



Maryland Retired School Personnel Association

CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education Committee

March-April, 2024



Scams and Identity Theft

Much has been written warning us of the scams and the steps we should take to prevent being a victim. These steps include frequently changing our passwords especially on any accounts involving financial institutions. This includes banks, credit cards and investment funds. For even greater security, we are encouraged to have two step authentication on those accounts.

According to law enforcement everyone’s passwords have been compromised at some time and the risk gets greater each year with senior citizens losing the greatest amount of money. Just among senior citizens the amount of money lost to scams and identity theft was up over 49% between 2022 and 2023. In this time period over 800,000 cases were reported with losses of over ten billion dollars.

Discovering one has been a target of a scam or identity theft can be devastating to ones financial and emotional wellbeing. However, there are steps one can take to improve the chance of getting the money back.

- 1. Contact your bank immediately. Sometimes they are able to stop a transaction and will block the account from further withdrawals.
2. Contact the government Internet Crime Complaint Center. When reported within 72 hours they are often able to prevent the transaction from being completed at www.ic3.gov
3. Contact the local police. A police report may be helpful as documentation for insurance purposes and taxes.

MRSPA recently presented a webinar with FBI Agent Keith Custer on scams and identity theft. This webinar is available for viewing by going to the MRSPA website.

- Submitted by Phyllis Cherry, Chairperson, MRSPA Consumer Education Committee

2023-2024 MRSPA CONSUMER EDUCATION COMMITTEE

Chairperson - Phyllis Cherry, Anne Arundel County - Connection Editor

Area I West - Nancy Gordon, Frederick Co.

Area II South – Brenda Barnes, Prince George’s Co. Nancy Lewis, St. Mary’s Co.

Area I East - Vacant

Area III North - Vacant

Area II North - Phyllis Cherry, Carla Duls, Anne Arundel Co.

Area III South— Vacant



## Questions about applying for, or renewing a passport?

Visit [U.S. passports | USAGov](https://ustraveltips.state.gov/passports.html)

**If you are unable to renew your U.S. passport, or you are applying for the first time, you must apply in person.**

**Be aware of processing times. They change throughout the year. When you visit the above website, there will be a link to click for processing times and you only need to supply your zip code and they will give you the addresses of Local offices to apply or renew a passport. Many US Post Offices will accept passport applications.**

### **Items you will need to apply for your passport:**

- You can fill out Form DS-11 online and print it, or
- Download Form DS-11 and fill it out by hand, or
- Find your local passport acceptance facility and pick up Form DS-11 (the Post Office normally has both the new passport form and the renewal passport forms on the back counters.)
- DO NOT SIGN Form DS-11 until you are at your appointment and the passport acceptance official tells you to do so.
- You will need personal documents including:
  - Original proof of citizenship
  - An acceptable photo ID
  - A photocopy of both your citizenship document and photo ID
- Passport photo
- Passport fee

**Apply in person. Some facilities require appointments or have limited hours.**

## To Renew a Passport

If any of the following are true, you **CANNOT** renew your U.S. passport and must instead apply for a new passport in person using Form DS-11:

- ⇒ Issued before your 16th birthday
- ⇒ Issued more than 15 years ago
- ⇒ Damaged, lost, or stolen.
- ⇒ Issued in your previous name, and you do not have a legal document like a marriage license to prove your legal name change

If none of the above situations are true, you can renew your U.S. passport.

## How to Renew Your Passport:

Passports can only be renewed by mail. Online renewals are currently paused. Because it can take up to 3 months to process your application, it is important to renew your passport before it expires.

Typically, you will need the following items to renew your passport;

- ⇒ **Application:** You will need Form DS-82. If you are renewing by mail:
  - You can fill out Form DS-82 online, or
  - Download Form DS-82 and fill it out by hand, or
  - Find your local passport acceptance facility and pick up a copy.
- ⇒ **Passport photo**
- ⇒ **Passport fee**
- ⇒ **Your most recent passport**
- ⇒ **Name change documentation, if necessary**

## For more information:

Visit [U.S. passports | USAGov](https://www.usa.gov/passports)



## Search for treasure!!

**Your Maryland Comptroller, Brooke Lierman, has been inviting Marylanders to go onto the State website and search for unclaimed property.**

[Maryland Online Unclaimed Property Search \(marylandtaxes.gov\)](http://marylandtaxes.gov)

## Unclaimed Funds Returned Last Year: \$81 Million!

The Comptroller's office has been sending out postcards to people that potentially have unclaimed property. The cards look like this:



**If you didn't receive a postcard, you can still visit the website address at the top of this page and search.**



**You may get lucky!!**



## **Cupid's Connection to Crypto Currency**

In a sinister twist, criminal enterprises are playing the long game with targets to compound their losses by engaging them in crypto investment schemes. It can sometimes just start out as an errant text. The people sending these texts? They are enslaved and being forced to do it.

