

Stopping Scams Together

educate. mobilize. disrupt.

Transnational organized crime syndicates are stealing hundreds of billions of dollars, household by household, in sophisticated targeted scams of unprecedented frequency and magnitude.

National fraud map - The reported amount is estimated to be only .4% of the true fraud

FTC CONSUMER SENTINEL NETWORK

Published July 28, 2026
(data as of June 30, 2026)

All Fraud and Other Reports
Year: 2026, Quarter: 2

View

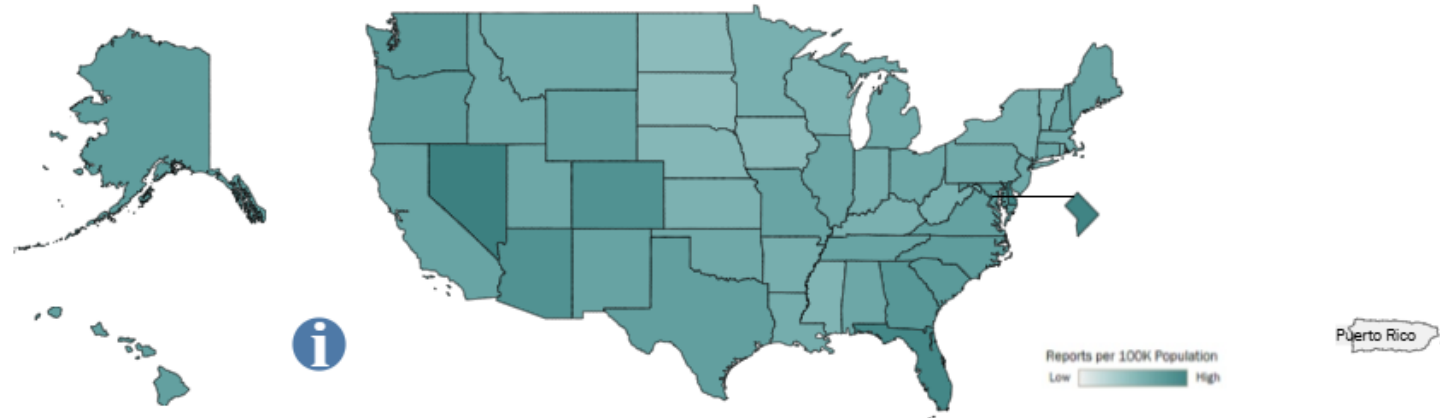
Map

Year

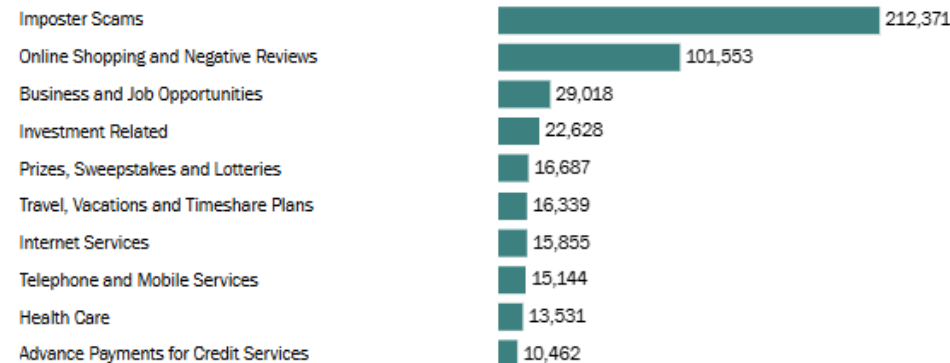
2026

Quarter

2



Top Fraud Report Categories



Fraud Facts

606,954

of Fraud Reports

\$2,942.1M

Total \$ Loss

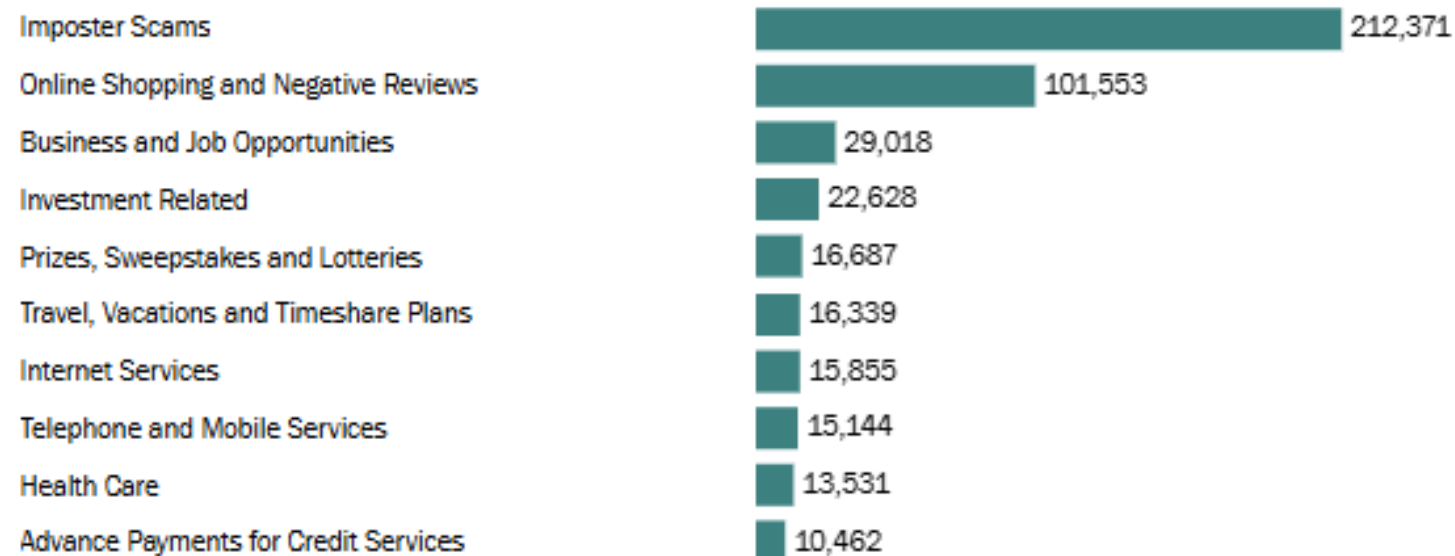
\$350

Median \$ Loss

State population estimates are based on U.S. Census population estimates for 2023. State level data excludes state-specific data contributor reports. Report categories with fewer than 10 reports are not displayed. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude s...

Nebraska fraud April - June 2026

Top Fraud Report Categories



Fraud Facts

606,954

of Fraud Reports

\$2,942.1M

Total \$ Loss

\$350

Median \$ Loss

State population estimates are based on U.S. Census population estimates for 2023. State level data excludes state-specific data contributor reports. Report categories with fewer than 10 reports are not displayed. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude s...

