



TNEJC WEEKLY UPDATE

Intelligence, prevention & action for Tennessee's elder justice network

PREPARED FOR STATEWIDE PARTNERS

MONDAY, AUGUST 10, 2026

THE WEEK IN ELDER JUSTICE

The “agent” on your screen may be a scammer.

A new FBI warning shows how criminals can stage law-enforcement identities, credentials and even live video to pressure victims into moving money.

NATIONAL FBI WARNING

Badge. Caller ID. Government seal. Live video. None of it is proof.

The FBI warns scammers may pose as bank employees, DOJ personnel or FBI agents, then create an official-looking video setup. Victims may be told they face arrest, must move money for “safekeeping,” and must keep the supposed investigation secret. **A real federal agent will not demand cash, gift cards, cryptocurrency or gold to avoid arrest.**

[Read the FBI agent-impersonation warning](#)

TENNESSEE & REGIONAL UPDATES

LOCAL FRAUD ALERT

ORNL FCU: spoofed calls are targeting trust.

ORNL Federal Credit Union is warning about spoofed calls from people posing as financial institutions and other trusted organizations. ORNL FCU says it will not call asking for full account numbers, online-banking credentials or verification codes. **Hang up and call back using a number you already trust.**

[ORNL FCU Fraud Awareness](#)

TENNESSEE POLICY | BORDER-COMMUNITY ALERT

Crypto ATM scams may move across state lines.

Tennessee's kiosk ban is in effect, but the scam threat remains. TNEJC anticipates suspects may direct victims in border communities across state lines to reach a cryptocurrency ATM. Any instruction to travel, carry cash or use a crypto kiosk should trigger an immediate pause, independent verification and rapid reporting. Stay vigilant: the payment route may move even when the scam does not.

[TN kiosk bulletin](#) | [TBI authority](#)

ENFORCEMENT WATCH

Recent DOJ cases reinforce the same pattern: “Phantom Hacker” impersonators pressured older victims to withdraw cash or buy gold for courier pickup, while another alleged organized network used calls, emails and pop-ups to convince mostly older victims to mail cashier's checks, money orders or cash.

[DOJ Phantom Hacker case](#) | [DOJ mail-fraud arrests](#)

FIELD NOTE: WHAT TO TELL OLDER ADULTS THIS WEEK

1. **STOP.** End unexpected calls or video chats - and do not cross state lines to use a crypto ATM.
2. **VERIFY.** Use a number you locate independently. Never use the caller's number or link.
3. **REPORT.** Contact the financial institution quickly, preserve messages and receipts, and involve authorities.

TN APS: 1-888-277-8366 • Elder Fraud Hotline: 1-833-FRAUD-11 • [IC3.gov](#) • [SafeSeniorTN.com](#)