

[view in your browser](#)



[Click above to see your card!](#)

In this newsletter

About R.O.S.E.
4th Annual Golfers FORE Senior Protection
Tournament
Thank YOU
Our Facebook is FINALLY Restored
What is Ghost Tapping?
Great Job Arizona!
Do You Write Checks?
Data Breach
Cash App "Flip" Scam
Fake Invite Hack
Peace of Mind Through Education

Connect With Us
Join With Us...

About R.O.S.E.

R.O.S.E., a 501(c)(3) non-profit, is creating change by providing awareness, resources, tips, and tools for financial scams that typically target the older adult population...

Mission

To prevent the financial exploitation and defrauding of the older adults through advocacy and education.

Vision

Retirement should be the best years of your life; it should be protected at all costs.

Goal

To reduce the number of victims and losses of financial frauds.

4th Annual Golfers FORE Senior Protection Tournament



We are five months out from our 4th Annual Golfers FORE Senior Protection tournament at AZ Grand Golf Resort on Friday, April 10, 2026, 7:20am shotgun start. Mark your calendars! You don't want to miss this fun-filled event.

This is our largest annual fundraiser! Our goal this year is \$38,000 which helps us expand our program across Arizona.

How you can help -

1. We have many different sponsorship levels available from \$7,000 Champions of Safety Sponsor to \$250 Green or Tee Box Sponsor and many, many more in between.

2. Register a foursome for golf and save \$100 using earlybird

3. We have volunteer opportunities available starting now and through the event. [Email](#) Joyce for more information.

4. We are looking for auction donations - have a gift card you are not using, donate to our auction.

More information and register, click [here](#).

Thank YOU





Thank You

**BURTON FAMILY
FOUNDATION**

**For your generous grant
support in 2025!**





Our Facebook is FINALLY Restored

We recently were able to restore our Facebook account. Follow us to get regular scam information, prevention tips, etc.

What is Ghost Tapping?

SCAM ALERT!

Ghost Tapping

Scammers are now using tap-to-pay technology to steal money without you even noticing — and it's spreading across the U.S.

Criminals use hidden NFC devices or handheld readers to trigger unauthorized tap payments from your card or mobile wallet.

Read caption for more details!



🔥 SCAM ALERT: “Ghost Tapping” Is On The Rise! 🔥

Scammers are now using tap-to-pay technology to steal money without you even noticing — and it's spreading across the U.S.

Criminals use hidden NFC (near-field communication) devices or handheld readers to trigger unauthorized tap payments from your card or mobile wallet — especially in crowded places like festivals, markets, airports, or public transit.

Many victims don't catch the charges until small withdrawals add up to big losses.

How Ghost Tapping Works:

- Scammers get close enough to your card/phone to trigger a tap transaction
- Some pose as “vendors” or “charities” and overcharge your tap payment
- Early charges are small to stay undetected – then they increase

Protect Yourself:

1. Use RFID-blocking wallets or card sleeves
2. Always double-check the amount before you tap
3. Turn on instant bank/credit card transaction alerts

If something feels off – don’t tap. Switch to chip.

Help protect others: Share this to warn your friends & family and encourage them to sign up for the newsletter!

Great Job Arizona!



DID YOU KNOW?

Arizona just took a major step to protect seniors from cryptocurrency ATM scams. A new law — **HB 2387: Cryptocurrency Kiosk License Fraud Prevention** — officially went into effect on September 26, 2025, adding stronger consumer safeguards.

Read the caption for more details!

www.roseadvocacy.org

DID YOU KNOW? New Arizona Crypto ATM Law Protects Seniors

Arizona just took a major step to protect seniors from cryptocurrency ATM scams.

A new law — HB 2387: Cryptocurrency Kiosk License Fraud Prevention — officially went into effect on September 26, 2025, adding stronger consumer safeguards.

Why this matters:

Scammers have increasingly used crypto ATMs to trick victims into converting cash into cryptocurrency — making the money nearly impossible to trace or recover. Seniors have been a primary target.

Here's what the new law now requires in Arizona

Refunds for Fraud Victims

New customers who are scammed can receive a full refund, if the

ATM operator within 30 days and you provide your receipt.

Transaction Limits

- New customers: \$2,000 daily limit
- Existing customers: \$10,500 daily limit

Mandatory Scam Warnings

Crypto ATMs must display on-screen warnings that customers must acknowledge before completing a transaction.

Receipts Required

All transactions must include a receipt showing the wallet address where funds were sent — adding transparency and evidence for fraud reports.

How Scammers Trick Victims Into Using Crypto ATMs:

They often pretend to be:

- Law enforcement or government agencies
- Romance or job contacts
- Tech support or bank “fraud departments”

Then they pressure victims to withdraw cash and deposit it into a crypto ATM to “fix a problem” or “secure your funds.”

Do You Write Checks?

LIVE on K4HD Radio at 8 AM PT on Tuesdays

LET'S TALK ABOUT SCAMS

A SCAM AWARENESS PODCAST

with JOYCE PETROWSKI



LISTEN LIVE at www.k4hd.com or download the K4HD Radio App.

Learn from our guest why she doesn't write checks anymore

write checks anymore...sign up for our newsletter (at the bottom of this newsletter) to stay updated, reinforce your healthy skepticism, and make scam prevention a healthy habit.

Check out all our episodes on our [YouTube Channel](#) and [Let's Talk About Scams website](#) and give us a review.

Data Breach



🚨 DATA BREACH ALERT 🚨

Over 183 million stolen email passwords have been leaked online — one of the largest credential exposures ever recorded. These login details were collected through years of malware infections, phishing attacks, and previous data breaches.

dataset containing both old and 10.4 million newly exposed email addresses never seen in past breaches.