Nebraska fraud Subcategories April - June 2026

Subcategory	# of Reports	Total \$ Loss
Business Imposters	411	\$767,758
Online Shopping	396	\$576,428
Government Imposters	340	\$1,865,395
Prizes, Sweepstakes & Lotteries	82	\$782,301
Job Scams & Employment Agencies	71	\$196,279
Malware & Computer Exploits	70	\$16,722
Romance Scams	69	\$1,760,891
Miscellaneous Investments & Investment Advice	68	\$6,356,706
Tech Support Scams	66	\$461,575
Vacation & Travel	43	\$80,866
Phone Devices, Accessories & Services	39	\$5,792
Credit & Debt Counseling	37	\$33,724
Medical Treatments & Cures	31	\$63,997
Website Content	28	\$5,097
Advance-Fee Credit	28	\$4,526
Fake Check Scams	20	\$41,083
Family & Friend Imposters	19	\$23,442
Diet Products, Plans & Centers	16	\$7,682
Timeshare Sales	12	\$116,349
Online Payment Services	12	\$9,296

The Pig Butchering Lifecycle

Organized criminals use a highly scripted process and human trafficking to steal as much money as they can from individual victims.

- ▶ Pig butchering refers to a sophisticated, devastating type of financial scam. The name comes from the practice of fattening a hog before slaughter, except the criminals are manipulating you to invest as much of your money as possible into fake cryptocurrency or other online investments.
- ▶ These criminals are very good at what they do, combining elements of social engineering, romance scams, and investment fraud to steal millions of dollars each year.



How Pig Butchering Scams Work

1. Grooming the Victim

Scammers contact pig butchering targets through dating apps, social media platforms, or unsolicited text messages. At some point, the scammer encourages the target to shift the conversation to an encrypted messaging platform like WhatsApp or Telegram. They invest time in understanding the person's financial situation, family dynamics, and work to build a deep emotional connection. Scammers often spend weeks building these relationships.

2. Introducing Investment Opportunities

Scammers often drop subtle hints about a once-in-a-lifetime investment opportunity early in the relationship. They show pictures of a lavish lifestyle or talk about expensive purchases and experiences. Once scammers have gained a pig butchering target's trust, they introduce an exclusive investment opportunity, often claiming they've achieved significant financial success through it.

How Pig Butchering Scams Work

3. Establishing Credibility

To make the scheme seem real, scammers share fake screenshots and trading-platform dashboards, stories of friends or an “uncle” who knows how it all works and who made massive profits, along with professional-looking documents and websites.



4. Starting Small to Ease Doubts

Understanding that a target may be skeptical, scammers encourage a small investment to build their confidence. In some cases, they have the person “test” the platform — only with fake money — to help them get familiar with how it works and build comfort with the process. After the first deposit, scammers generate fake returns that quickly show impressive “profits,” often accompanied by just enough technical jargon to sound convincing.

How Pig Butchering Scams Work

5. Using Psychological Pressure

Scammers apply subtle pressure to encourage large investments. They may warn that the opportunity is time-sensitive or that delays could cause them to miss out. They create a sense of urgency by referencing market trends, insider tips, and limited-time offers. Having already formed an emotional bond, they may suggest — directly or indirectly — that the relationship hinges on the victim's continued participation.

6. Draining the Victim: The “Butchering” Stage

As the target invests more, the scammers escalate their efforts to extract as much money as possible. They encourage larger investments by showing exaggerated profits. When victims try to withdraw their money, they're met with requests for more “fees,” account upgrades, or unexpected taxes to access funds. By this time, people are often so emotionally and financially invested that they continue to trust the scammer. In many cases, they've borrowed money from friends, liquidated retirement accounts, or sold assets to invest or pay fees.

How Pig Butchering Scams Work

7. Leaving the Victim Devastated

The scammer prepares to cut off contact as the victim invests more funds. This can happen suddenly, with the scammer disappearing entirely, or in stages, such as claiming the account has been “frozen” due to regulatory issues, requiring even more fees. In the end, the scammers take the money and run: They disappear, leaving victims with no way to contact them or recover their lost assets.



The Scam Problem

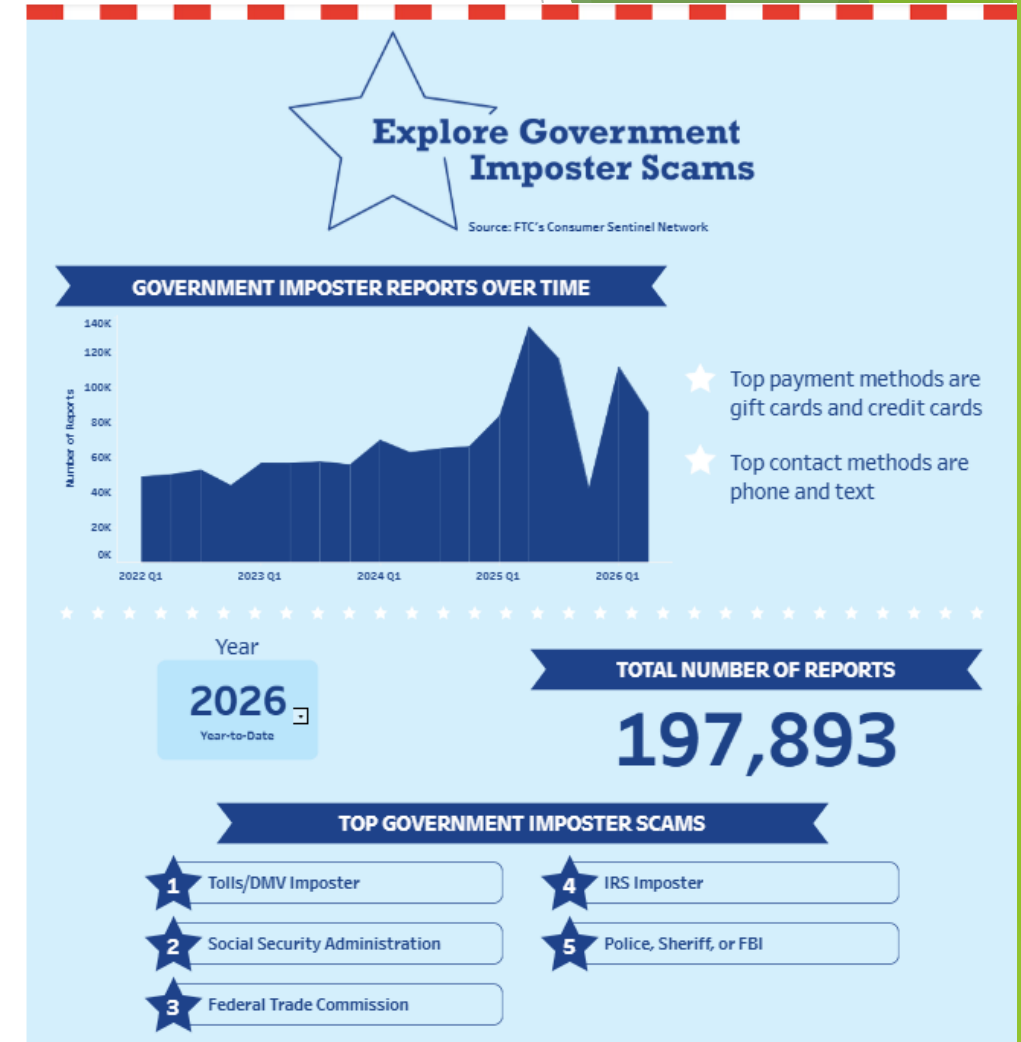
Online scams are part of sophisticated programs managed by transnational organized crime groups.

Transnational organized crime is firmly established in Southeast Asia and is rapidly expanding its geographic footprint into Africa, South America, and beyond. **Scam compounds** such as KK Park in Myanmar (pictured above) house thousands of human-trafficked victims, who are forced to steal money from the rest of the world, often in the form of a fraud known as pig **butchering**.

