

PROFESSIONAL FINANCIAL SERVICES, INC.

"DESIGNING AND PRESERVING WEALTH"

ONE PLAN AT A TIME

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Dear Client -

Here are the final two scams I'll send to you.

The U.S. Marshall Money Laundering Scam:

The U.S. Marshal money laundering scam is a government impersonation fraud in which criminals pretend to be U.S. Marshals, federal agents, or other law enforcement officials and falsely accuse victims of being involved in money laundering or a serious crime.

Common signs of the scam include:

- The scammer claims to be a U.S. Marshal, FBI agent, DEA agent, or federal investigator.
- They say your name, Social Security number, bank account, or identity has been connected to illegal activity.
- They threaten arrest, prosecution, asset seizure, or public embarrassment unless you cooperate.
- They instruct you to move money to a "secure government account" or "protected account" while an investigation takes place.
- They may demand payment through wire transfers, cryptocurrency, gift cards, or cash.
- They may send fake badges, identification cards, court documents, or caller ID information to appear legitimate.

The reality: Federal law enforcement agencies do not call people to demand money, ask them to move funds to protect them, or request payment to avoid arrest. If you are involved in a legitimate investigation, you will not be instructed to transfer money to a government-controlled account to prove your innocence.

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How to protect yourself:

- **Hang up immediately if someone threatens arrest and demands payment.**
- **Never transfer money to "protect" your funds or assist an investigation.**
- **Never provide Social Security numbers, bank information, passwords, or security codes.**
- **Verify any claim by contacting the agency directly using an official phone number-not the number provided by the caller.**
- **Discuss unusual calls with a trusted family member or advisor before taking action.**

A simple rule to remember: Real law enforcement officers do not demand payment over the phone to avoid arrest or protect your money. If someone claiming to be a U.S. Marshal asks you to move money, it is a scam.

The Phishing Scam:

The phishing scam is a fraud in which criminals impersonate trusted organizations, businesses, or individuals to trick people into revealing personal information, passwords, financial details, or access to their accounts.

Common signs of phishing include:

- **Emails, texts, or messages that appear to come from your bank, a government agency, a company, or someone you know.**
- **Urgent messages claiming you must act immediately, such as "your account will be closed" or "suspicious activity detected."**
- **Links that lead to fake websites designed to steal login credentials or payment information.**
- **Attachments that contain malware or viruses.**
- **Requests for passwords, Social Security numbers, account numbers, or security codes.**

The reality: Phishing messages are designed to create fear, curiosity, or urgency so you act before thinking. Scammers often copy company logos, email addresses, and website designs to appear legitimate.

How to protect yourself:

- **Do not click links or open attachments from unexpected messages.**
- **Verify the sender before taking action.**
- **Go directly to the organization's official website or app instead of using links in emails or texts.**
- **Never provide passwords, PINs, or one-time security codes to anyone.**
- **Use multi-factor authentication whenever possible.**
- **Keep your computer, phone, and security software updated.**

A simple rule to remember: Stop. Think. Verify. If a message creates urgency and asks you to click, log in, or provide personal information, assume it may be a phishing attempt until proven otherwise.

While these are the last two scams I'm sending, I'm confident there will be more in the future. The bad guys are very clever and constantly creating new ways to take advantage of unsuspecting people.

As a reminder, remember no matter what scam, WATCH for these warning signs:

- **Pressure to act immediately**
- **Requests for gift cards, wire transfers, cryptocurrency; and/or cash**
- **Requests to keep the transaction secret**
- **Promises that sound too good to be true**
- **Unsolicited calls, texts, or emails**
- **Requests for Passwords, one-time security codes, or personal financial information**

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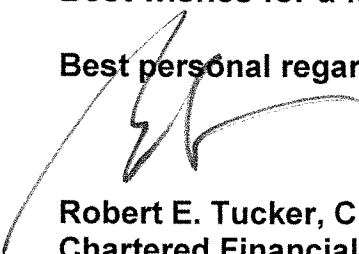
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The best defense is to slow down, verify independently, and never send money or share sensitive information because of an unexpected phone call, email, text, or online message. When in doubt, hang up and call the organization directly using a phone number or website you know is legitimate.

I hope this information has been helpful.

Best wishes for a fantastic last 4 months of 2026!!!

Best personal regards,



Robert E. Tucker, CLU
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