### **Here's How It Works**

- You receive a text you think was sent in error—maybe it's a pet owner trying to reach the vet, or it's a text asking if you're still on for dinner that night.
- Being polite, you respond to let the sender know their text didn't make it to the intended recipient.
- This is all it takes for an "errant" text to begin a conversation that sparks a friendship or love interest, that becomes a trusted relationship, which opens the door for "learning" how to invest in cryptocurrency.

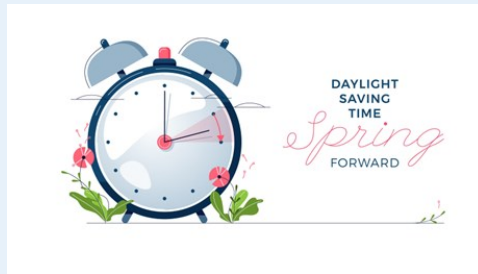
### **What You Should Know**

- Romance scams have become one of the top drivers of cryptocurrency fraud. The Federal Trade Commission pegs reported losses at 1.3 billion dollars in 2022.
- Behind this fraud are transnational criminal enterprises who are luring front line "workers" with fake employment offers and enslaving them to ensnare targets into this scheme.
- While the errant text is the latest mode, this scheme still plays out on the traditional channels of social media and dating sites and apps.

### **What You Should Do**

- If you get a text like this, or any suspicious text, report it to the industry. On an iPhone, click "Report Message" and select "Fraud." A similar option is coming soon to Android devices. This allows service providers to update their protective algorithms in real time to block the numbers.
- Sadly, dangers lurk behind all forms of communication as fraud grows unabated. Don't engage with errant texts or friend requests when you don't know the person already. Don't click on links in emails or text messages. If an authority, a retailer, your utility company, or your bank are calling, texting or emailing, don't respond. Find the number (paper statement, back of your credit card, etc., but don't Google it) and initiate a call if you think there may be an issue.
- By reading this, you now have the power to protect yourself from this insidious scheme. Share what you know to help protect others.

**- Great advice from Kathy Stokes at AARP Fraud Watch Network**



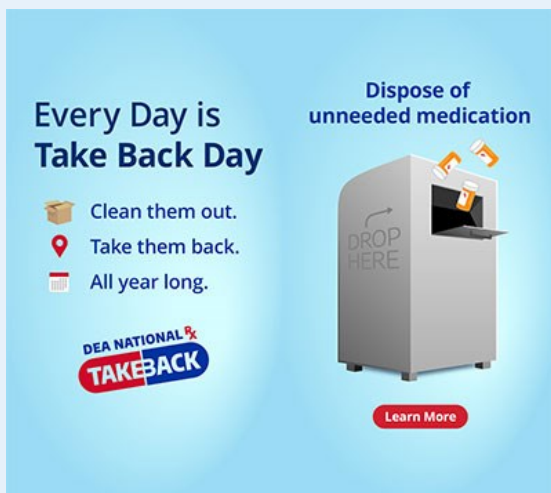
**Daylight Savings Time Begins on Sunday, March 10, 2024!**

**Don't forget to "spring forward". It's also a great time to check your smoke detector and carbon monoxide alarm batteries!**

---

**National Drug Take-Back Day is Saturday, April 27, 2024 from 10 AM to 2 PM. Check your local area for take-back locations at**

**[Year-Round Drop-Off Locations - Search Utility \(usdoj.gov\)](#)**



National Drug Take-Back Day highlights this dire need to help stop addiction and drug overdose. There are many locations that take drugs back all year long, such as local police stations. Always keep an eye on unused or expired medications that are on hand in your home and dispose of them as quickly as possible.

---

**Grocery prices aren't going down much! Don't forget about National Frozen Food Month—March! It's a great opportunity to stock up on frozen foods for some big savings.**

**And don't forget....depending on your County....there are plastic bag bans in place. Save money by having reusable shopping bags in your car and take them in the store with you.**



Keeping plastic bags out of water and in landfills helps keep our planet clean and safe for marine life.



Plastic tends to float and bobbing on the surface can lead them to be mistaken for other marine life. Plastic bags are often mistaken for jellyfish by leatherback turtles and consumed. Marine life can also get tangled in nets, cords, and other plastic debris, which hinders their ability to swim and in some cases, can be a severe choking hazard. Plastic debris can carry pathogens and trigger an infection.

**Celebrate Earth Day, Monday, April 22, 2024 by making a commitment to be conscious of how you are disposing of plastic waste and doing your part to recycle.**



**Spring starts on Tuesday, March 19th....will Punxatawney Phil be right? Will we have an early Spring????**



**Attending the MRSPA Annual Business Meeting on May 7th?**

**Stop by and see us at the Consumer Education table!**

**We'll have tips and handouts for you and would like to chat with you about what matters most to **YOU!****

**Let us know what topics you would like addressed by your committee.**

**We look forward to seeing you!!**

**Your Consumer Education Committee Cares about YOU!!!**