The management is organized and sophisticated, operating on an industrial scale, often with the tacit agreement of the

Government imposter scams

- Government agencies don't call people out of the blue with threats or promises of money.
- Do not trust caller ID
- Check with the real agency (call a trusted number)
- NEVER pay with a Gift Card or Wire Transfer
- Report government imposter scams at ReportFraud.ftc.gov



Government Imposters



STATE OF NEBRASKA
IN THE COUNTY COURT OF LANCASTER COUNTY
TRAFFIC DIVISION
TRAFFIC DIVISION

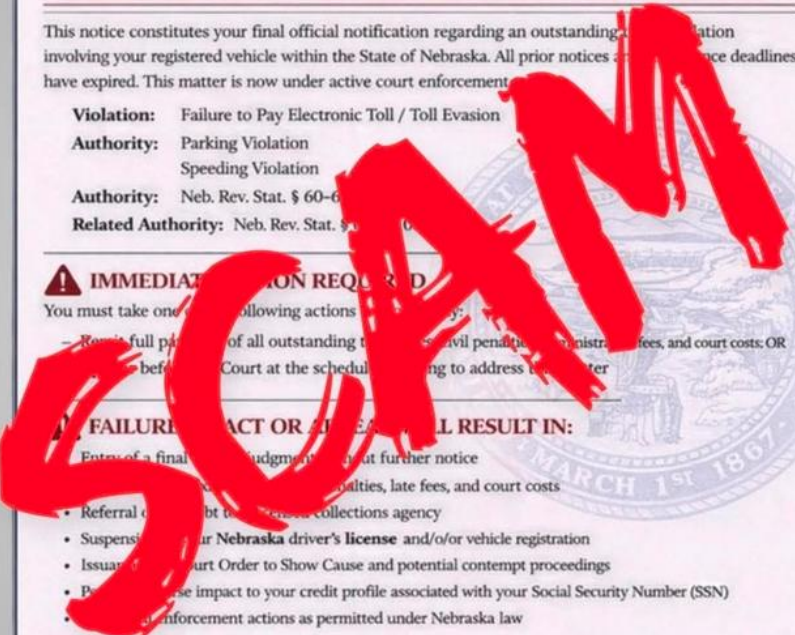
CASE NO.: NE-26-TR-273196

Judge: Michael Rodriguez

FINAL NOTICE — COURT ENFORCEMENT ACTION

This notice constitutes your final official notification regarding an outstanding traffic violation involving your registered vehicle within the State of Nebraska. All prior notices and compliance deadlines have expired. This matter is now under active court enforcement.

Violation: Failure to Pay Electronic Toll / Toll Evasion
Authority: Parking Violation
Speeding Violation
Authority: Neb. Rev. Stat. § 60-6
Related Authority: Neb. Rev. Stat. § 60-6



IMMEDIATE ACTION REQUIRED
You must take one of the following actions without delay:

- Remit full payment of all outstanding tolls, fines, civil penalties, administrative fees, and court costs; OR
- Appear before the Court at the scheduled hearing to address this matter.

FAILURE TO ACT OR APPEAR WILL RESULT IN:

- Entry of a final default judgment without further notice
- Imposition of maximum statutory penalties, late fees, and court costs
- Referral of the debt to a licensed collections agency
- Suspension of your Nebraska driver's license and/o vehicle registration
- Issuance of a Court Order to Show Cause and potential contempt proceedings
- Possible adverse impact to your credit profile associated with your Social Security Number (SSN)
- Additional enforcement actions as permitted under Nebraska law

No further notice will be provided. Enforcement will proceed without delay.



Scan the QR code to settle your unpaid balance.

COURT HEARING INFORMATION

Date: April 6, 2026
Time: 9:00 AM
Location: Lancaster County Court
Traffic Division
575 South 10th Street
Lincoln, NE 68508
(402) 441-7291



STATE OF SOUTH DAKOTA
IN THE MUNICIPAL COURT OF MINNEHAHA COUNTY
TRAFFIC DIVISION

CASE NO: SD-28-TR-273196

Judge: Michael Rodriguez

FINAL NOTICE — COURT ENFORCEMENT ACTION

This notice constitutes your final official notification regarding an outstanding traffic violation involving your registered vehicle within the State of South Dakota. All prior notices and compliance deadlines have expired. This matter is now under active court enforcement.

Violation: Failure to Pay Electronic Toll / Toll Evasion
Parking Violation
Speeding Violation
Statutory Authority: 32-25 S.D.Codified Laws § 8177
Related Authority: 32-25 S.D.Codified Laws § 15433

IMMEDIATE ACTION REQUIRED

You must take one of the following actions without delay:

- Remit full payment of all outstanding tolls, fines, civil penalties, administrative fees, and court costs; OR
- Appear before the Court at the scheduled hearing to address this matter.

FAILURE TO ACT OR APPEAR WILL RESULT IN:

- Entry of a final default judgment without further notice
- Imposition of maximum statutory penalties, late fees, and court costs
- Referral of the debt to a licensed collections agency
- Suspension of your South Dakota driver's license and/or vehicle registration
- Issuance of a Court Order to Show Cause and potential contempt proceedings
- Possible adverse impact to your credit profile associated with your Social Security Number (SSN)
- Additional enforcement actions as permitted under South Dakota law

