

Don't Fall For These 3 Text Scams

Advice From a Retired Navy Officer — A Guide for Seniors

"I spent nearly 32 years in the Dutch Navy spotting missile threats before they hit. Now I spot a different kind of threat. And this one's already on your phone."



Frank

Retired Royal Netherlands Navy Officer

Simply Silver Tech

For Seniors, By Seniors

Text Message Scams Are Targeting Seniors

It might say it's your bank. A package delivery you need to confirm. A grandchild in trouble asking for help. This is called **smishing** — text message scams — and it's one of the fastest-growing ways criminals target our generation.

We're not targeted because we're careless. We're targeted because we're polite, we answer our messages, and — most importantly — we have savings. After three decades spent assessing threats (radar signatures, missile trajectories), the principle is exactly the same here: spot the anomaly before it hits. Here are the three red flags to watch for.

\$10 Billion+

Lost by Americans to fraud last year

#1 Target

Seniors were the top group targeted

KNOW THE WARNING SIGNS

The Three Red Flags

1

Urgency

If a message insists you act right now — your account will close, your package will be returned, your grandchild needs money within the hour — stop. Real organizations don't operate on panic. Panic is a weapon, and it's being pointed at you.

2

They Contacted You First

If your bank, your utility company, or the government reaches out to you out of the blue — by text, phone, or email — and asks for personal information, money, or account access, that is already suspicious. Legitimate organizations send letters and wait for you to call them.

3

An Unusual Payment Request

Gift cards. Wire transfers. Cryptocurrency. Payment apps you've never heard of. If a payment request feels strange, trust that instinct. No legitimate bank, government agency, or utility company accepts payment in gift cards. Not one.

If they contact you — you verify independently.

Don't click the link in the text. Don't call the number it gives you. Find the real number — from your statement, from the back of your card, or from the organization's official website — and call that instead. A grandchild asking for money? Call them directly, on their real number, not the one that texted you.

A WORD OF ENCOURAGEMENT

You Were Right All Along

Younger people used to laugh at us for not trusting every link — for double-checking, for calling instead of clicking, for asking "are you sure?" before typing in a password. We were called "bad with technology." We weren't. We were applying decades of life experience to a world that hadn't yet learned to be skeptical.

If you've ever felt embarrassed about being "slow" with technology, let that go. That instinct to pause and verify isn't a weakness — it's your threat-detection system, and it works.

IF IT'S ALREADY HAPPENED

What To Do If You've Been Scammed

This is not your fault. These are professional criminals — some run entire call centers. You are not foolish. You are human.

- 1 **Contact your bank immediately.** They can freeze accounts and, if you're fast enough, reverse charges.
- 2 **Report it.** In the US, contact the FTC at **ftc.gov**. In the Netherlands, contact the **Fraudehelpdesk**.
- 3 **Tell someone you trust.** Not because you should feel ashamed — because scammers count on silence. Don't give them that.

The most dangerous threats are rarely the obvious ones — they're the ones that look harmless until it's too late. A text message. A friendly voice on the phone. A link that looks almost right. But now you know the three red flags, and you know the golden rule: verify independently. The caution you've practiced your whole life was never a flaw. It was training.

If this guide helps you spot a scam, **share it** with a parent, a neighbor, or a friend who needs to hear it too.