This data includes stolen:

- ◆ Emails + Passwords
- ◆ Website logins
- ◆ Credentials taken by malware on infected devices

If scammers gain access to your email, they can reset passwords, access personal accounts, steal your identity, and target your contacts.

Protect Yourself Now

1. Check if your email was exposed

Visit HaveIBeenPwned.com and enter your email to see if it's part of the new leak.

2. Change your passwords ASAP

Start with email, banking, and medical accounts.

- ✓ Use unique, strong passwords
- ✓ Never reuse passwords across accounts
- ✓ Consider a Password Manager

3. Turn on Two-Factor Authentication (2FA)

This extra code protects you even if your password is stolen.

4. Update & Use Antivirus Protection

5. Have your trusted tech support person check your devices for malware

Infostealer malware often hides in fake downloads & phishing attachments. Strong antivirus helps block threats before they spread across your devices.

R.O.S.E. is committed to helping protect communities from cyber fraud, identity theft & online scams. Stay empowered. Stay informed.

Cash App "Flip" Scam

SCAM ALERT!

Cash App “Flip” Scams!

If someone promises to “turn \$100 into \$1,000” — it’s a scam! Never send money to strangers or “giveaway” accounts claiming big returns. Remember: Real cash flips don’t exist — only scammers trying to steal your money.

Read the caption below!

BEWARE
of scams!

Scam Alert: Cash App “Flip” Scams Are on the Rise!

Scammers are targeting Cash App users with fake promises to “flip” your money for quick profits. They claim they can turn \$100 into \$1,000 — but instead, they just take your cash and disappear.

How the scam works:

- Scammers post on social media, posing as Cash App “giveaway” winners or customer service.
- They message users directly, promising big returns if you send them money first.

your money is gone for good.

Stay safe:

- ✓ **Never send money to strangers promising “flips” or “investments.”**
- ✓ **Cash App will never ask for money to release a prize.**
- ✓ **Move funds out of your Cash App or P2P wallet into your bank for better protection.**
- ✓ **Enable 2FA (2-Factor Authentication) on all your financial accounts**

If it sounds too good to be true — it definitely is. Don't let a scammer flip your hard-earned money.

Fake Invite Hack



Don't Fall for the Fake Invite Scam This Holiday Season!

Scammers know you're gearing up for holiday parties — and they're sending fake “exclusive” invitations that actually install malware on your computer.

► **Watch for these red flags:**

- **Emails asking you to download or install something to see an invite**
- **“Exclusive access” or “VIP event” language**
- **Look-alike URLs like “.ru.com”**
- **Prompts to “save” or “install” before viewing details**

✅ **Stay safe while RSVPing:**

- ✓ Delete suspicious emails immediately
- ✓ Use reliable antivirus
- ✓ Consider having your trusted tech support person regularly monitor your devices

Peace of Mind Through Education



Peace of Mind Through Education

Your support helps us expand vital resources, outreach, and protection to more communities across Arizona. Together, we can empower more people to stay safe from online scams.

Give today!

Monthly Mailed Newsletter

We provide our monthly newsletters through the mail as well. Know someone who would benefit from this knowledge? Email [Joyce](#) with name and address and they will be added to the distribution list. Scams against seniors have become so prevalent, we all need reminders to be aware of scammers. Our

tips, it is also a reminder to stay vigilant.

Connect With Us



The spider web effect with sharing information. You share this information with your contacts who then share with their contacts and so on. This valuable information then gets to more and more people exponentially.

We need many different touchpoints for information to be top of mind and a habit. We don't want you to live in fear, we want scam awareness and prevention to be top of mind and a habit for you and your loved ones! Everyone will be contacted by a scammer, probably multiple times.

Here are our touchpoints and remember it only takes a few minutes to follow, like, subscribe, etc.

- 1. Sign up for our monthly email newsletter [here](#)**
- 2. Sign up for our monthly mailed newsletter - email Joyce at**

3. Follow us on [Facebook](#) and [Instagram](#)

4. Connect with us on [LinkedIn](#)

5. Subscribe to our [YouTube](#) Channel

6. Visit our [website](#) for resources

7. Watch or listen to our new radio show - Let's Talk About Scams at [K4HD Radio at k4hd.com](#). Missed an episode, all episodes are on our [YouTube Channel](#). Visit our [Let's Talk About Scams website](#).

We want everyone to protect themselves from scams!

Join With Us...



Monthly donation - every monthly donation amount helps! Help support the older adults in your community. Make your monthly recurring donation [here](#).

Walmart - round up your purchases at Walmart. When logged into your [Walmart account](#), go to Account, then go to Giving & Impact, and select ROSE Resources Outreach to Safeguard the Elderly as your charity of choice.

Fry's Food Store - Fry's will donate a percentage of your shopping to your charity of choice. R.O.S.E. Resources/Outreach to Safeguard the Elderly would love to be your charity of choice. Log into your [account](#) and select R.O.S.E. Resources/Outreach to Safeguard the Elderly or MY964 to link your Fry's VIP card with us. Every time you shop, Fry's will make a donation to us and it does not cost you anything extra!

Email or Text scams - we like to use real life examples of scam texts and emails in our presentations and on social media.

Please forward to info@roseadvocacy.org

Volunteer - get involved by giving your time. We have different volunteer positions available including board and advisory committee positions. Contact Joyce at joycepetrowski@roseadvocacy.org or (602) 445-7675

Regular donation - Your [donation](#) helps us to continue to provide our effective presentations to the older adults at no cost to them.

Sponsor - Do you want to help older adults protect themselves and their hard-earned assets? We have developed a sponsorship program to help deliver our life-changing presentations to the older adult population. [Learn more](#) and become a sponsor!



SUBSCRIBE

- Share this newsletter with your family & friends
- Encourage them to subscribe