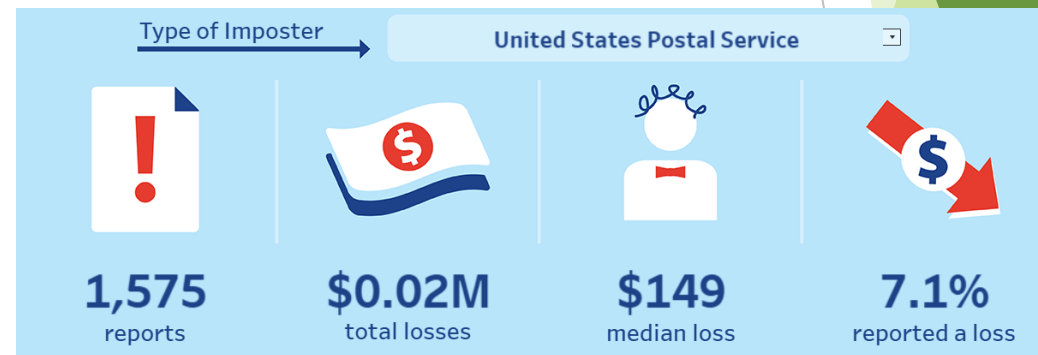
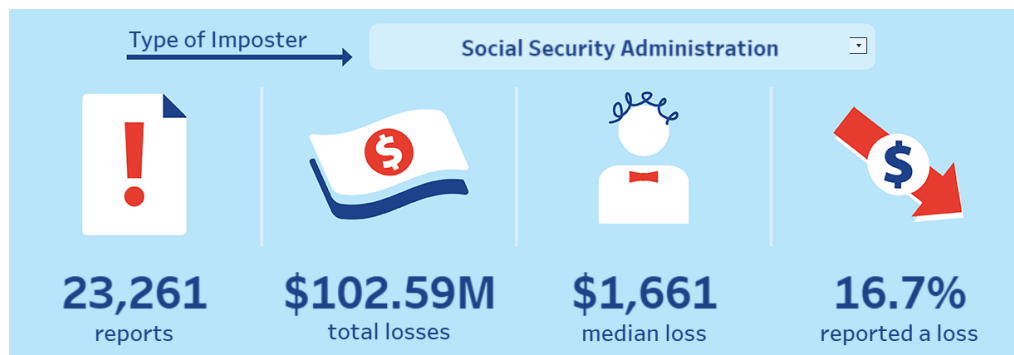
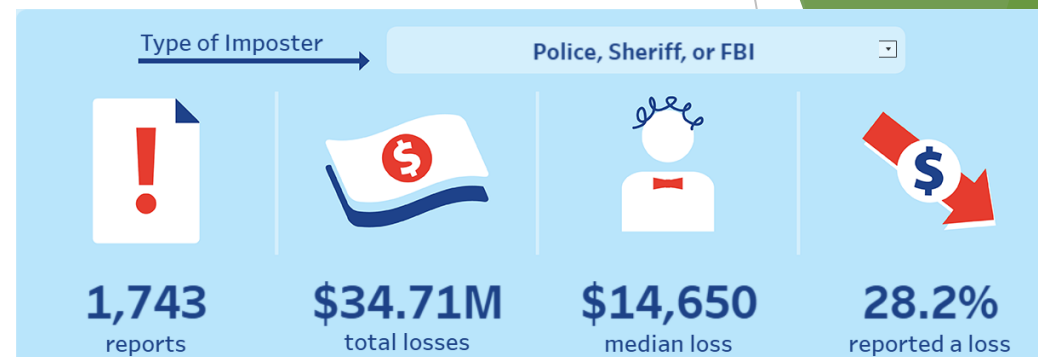
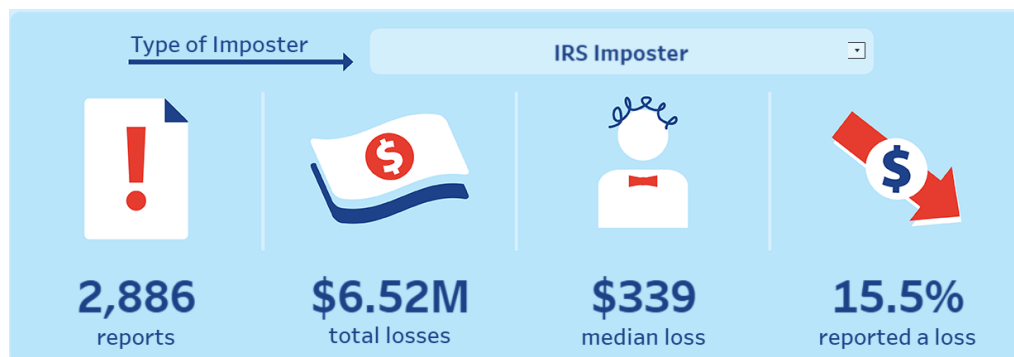


Scan the QR code to settle your unpaid balance.

COURT HEARING INFORMATION

Date: April 22, 2026
Time: Minnehaha County Municipal Court
Traffic Division
425 N Dakota Avenue
Sioux Falls, SD 57104

Government imposter Losses

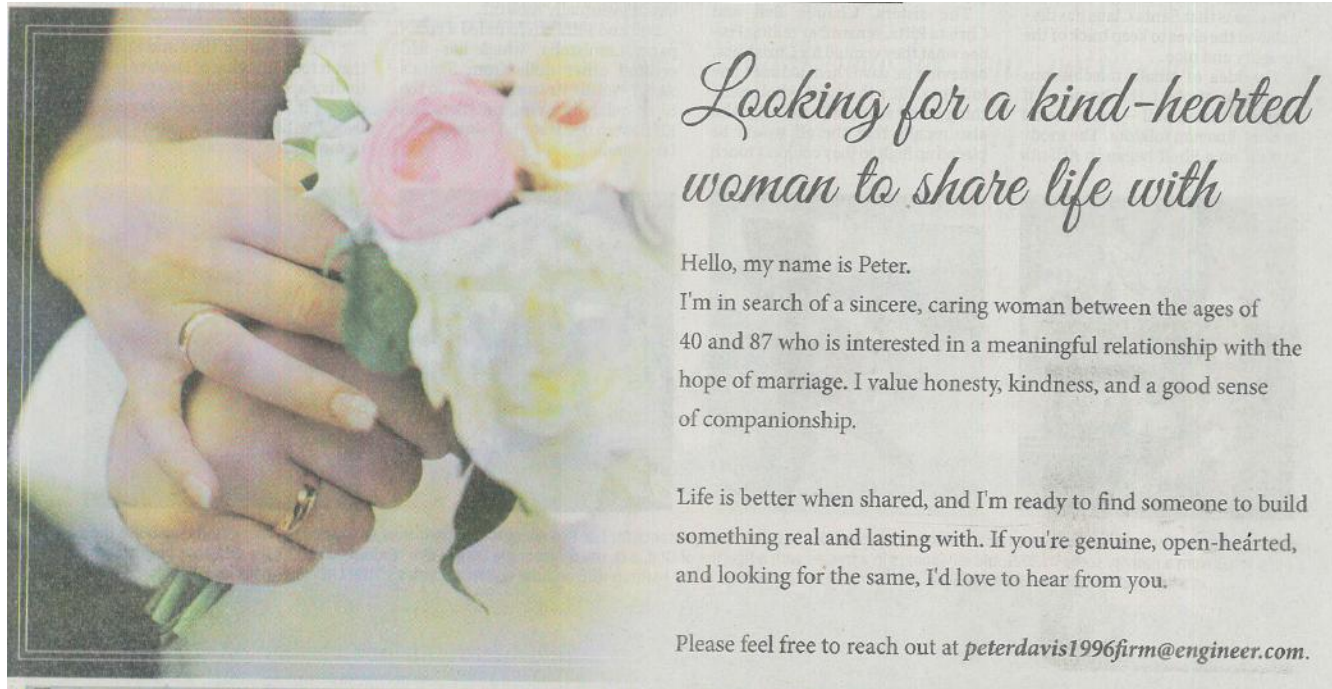


- ★ Government agencies don't call people out of the blue with threats or promises of money
- ★ Do not trust caller ID
- ★ Check with the real agency
- ★ Never pay with a gift card or wire transfer
- ★ Report government imposter scams at ReportFraud.ftc.gov



