Protecting Yourself from AI Scams

Late Boomer AI · lateboomer.ai



Three seconds.

That is all the recorded voice a computer may need to copy someone. A voicemail greeting is longer than that.

Know the shape

Four shapes almost every scam takes

The voice you know. A family emergency. Always urgent, always secret.

The face you trust. A famous person on video, selling an investment.

The authority. Social Security, Medicare, the IRS, your bank, or a pop-up on your computer.

The relationship. Weeks of warmth and attention, then a request for money.

What works

Four defenses

Hang up. Call back. Say: “I love you. I’m going to hang up and call back.” Then call the number already saved in your phone.

Make them prove it. Ask for your family passphrase, or about a memory only the real person would know.

Watch how they ask you to pay. Gift cards, wire transfers, cryptocurrency, payment apps, cash or gold handed to a courier. No real bank or agency asks for these.

Ninety seconds. Nothing legitimate falls apart because you took ninety seconds.

No longer true

Advice that has expired

“Watch for bad spelling and grammar.” AI corrects it.

“A fake voice sounds robotic.” Not anymore.

“You can spot a fake video if you look closely.” Not anymore.

Sources: FTC, FBI Internet Crime Complaint Center, AARP, AP-NORC. 2025 and 2026. Please turn over.

If it happens to you

Act within the first hour

1. **Call your bank right away.** A wire can sometimes be pulled back.
2. **Keep the gift cards and receipts.** They can sometimes be frozen.
3. **Report it** at ReportFraud.ftc.gov. No account needed.
4. **Tell one person who will not judge you.**

If it happened months ago

Freeze your credit at all three bureaus. It is free and does not hurt your score.

Equifax	Experian	TransUnion
888-298-0045	**888-397-3742**	**800-916-8800**
equifax.com	experian.com/help/credit-freeze	transunion.com/credit-freeze

Nobody legitimate charges a fee to recover stolen money.

Report it

Who to call

Report fraud to the FTC	**ReportFraud.ftc.gov**
FBI Internet Crime Complaint Center	**ic3.gov**
AARP Fraud Watch (a real person)	**877-908-3360**
National Elder Fraud Hotline	**833-372-8311**
Identity theft recovery	**IdentityTheft.gov**
Free credit reports	**AnnualCreditReport.com**
Podcast for scam survivors	**ccsarp.com**

Pass it on. Tell three people what you learned, and give one of them this card. To learn more, watch FRONTLINE's "Scammed," free on YouTube.

Do this before you forget:

Our family passphrase

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A question only we could answer

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