

# D17 LEGAL BULLETIN

*Advice for Guardians of the Last Frontier*



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Thieves never sleep. And they are creative.

Witness the latest scheme that uses the victim's smart phone, a fake emergency, and people's desire to help others to steal the victim's money. Here's how it works: The bad guys present an apparently emergent situation for which they need access to the victim's smart phone. And they do it very convincingly. In one example, the thief approached a young service member outside Navy Federal Credit Union, claiming he had lost his wife and needed help with his baby. There's even a crying baby in the back seat. Who wouldn't let the person make a call in that instance?

Thing is, the emergency was all a ruse. And that short access to the victim's smart phone is all they needed to steal thousands of dollars. The only thing required of the victim is to be kind enough to let the stranger use your smart phone to help with the emergency. During the very brief—sometimes less than a minute—encounter, the thieves use the victim's phone to access the banking app, where they secure a loan or transfer a large amount of money from the victim's account. Even though the bank approved a loan with little or no salary information or verification, the victim is on the hook for the money, because he or she voluntarily turned over the phone.

So far, the scheme is centered around Norfolk, Virginia, (although NCIS SE in Florida is beginning to hear reports, as well) and primarily targeting Navy Federal customers, but with its success, one can expect it to expand quickly. Approximately 288 folks, including 86 active-duty service members, reportedly have been struck by the scam, resulting in a combined loss of \$1,353,451. It can only get worse. Be vigilant. Protect your information and access to your devices.

Here are a few tips to help prevent yourself from being victimized:

- Never give a stranger access to your device.
- Treat your phone like it's your wallet. Despite your best intuition, it may not be a good idea to be nice.
- Be wary of relying on digital transactions for transfer of cash or payments from unknown third parties.
- Set up two-step authentication where possible
- Even, maybe, consider the drastic step of deleting the banking app from your smart phone.

Above all, be vigilant. Disaster may lurk in unexpected places.

**Legal Assistance is a free benefit available to active-duty service members and their dependents and retirees and their dependents.**

**Need a D17 Legal Assistance Form? Visit our D17 Website at:**  
<https://www.pacificarea.uscg.mil/Our-Organization/District-17/Offices/Legal-office/Legal-assistance/>