Learn more at
ftc.gov/imposters

Romance scams



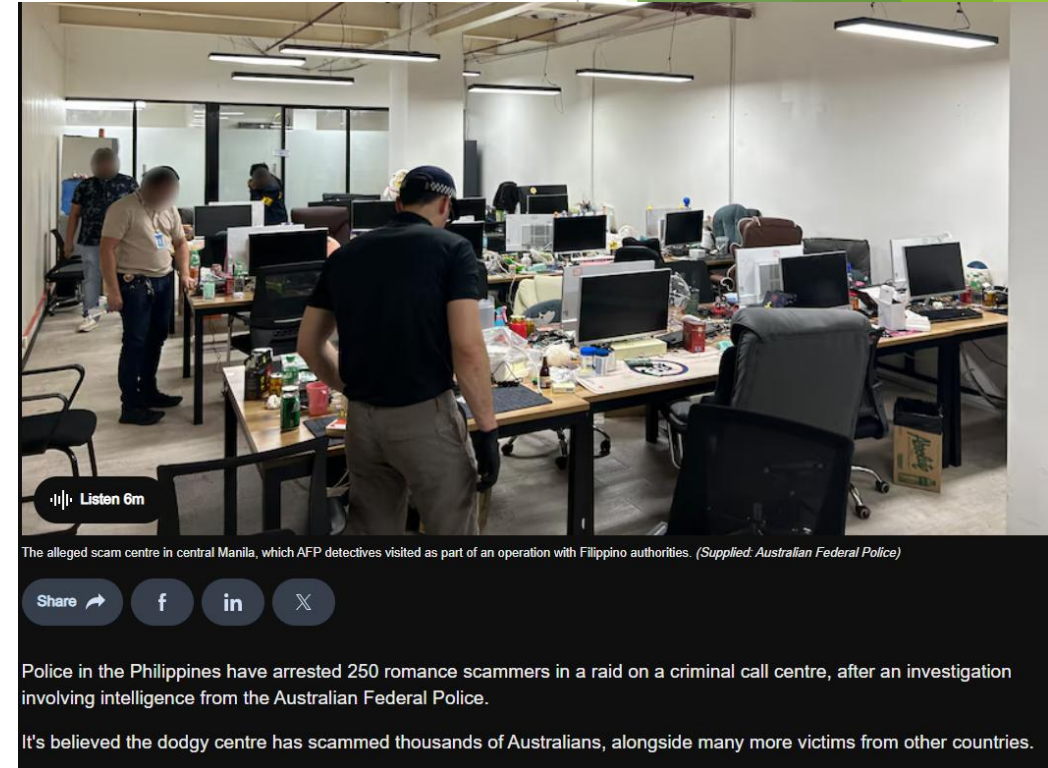
 **U.S. Secret Service** ⋮ ×
363,479 followers
3h • 🌐

The love and romance this week are just as real as the crime! Watch out for romance scam red flags this time of year:

- 🚩 Do not send money or gift cards or crypto to someone you have not met in person.
- 🚩 If they push secrecy or urgency or an emergency, it's a scam!
- 🚩 If they always have excuses to avoid meeting in person and rarely or briefly meet over a live video call, walk away.
- 🚩 Never open accounts or transfer money to someone you only know online.

How romance Scams Start

- ▶ Scammer engages with a potential victim via social media, dating applications, messaging applications, or unsolicited “wrong number” text messages.
- ▶ Scammer typically claims to be abroad for work or vacation, or to be from a foreign country.
- ▶ Scammer may offer to exchange photos or videos to reassure the victim.
- ▶ Scammer continually provides excuses as to why they are unable to meet in person, which is usually due to being abroad, having immigration related issues, or lacking money for travel.
- ▶ As the relationship evolves, scammer entices the victim to send personal or financial information, money, gift cards, or electronic devices.



The alleged scam centre in central Manila, which AFP detectives visited as part of an operation with Filipino authorities. (Supplied: Australian Federal Police)

Share   

Police in the Philippines have arrested 250 romance scammers in a raid on a criminal call centre, after an investigation involving intelligence from the Australian Federal Police.

It's believed the dodgy centre has scammed thousands of Australians, alongside many more victims from other countries.

Romance scam red flags

- ▶ Love Bombing: Professing love, soulmate status, or marriage very early on (days/weeks).
- ▶ Rapid Escalation: Wanting to move off the dating site to private apps quickly.
- ▶ Excuses to Avoid Meeting: Strict jobs or being overseas are common excuses.
- ▶ Isolation Tactics: Trying to cut you off from friends/family to maintain control.
- ▶ Emotional Manipulation: Using trauma stories to gain sympathy and explain away



Romance Scam Financial Red Flags

Financial Red Flags:

- ▶ Requests for Money: For emergencies (medical, travel, legal fees) or "business opportunities".
- ▶ Unusual Payment Methods: Asking for gift cards, wire transfers, cryptocurrency, or money transfers.
- ▶ Investment Pitches: Pushing you to invest in crypto or foreign exchange with them for "easy money".



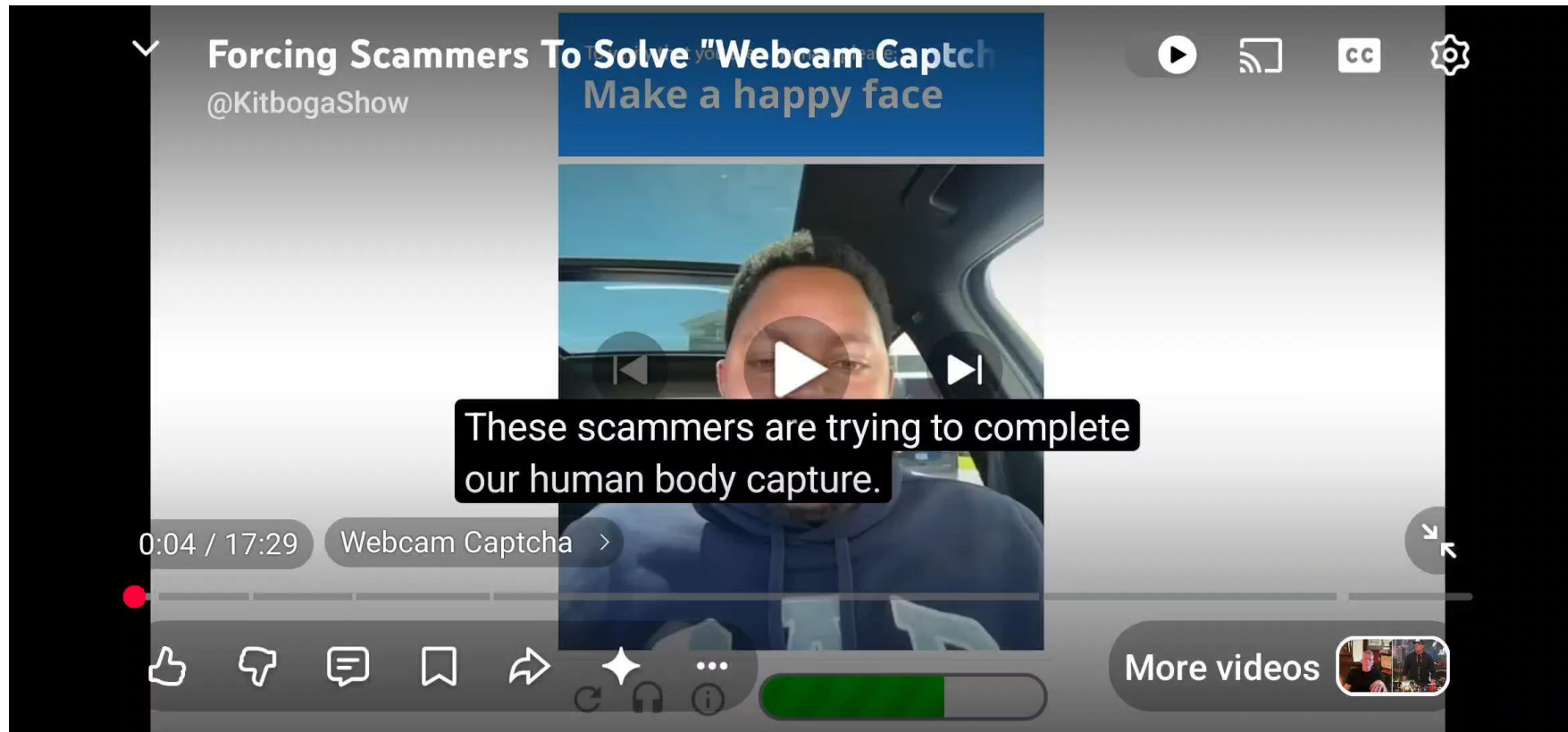
How to Protect Yourself from romance scams

- ▶ NEVER send money to someone you have not met in person.
- ▶ NEVER open bank accounts or start businesses on behalf of someone else.
- ▶ NEVER send or receive money on behalf of someone else or to someone else.
- ▶ NEVER share your personal or financial information.
- ▶ Understand that video calls and messaging applications are not enough proof of their real identity.



