



Charity, Disaster & Public Crisis Scams

Responding to Scams Exploiting Generosity

These scams occur when criminals exploit generosity, fear, urgency, or confusion during a crisis, such as natural disasters, wars, public health emergencies, or humanitarian events, to solicit money or information fraudulently.

This guide applies to:

- Charity & disaster relief scams
- COVID-19 / public health scams
- War, disaster, or emergency donation scams
- Scammers often act immediately after breaking news, before people have time to verify.

If money or information was shared, act immediately. Speed affects recovery.

Crisis Scam – Do This First

Stop All Payments and Communication

- Do not send more money
- Do not click follow-up links
- Do not share additional personal or payment information
- Pause, urgency is the scammer's leverage

Requests to “act now to save lives” are commonly used to bypass verification.

Verify the Organization Independently

Before donating or responding:

- Search for the charity using official registries
- Go directly to the organization's official website (typed manually)
- Verify donation pages match the official domain

Be cautious of:

- Look-alike names
- Slightly misspelled URLs
- Payment requests via gift cards, crypto, or wire transfers
- Legitimate charities welcome verification.





Preserve Evidence

Before deleting messages or posts:

- Screenshot or save:
 - Donation requests
 - Ads, emails, texts, or social posts
 - URLs and account names
- Record:
 - Date and time
 - Event or crisis referenced
 - Payment instructions or amounts
- Documentation supports reporting and recovery.

Common Crisis Scam Types & What to Do

Charity & Disaster Relief Scams

Signs:

- Fake charities appear after disasters
- Emotional stories and images are used
- Pressure to donate immediately
- Unsolicited donation requests
- Requests for secrecy or urgency
- No clear nonprofit registration

What to Do:

- Stop payment
- Verify through charity watchdogs
- Report the scam

COVID-19 / Public Health Scams

Signs:

- Claims of fake testing, vaccines, or treatments
- Fraudulent relief payments or benefits
- Requests for personal or medical data

What to Do:

- Do not share health or insurance information
- Verify guidance through official public health agencies





- Report attempts promptly

War, Disaster, or Emergency Donation Scams

Signs:

- Fake humanitarian appeals
- Deepfake videos or images
- Impersonation of real aid organizations

What to Do:

- Donate only through verified organizations
- Avoid peer-to-peer payment requests
- Preserve evidence of impersonation

If You Already Donated or Shared Information

Act Immediately

Contact your bank, card issuer, or payment app

- Report the transaction as fraud
- Ask about:
 - Chargebacks or reversals (time-sensitive)
 - Freezing accounts if needed
- Change passwords for:
 - Email
 - Payment apps
 - Financial accounts
- Request case or reference numbers.

Watch for Follow-Up Scams

After donating or responding, scammers may:

- Ask for “confirmation” or more funds
- Pose as investigators or refund agents
- Claim the donation failed and must be resent

Do not engage. Verify independently.

Report the Scam

- National Reporting





- Federal Trade Commission (FTC)
 - Main federal agency for consumer fraud
 - reportfraud.ftc.gov
- Internet Crime Complaint Center (IC3) – FBI
 - Tracks internet-based financial crimes and scams
 - ic3.gov
- U.S. Postal Inspection Service
 - If the scam involved mailed checks, money orders, or parcels
 - uspis.gov/report
- Secret Service Cleveland Field Office
 - Main federal agency for financial crimes
 - 216-750-2058
- Charity Verification & Reporting
 - IRS Tax-Exempt Organization Search
 - <https://www.irs.gov/charities-non-profits/search-for-tax-exempt-organizations>
 - Charity Navigator / GuideStar (Candid) for verification
- Ohio Resources
 - Ohio Attorney General – Consumer Protection & Identity Theft
 - <https://www.ohioattorneygeneral.gov>
 - Consumer Protection Hotline: 800-282-0515
- Geauga County
 - Geauga County Sheriff's Office
 - <https://www.geaugasheriff.org>
 - Local police non-emergency line for documentation
 - Call 911 if threats, coercion, or immediate danger are involved

Recovery – After Reporting

- Monitor financial accounts closely
- Watch for identity misuse or repeat targeting
- Keep all reports, case numbers, and correspondence together
- Consider donating in the future through trusted, pre-vetted organizations
- Crisis scams often reappear during the next major event.

How to Reduce Crisis Scam Risk

- Pause before donating, urgency is a tactic
- Verify charities before giving
- Avoid payment methods with no recovery options
- Be cautious of emotional manipulation and graphic imagery





- Ask for a second opinion before sending money
- Add a Trusted Contact to all financial accounts

