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**October 17, 2023**  
**For Immediate Release**

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# **San Diego Elderly Woman Targeted by Scammers Loses \$200,000 of her Savings in Most Common Current Scam**

## ***Courier Attempting to Pick Up Cash was Arrested and Charged***

San Diego County District Attorney [Summer Stephan](#) announced criminal charges today against a man for his role in a scam that targeted an elderly San Diego woman who was convinced to pay over \$200,000 in cash to the thieves over several weeks. Zhi Gao, a 22-year-old resident of San Gabriel, CA, was arrested Thursday evening when he went to the victim's home to pick up a cash payment from her. He has been charged with attempted grand theft, attempted receiving stolen property, and resisting an officer in the performance of their duties. Gao is believed to be part of a larger theft ring and a courier for the criminal network.

“We are alerting our community about the most common and current scam that is stealing precious life savings from our seniors,” DA Stephan said. “This egregious case of financial elder abuse is a compelling reminder to seniors and their families to be aware of the warning signs of a scam and reach out for help. These ruthless scammers targeted a vulnerable elderly woman through a sophisticated fraud scheme. The case should also serve as a warning to scammers who are running such criminal enterprises that we’re working together in a first-of-its-kind Elder Justice Task Force and having increased success in tracking them down and putting them behind bars.”

The victim, a 65-year-old woman with significant health issues, fell victim to two of the most popular scams that law enforcement is encountering. The first, was a “tech support scam.” The victim’s computer froze and then a pop-up message from Microsoft appeared on her screen providing a phone number to call to fix her computer. The victim called the phone number and the scammer, pretending to be from Microsoft, solicited an initial \$120 from the victim to fix her computer.

After believing she was dealing someone from Microsoft, the scam shifted to the “banking scam.” The scammers contacted the victim again pretending to be from Chase Bank claiming there was now fraud on her account and that all the money in her bank accounts was at risk. The scammers told her to pull money out of her existing bank accounts so that the money could be secured in a safe account while the fraud division investigated the case for her.

Over the last few weeks, the victim made several withdrawals of between \$20,000 and \$30,000, ultimately losing more than \$200,000 of her life savings. The victim's family was doing routine checks of her financial accounts when her children noticed the suspicious activity and reported the case to the San Diego Police Department. Police worked with the victim and her family to set up another cash pickup at which point Gao was taken into custody when he arrived at her residence to pick up the package.

The scammers are part of a transnational criminal network that use couriers to pick up money from victims of elder scams. Several times a week, couriers come into San Diego County to collect funds from elderly victims who are scammed out of their life savings. In the past several months, dozens of scammers have utilized ride share companies such as Uber and Lyft to pick up fraudulently obtained funds while other suspects such as Gao appear to be working directly for the criminal syndicates. Couriers most commonly pick up money from victims and deliver it to another person in the network, or they convert the cash to cryptocurrency and send it out of the country. In most cases, once the money is sent by the victims, it cannot be recovered.

“The increase in tech support scams targeting our most vulnerable citizens is alarming,” said FBI Special Agent in Charge Stacey Moy. “The FBI is committed to working with our federal, state, and local partners to bring to justice anyone caught defrauding our elder population.”

The case is being investigated by the San Diego FBI Elder Justice Task Force (EJTF) which is comprised of the DA's Office, FBI, U.S. Attorney's Office, Adult Protective Services, The Law Enforcement Coordination Center (LECC), and local law enforcement agencies. Working together, the task force has created systems to connect the dots of financial elder abuse crimes in San Diego and hold perpetrators accountable.

Last year, the task force identified 1,800 reported victims of financial scams, representing about \$49 million in losses for San Diego County. Authorities believe the number is much higher since many victims do not report their losses. Of grave concern is that the trend of losses is increasing. In 2023 so far, reported losses have already exceeded \$75 million.

The District Attorney's Office is warning the public that if you or anyone you know is contacted by someone claiming to be from company or law enforcement agency asking you to withdraw large sums of cash, wire money, purchase gift cards or use cryptocurrency, it is a scam. Stop communicating immediately and talk to your family members before sending any money. In addition, do not ever let anyone install remote access software on your computer or devices. Scammers always tell their victims that loved ones will be in danger, money will be lost, or that someone will get in trouble if they speak up and talk to anyone about the scam.

If you or somebody you know has been the victim of any fraud or scam, please report the case to your local law enforcement agency and to the FBI's Internet Crime Complaint Center (IC3) at <https://www.ic3.gov/> If you are concerned and suspect anyone you know may be the victim of any type of elder abuse, you can make a referral to Adult Protective Services by calling 1-800-339-4661.

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*The San Diego County DA's Office prosecutes all felony crimes in the county and misdemeanor crimes committed outside the City of San Diego. The office files about 40,000 criminal cases a year and balances prosecution with numerous crime prevention programs. District Attorney Summer Stephan leads the office of more than 1,000 dedicated employees who pursue fair and equal justice, and support victims daily across San Diego County.*

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