TNEJC WEEKLY UPDATE

Weekly Update | August 17, 2026

THIS WEEK'S FOCUS: DISRUPT THE TOOLS, PROTECT THE PERSON

CONSUMER ALERT | SKIMMERS TARGET CARDS AND BENEFITS

Card skimmers are fast, hidden and costly. CBS News reported on August 12 that criminals can place overlays on payment terminals in seconds to capture card data and PINs. The Secret Service says skimming is rising; CBS reported more than 400 devices removed in 2025 and estimated annual losses above $1 billion. EBT and other government-benefit cards are especially exposed when they must be swiped rather than tapped or inserted.

What Tennessee residents can do now: use tap-to-pay or a chip when possible; gently check a terminal for loose, bulky or mismatched parts; shield the keypad; review transactions often; and report unfamiliar activity immediately. Tennessee DHS says it will not call or text asking for an EBT card number or PIN.

For Tennessee EBT cards: the official ebtEDGE app can change the PIN, block out-of-state purchases and freeze the card. If benefits appear stolen, call 1-888-997-9444, report through OneDHS and file a local police report. TDHS notes that the federal reimbursement window for skimming losses has ended, making quick prevention and reporting especially important. CBS story | TDHS guidance

NATIONAL POLICY SPOTLIGHT | GOING UPSTREAM AGAINST SCAM CENTERS

On August 12, the White House issued the memorandum Expanding Capabilities to Combat Transnational Cyber-Enabled Crime. It directs the National Coordination Center to establish a program through which rigorously vetted U.S. companies may conduct cyber surveillance and cyber effects operations against foreign cyber-enabled transnational criminal organizations.

This is not private, independent 'hack back.' Operations must be conducted on behalf of, under the legal authority and supervision of the federal government. DOJ and DHS co-directors must coordinate approvals; participating companies must contract with the government and follow implementation procedures. TechTimes highlighted the same per-operation approval and federal oversight structure on August 13.

Why this matters for elder justice: overseas scam centers depend on domains, servers, call systems, mule networks and payment infrastructure. A lawful capability to collect intelligence or disrupt that infrastructure could prevent victim contacts and interrupt losses before funds move. The program is newly authorized; procedures, vetting and operational safeguards still must be implemented, so measurable impact will take time.

Primary source: White House memorandum | Secondary context: TechTimes

COALITION TAKEAWAY	PARTNER ACTION THIS WEEK
Skimming is both a consumer-fraud and benefits-security issue. Older adults and caregivers may be managing several cards and accounts, increasing the burden of frequent monitoring.	Share the ebtEDGE controls and EBT reporting number with senior centers, benefits counselors, financial institutions and caregiver networks. Place a reminder near payment terminals: check, cover, monitor.

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ENFORCEMENT WATCH | FOLLOW THE MONEY, SUPPORT THE VICTIM

Prize-scam defendants detained. On August 12, federal prosecutors in Pennsylvania announced that two defendants had been ordered detained pending trial on allegations involving a Publishers Clearing House scheme. Victims were allegedly told they had won multimillion-dollar prizes and had to send tens of thousands of dollars in upfront taxes and fees. The charges are allegations, and the defendants are presumed innocent. Prevention rule: a legitimate prize does not require advance payment. DOJ release

Money launderer convicted in transnational online fraud. DOJ announced August 10 that an Atlanta jury convicted a man of laundering more than $2.7 million obtained through romance fraud and other online scams. Prosecutors said older victims' retirement savings were moved to accounts overseas. Case lesson: relationship-building is often the first stage; urgent requests for business, medical or travel money are a signal to pause and verify. DOJ release

ACTION AGENDA | TURN AWARENESS INTO A ROUTINE

For senior centers and advocates
- Demonstrate how to freeze an EBT card in ebtEDGE and how to call the number on the back of a payment card.
- Normalize reporting: skilled criminals manipulate trust, fear and urgency; victimization is never a sign of weakness.
- Ask whether clients need a trusted contact, transaction alerts or help reviewing statements.

For financial institutions and law enforcement
- Treat unusual withdrawals, new payees, romance narratives, prize fees and requests for cash or cryptocurrency as opportunities for a respectful pause.
- Preserve receipts, phone numbers, usernames, emails, envelopes and transaction records.
- Report quickly; speed can improve the chance of stopping or tracing funds.

REPORTING PATHWAYS | MAKE THE FIRST CALL COUNT

Immediate danger: 911   Tennessee APS (24/7): 1-888-277-8366   Online APS

Internet-enabled fraud: IC3.gov   National Elder Fraud Hotline: 1-833-FRAUD-11 (weekdays, 10 a.m.-6 p.m. Eastern)   SafeSeniorTN.com

EBT card compromise: 1-888-997-9444, OneDHS and local law enforcement. For bank or credit-card fraud, call the trusted number printed on the card or statement.

Original sources: 1. CBS News | 3. Tennessee SNAP security | 4. Tennessee stolen-benefit response | 5. White House memorandum | 6. TechTimes | 7. DOJ - Publishers Clearing House case | 8. DOJ - $2.7 million laundering conviction | 9. Tennessee APS | 10. SafeSeniorTN | 11. IC3

Save the date: Watch for details about the Tennessee Elder Justice Conference coming in December 2026.