The challenge - How to break the spell criminals have over victims? Expose them.

The video is from youtuber Kitboga that exposes criminals. These attempting to access fake



Investment scams

FTC CONSUMER SENTINEL NETWORK

Investment Related

Year: 2026, Quarter: 2

Fraud Facts at a Glance

of Fraud Reports:
22,628

% Reporting \$ Loss:
79%

Total Loss Reported:
\$1,151.8M

Median Loss Reported:
\$7,000

Top Payment Method:
Cryptocurrency

Top Contact Method:
Social Media

LEGISLATURE PASSES CRYPTO REGULATION BILL
LB 609



- ▶ Crypto kiosk owners must be licensed by the state
- ▶ Daily transaction limits to protect consumers from theft
- ▶ Fraud warning notices to increase awareness about scams
- ▶ Transaction receipts to provide traceability for law enforcement
- ▶ Cryptocurrency operators must refund fraudulent transactions

Download APPS 34° 11:34

Sponsored By: **TILLOTSON ENTERPRISES** STOCKS NYSE 19,489.38 ▼ -16.96 ANTELOPE | WINTER WEATHER ADVISORY

Investment scams - real case

- ▶ Shan Hanes
 - CEO Heartland Tri-State Bank
 - American Bankers Association Ag and Rural Banker Committee
 - Kansas Bankers Association President
- ▶ Heartland Tri-State Bank Asset Size \$139 million

After Kansas bank collapsed, former CEO admits to embezzling \$47 million for crypto scheme



Jason Alatidd

Topeka Capital-Journal

May 28, 2024, 10:17 a.m. CT



The former executive of a rural Kansas bank that collapsed last summer has admitted to embezzling tens of millions of dollars for a cryptocurrency scheme.

Shan Hanes, 52, of Elkhart, pleaded guilty Thursday in U.S. District Court to one count of embezzlement by a bank officer. Sentencing is scheduled for Aug. 8, with a maximum of 30 years in prison, maximum fine of \$1 million and up to \$60.5 million in restitution.

Hanes previously was the CEO of Heartland Tri-State Bank in Elkhart in southwest Kansas.

Investment scams

Key Investment Scam Red Flags:

- ▶ Guaranteed High Returns/Low Risk: Promises of high, quick profits with no risk are hallmark indicators of fraud.
- ▶ High-Pressure Sales Tactics: Urgency to invest "right now".
- ▶ Unlicensed Sellers/Unregistered Products: The person is not registered with securities regulators, or the investment is not registered.
- ▶ Unsolicited Offers: Cold calls, emails, or social media messages
- ▶ Requests for Secrecy: the "exclusive" opportunity.
- ▶ Unconventional Payments: Demands for payment via wire transfer, gift cards, or cryptocurrency.
- ▶ Complex or Vague Explanations: The strategy is intentionally confusing or "too good to be true".



Investment Scams

How to Protect Yourself:

- ▶ Verify Licenses: Use the SEC's Investor.gov tool to check the background of anyone offering an investment.
- ▶ Ask Questions & Do Research: Don't be afraid to ask for documentation, such as a prospectus.
- ▶ Take Your Time: Legitimate investments rarely have a 24-hour expiration date.
- ▶ Be Skeptical of "Insider" Info: Claims of "secret" information are often used to gain trust.

PROTECT YOURSELF

- ✓ Research before you invest in anything.
- ✓ Recognize that pressure to "act fast" might be a sign of a scam.
- ✓ Do not send money to anyone you meet online or via apps, and don't make investments based on their advice.
- ✓ Do not download or use any unfamiliar apps.
- ✓ Do not pay for services that claim they can recover lost funds.
- ✓ Do not trust anyone who offers a "sure bet." All investments involve risk.
- ✓ Recognize that even video chats and online trading platforms which appear real can be fake.

WARNING SIGNS

- Unexpected contact by an unknown person.
- Requests to limit contact with financial institutions or advisors.
- New online friends sharing "can't-miss" investment opportunities.
- Sense of urgency to invest more money or pay fees.
- Misspelled web links.

IF YOU HAVE BEEN VICTIMIZED

- ✋ Stop sending money to the criminals.
- 📞 Contact your bank.
- 📁 Keep records and communications relating to the scam.
- 📄 File a report with the FBI Internet Crime Complaint Center at [IC3.gov](https://www.ic3.gov).

ABA Foundation is proud to work with:

Logos of partner organizations: Commodity Futures Trading Commission, U.S. Department of Justice, U.S. Treasury, FINRA, Homeland Security Investigations, IRS-CI, U.S. Secret Service, and U.S. Securities and Exchange Commission.

2024 ABA Foundation

How to Protect Yourself from investment scams

- ▶ Always question the legitimacy of projects that sound too good to be true.
- ▶ Shield yourself from scenarios in which you are encouraged to open an account on a cryptocurrency trading platform and transfer funds from your bank account to invest in cryptocurrency projects.
- ▶ Avoid projects that involve you earning money in exchange for recruiting others to invest in a project.
- ▶ Request to review financial statements, annual reports, or audit results for any proposed investment.
- ▶ Red flags include perceived “friends” or romantic partners who you have met online but who can seemingly never meet in person and avoid showing themselves on video calls.

Ways to spot scammers

Things only scammers will say:

- ▶ “Act now!” Scammers use pressure, so you don’t have time to think. But pressuring you to act now is always a sign of a scam. It’s also a reason to stop.
- ▶ “Only say what I tell you to say.” The minute someone tells you to lie to anyone — including bank tellers or investment brokers — stop. It’s a scam.
- ▶ “Don’t trust anyone. They’re in on it.” Scammers want to cut you off from anyone who might slow you down.
- ▶ “Do [this] or you’ll be arrested.” Any threat like this is a lie. Nobody needs money or information to keep you out of jail, keep you from being deported, or avoid bigger fines. They’re all scams.
- ▶ “Don’t hang up.” If someone wants to keep you on the phone while you go withdraw or transfer money, buy gift cards, or anything else they’re asking you to do: that’s a scammer. DO hang up.

Ways to spot scammers

And here's a list of things that only scammers will tell you to do:

- ▶ “Move your money to protect it” is a scam. Nobody legit will tell you to transfer or withdraw money from your bank or investment accounts. But scammers will.
- ▶ “Withdraw money and buy gold bars” is a scam. Always. Every time.
- ▶ “Withdraw cash and give it to [anyone]” is a scam. Doesn't matter who they say: it's a scam. Don't give it to a courier, don't deliver it anywhere, don't send it. It's a scam.
- ▶ “Go to a Bitcoin ATM” is a scam. Nobody legit will ever insist you get cryptocurrency of any kind. And there's no legit reason for someone to send you to a Bitcoin ATM. It's a scam.
- ▶ “Buy gift cards” is a scam. There's never a reason to pay for anything with a gift card. And once you share the PIN numbers on the back, your money's as good as gone.

