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Provided by a panel of local experts in your community 1st & 3rd Tuesdays of the month

Advice on ESTATE PLANNING

Don't Fall for Fake Toll and Ticket Scams

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Scams targeting older adults are nothing new, but the tactics keep changing. In 2024 alone, Americans lost \$12.5 billion to scams, according to the Federal Trade Commission (FTC). Older adults lost more on average—about \$1,000 for people in their 70s compared with \$417 for people in their 20s.

Lately, I've been hearing from folks right here in Columbia and Montour Counties about suspicious text messages demanding payment for "unpaid tolls" or "overdue traffic tickets." These are part of a growing wave of scams making the rounds across Pennsylvania and the rest of the country.

The "Unpaid Tolls" Text

One version claims you missed paying highway tolls. The text insists you must pay immediately and gives you a link to click. The link takes you to a fake website designed to look like an official tolling agency. Entering your credit card number there is like handing your wallet directly to the scammer.

The "Traffic Ticket" Text

Another version says you have outstanding traffic tickets. These messages are often loaded with threats—your driver's license will be suspended, your registration revoked, you'll face criminal prosecution, or even see your credit score ruined. None of it is

true, but the scare tactics are designed to get people to act quickly without thinking.

What To Do If You Receive One

If you get one of these texts:

- Don't click the link. It leads to a fake site.
- Don't respond. That only confirms your phone number is active.
- Check directly. If you think you might really owe money, call the DMV or tolling agency at the number listed on their official website—not the one in the text.
- Ask for backup. Sometimes a second set of eyes—like a tech-savvy grandchild or neighbor—can help.
- Report it. Forward the message to 7726 (which spells SPAM) and then delete it. Many phones also let you "report junk."

Tuesday's Pro-Tip:

Scammers thrive on fear and urgency. Slow down, verify before paying, and don't be afraid to ask for help. Staying cautious keeps your hard-earned money where it belongs—safe with you.



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