of people are unsure of their ability to distinguish a cloned voice from a real one.”

— McAfee Study & European Parliament Report, 2024–2025

AI-Generated Video: Deepfakes Reach Consumers

Video deepfakes are now accessible to ordinary criminals. 68% of video deepfakes cannot be distinguished from real footage by the average viewer. A 2024 Deloitte survey found more than 1 in 4 executives reported their organizations had experienced a deepfake incident. For seniors, deepfake video most commonly appears as:

- Fake video calls: Scammers impersonate family members, doctors, attorneys, or government officials in live or recorded video calls. Engineering firm Arup was tricked into wiring \$25 million after a deepfaked video conference call featuring the company’s CFO and colleagues.
- Investment fraud ads: Deepfaked video of trusted celebrities and financial figures runs on Facebook and YouTube linking to convincing fake investment platforms. UK financial fraud attempts using AI video surged more than 2,100% in three years.

The Convergence: Multi-Modal AI Attacks

The most sophisticated AI scams combine text, voice, image, and video into a coordinated, multi-step attack designed to overwhelm skepticism at every stage. A typical multi-modal attack on a senior might unfold as follows:



Step 1	An AI-written email arrives from the “Social Security Administration,” perfectly formatted with AI-generated official logos, warning of suspicious account activity.
Step 2	The email provides a callback number. When the senior calls, an AI chatbot answers, sounding like a professional government operator, and collects initial personal information.
Step 3	A human scammer joins, armed with collected details, and escalates urgency. They send an AI-generated photo of an “official FBI badge” by text message.
Step 4	The senior is instructed to “protect” their funds by transferring them to a “safe government account” via a cryptocurrency ATM, with step-by-step instructions provided.
Step 5	If the senior hesitates, a cloned voice call arrives from their “grandchild” corroborating the story and urging cooperation.

What CWC Teaches Seniors About AI Scams

- Slow down deliberately. AI scams are engineered for speed. Any request that cannot wait 30 minutes is a request you should not fulfill.
- Voice and face are no longer proof of identity. A voice that sounds exactly like your grandchild is no longer sufficient verification. Use a pre-agreed code word or call back on a known number.
- AI-generated text looks perfect. Do not trust a message just because it is well-written. Verify the sender’s email address and contact organizations through official channels independently.
- No legitimate organization will ask for payment via gift card, crypto, or wire transfer, no matter how official the caller sounds, what badge images they send, or what documents they provide.
- Establish a family verification ritual. Share a safe word. Call grandchildren directly on their known cell number before sending any money. Tell a trusted person about any unexpected large financial request before acting.

“The emotional realism of a cloned voice removes the mental barrier to skepticism. If it sounds like your loved one, your rational defenses tend to shut down.”

— University of Wisconsin–Madison IT Security Research, 2024

8. Looking Ahead: CWC’s Goals & the Road to 2027

The data makes clear that senior fraud is not a static problem—it is accelerating. The FTC recorded a fourfold increase in reported losses in just four years. AI tools are making scams more convincing and more scalable. CWC is responding by scaling its own impact, deepening institutional partnerships, and building the infrastructure needed to serve a much larger community.



5,000+

Seniors Targeted by 2027

60+

Volunteer Network Goal

NCDOJ

Formal State Partnership (In Progress)

- Expand reach from 2,000+ seniors to 5,000+ by ramping up presentations and outreach across the Triangle and beyond.
- Build a volunteer network of 60+ members across high schools and middle schools, trained in presentation delivery and digital safety coaching.
- Document case studies of seniors who successfully identified and avoided scams after CWC workshops, providing measurable evidence of educational impact.
- Formalize state partnerships with the NCDOJ and state consumer protection offices to strengthen credibility and grant-eligibility.
- Expand content channels through social media reels, printed kits with QR codes, and a structured digital resource library at clickwithconfidence.org.

CWC's Unique Intergenerational Model

Click With Confidence is distinctive because of a single structural innovation: it pairs digital-native high school students with senior citizens as peer educators. Seniors respond warmly to young volunteers—the dynamic de-escalates fear and shame around technology. Students bring genuine, current knowledge of how digital platforms and mobile apps actually function. The volunteer-based model keeps monthly costs to just \$610.70 while creating meaningful civic engagement for youth. And the model is community-embedded: presentations are delivered at local senior centers, not through impersonal online modules.

“Our long-term vision is to become a trusted, go-to authority on senior scam prevention in the region—and to truly show scammers that education can make a difference.”

— CWC Business Plan, 2025



RESOURCES & CONTACTS

REPORT A SCAM — KEY RESOURCES

NC DOJ Consumer Hotline: 1-877-5-NO-SCAM • ncdoj.gov

FTC Fraud Report: reportfraud.ftc.gov

FBI Internet Crime: ic3.gov

AARP Fraud Watch Helpline: 877-908-3360

NC DHHS CARE-LINE: 1-800-662-7030

Click With Confidence: clickwithconfidence.org • info@clickwithconfidence.org

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