Do not become a money mule

- ▶ Money mules are individuals who are recruited by criminals and, knowingly or unwittingly, transfer illegally obtained money using bank accounts, wire transfers, money orders, checks, or cryptocurrency.
- ▶ Money laundering is a crime, and so is being a money mule. There are a few things you should know about common methods used by criminals to recruit money mules.

Scammers

- ▶ They create a sense of urgency
- ▶ They feed on your emotions
- ▶ They research you
- ▶ They will try to build emotional connections
- ▶ They look for ways you may let your guard down

How Scammers Try To Steal Your Life Savings

People are losing big money to scammers running complicated scams.

Here's how the scam works:



A scammer pretending to be from a company you know contacts you, saying they supposedly spotted fraud on one of your accounts and your money isn't safe.



They connect you with someone else to supposedly help you move your money to "protect" it.



The "helper" — who often claims to work for the government — is really a scammer trying to steal your money.

If someone tells you to do any of these things, it's a scam.

- "Put your money in a secure account to protect it." **That's a scam.**
- "Transfer your money to a cryptocurrency account to protect it." **That's a scam.**
- "Get cash and I'll send a driver to pick it up." **That's a scam.**
- "Deposit cash at a Bitcoin ATM to protect your money." **That's a scam.**
- "Buy gold and a driver will come get it." **That's a scam.**

No one from the government will tell you to do these things. **Only a scammer will.**

Never transfer or send money, cryptocurrency, cash, or gold to someone you don't know in response to an unexpected call or message.



FEDERAL TRADE
COMMISSION

More at ftc.gov/imposters

Report scams to the Federal Trade Commission at ReportFraud.ftc.gov

November 2024

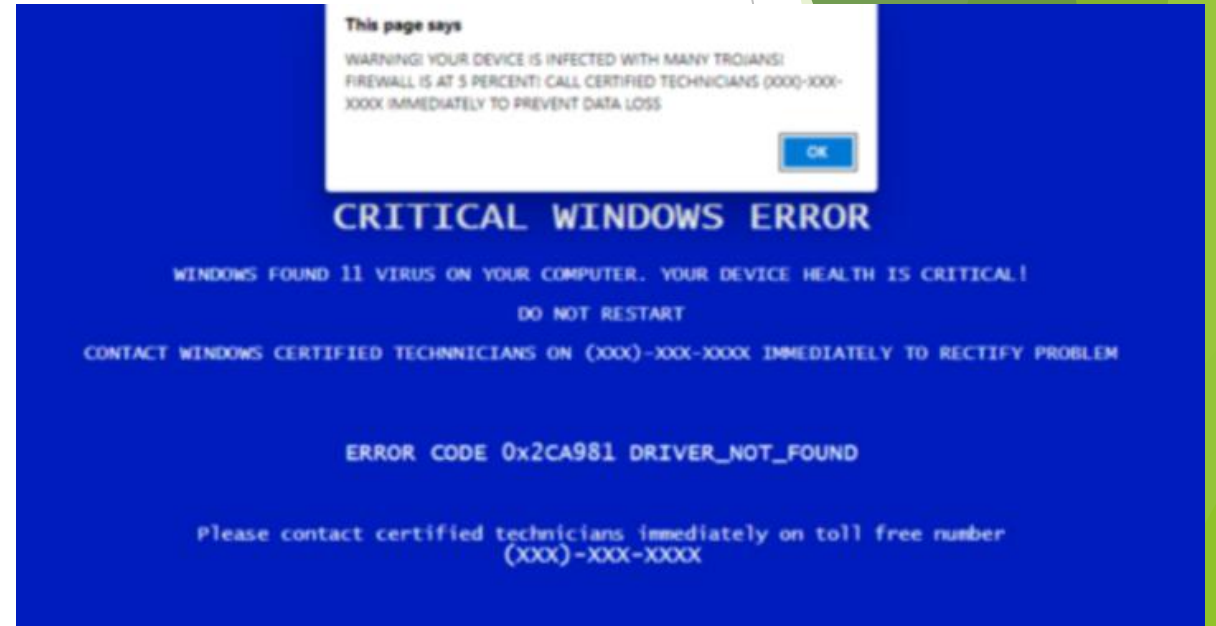
IT Help Desk Scams

- ▶ The telephone number is to a scammer.
- ▶ The scammer may prompt you to a link that will download screensharing software.
- ▶ The screensharing software will allow the scammer to take over your computer and watch what you are doing or control the screen you see.



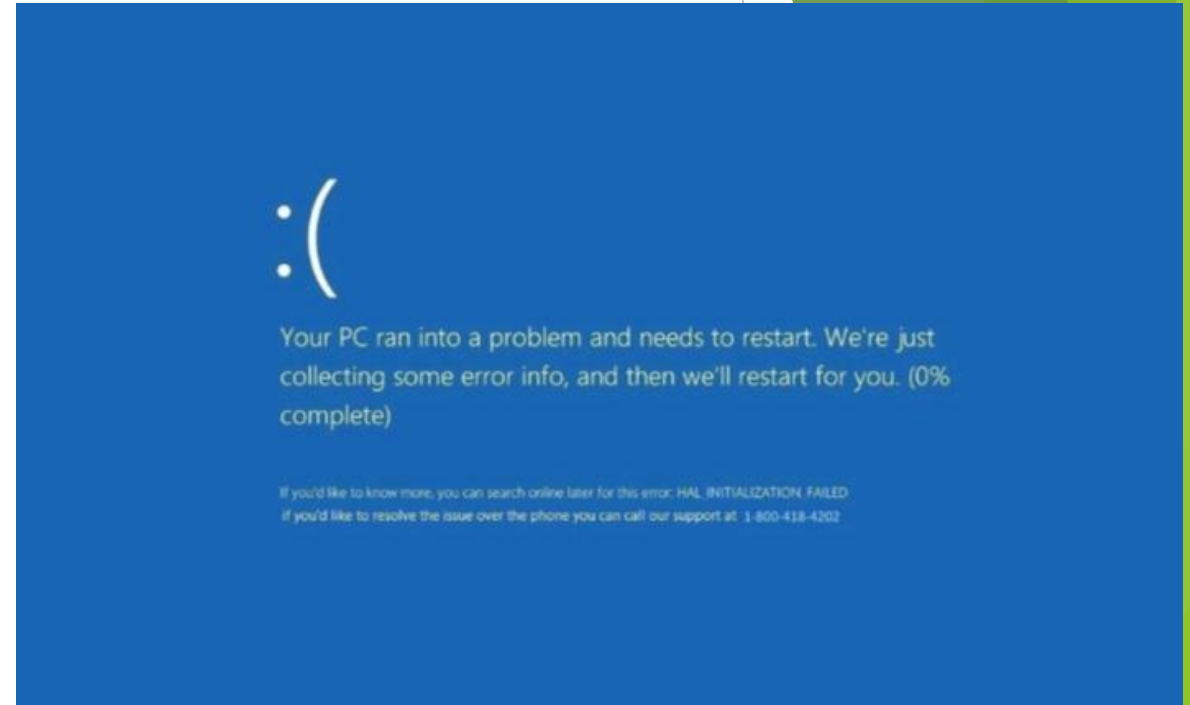
IT Help Desk Scams

- ▶ Once the fraudster controls your screen, they have the ability to show items that may alarm you such as child porn, fictitious deposits, etc.
- ▶ Goal is to make you panic.



IT Help Desk Scams

- ▶ The scammer will try to convince you to enter your banking credentials or buy gift cards.
- ▶ Behind this screen, if you enter your banking credentials, they will transfer money from your account to another as they “fix” your computer.



Voice & video cloning - imposter emergency

- ▶ Video and voice will be almost impossible to identify differences
 - ❑ Artificial Intelligence can learn individual mannerisms
 - ❑ Blink and lighting tests can be tells at this time to indicate it's fake
- ▶ Fraudsters will use this to impersonate loved one.

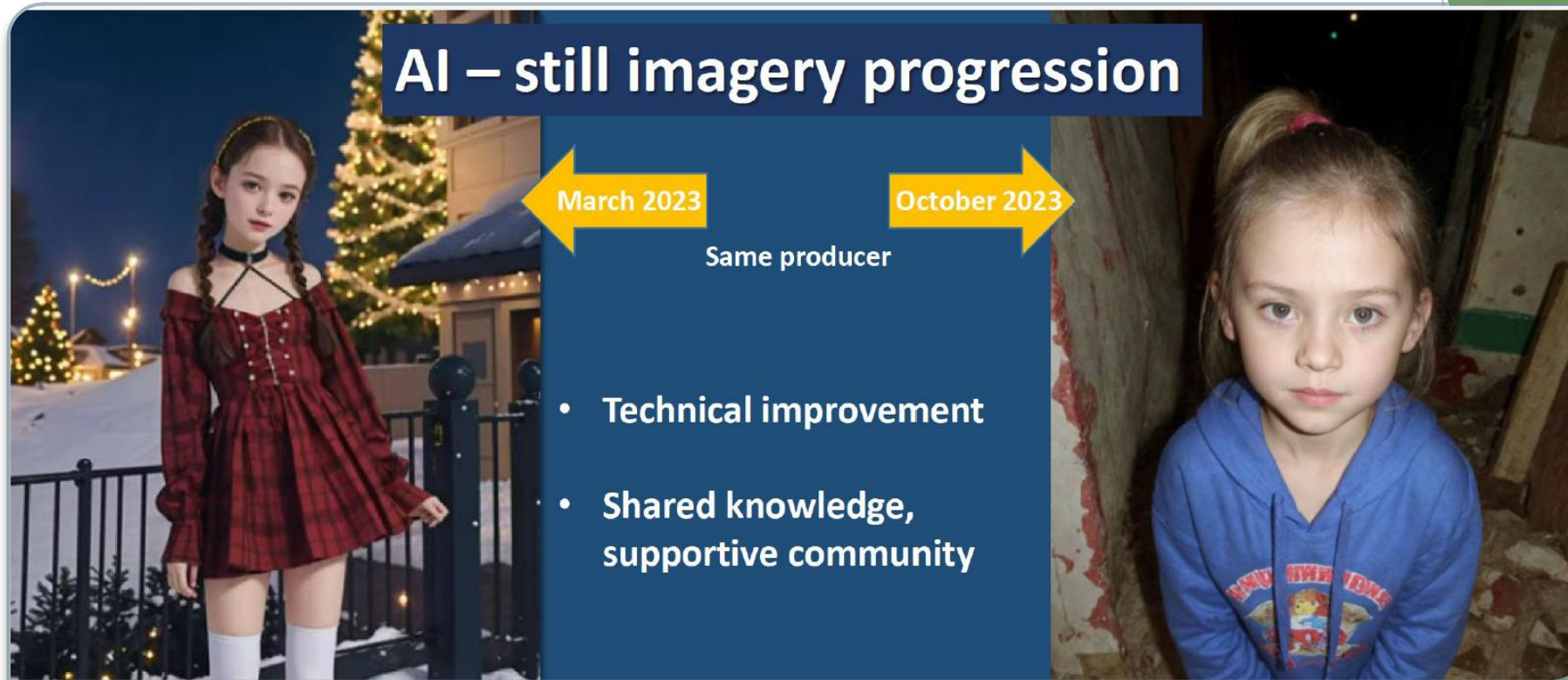


Modifying a Real Image



This is a detective that modified a picture for an online sting

The use of Artificial Intelligence makes it difficult to identify the fake. Imagine if this was used for a romance scam?



This is an example of the progression of Artificial intelligence in a 7 month time span.

The realism had added complexities, so romance scams are easier to perpetrate.

Recommendations

- ▶ Set up safety password with family and financial institutions.
- ▶ Be skeptical of every email - In the same way defensive driving prevents car accidents, always treating incoming email as a potential risk will protect you from scams. Fraudulent emails can appear very convincing, using official language and logos, and even similar URLs. Always be alert.
- ▶ Don't rely on caller ID - Scammers can make any number or name appear on your caller ID. Even if your phone shows it's your bank calling, it could be anyone. Always be wary of incoming calls.
- ▶ Hang up—even if it sounds legit - Whether it's a scammer impersonating your bank or a real call, stay safe by ending unexpected calls and dialing the number on the back of your bank card instead.
- ▶ Never click on a link sent via text message — especially if it asks you to sign into your bank account. Scammers often use this technique to steal your username and password. When in doubt, visit your bank's website by typing the URL directly into your browser or login to your bank's mobile app.

Recommendations

- ▶ Your bank will never ask for your PIN, password, or one-time login code in a text message. If you receive a text message asking for personal information, it's a scam.
- ▶ Slow down — think before you act. Acting too quickly when you receive phishing text messages can result in unintentionally giving scammers access to your bank account — and your money. Scammers want you to feel confused and rushed, which is always a red flag. Banks will never threaten you into responding, or use high-pressure tactics.
- ▶ Delete the message. Don't risk accidentally replying to or saving a fraudulent text message on your phone. If you are reporting the message, take a screenshot to share, then delete it.
- ▶ Payment app scams often start with a phone call or text. If you get an unexpected call, just hang up. If you get an unexpected text, delete it. Even when they seem legitimate, you should always verify by calling your bank or payment app's customer service number.

Questions

Websites of Interest

Secret Service:

- ▶ <https://www.secretservice.gov/investigations/avoidscams>

Nebraska Bankers Association:

- ▶ <https://www.thatsaredflag.com/know-the-red-flags>

Internet Crime Complaint Center

- ▶ <https://www.ic3.gov/>

LEARN THE SIGNS. STOP THE SCAMS.

Fraud can appear in many forms, but certain warning signs show up again and again. Keep these red flags top of mind:



Creating urgency or panic to manipulate your fears or emotions



Using high-pressure threats such as arrest, legal action, or fines



Asking for sensitive information like passwords, bank details, PINs, Social Security numbers, or remote access



Forming an unexpected online relationship—especially if the person is a stranger



Requesting unusual payment methods such as gift cards, cryptocurrency, prepaid cards, payment apps, large cash amounts, or wire transfers



Coaching you to lie about why you're withdrawing or sending money



Promising big prizes or huge returns with little or no risk



Using unusual grammar or awkward phrasing, or showing inconsistencies in language