

Testimony of Machel Andersen

Before the  
Special Committee on Aging  
United States Senate

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Chairman Collins, Ranking Member Casey, and Distinguished Members of the Committee; thank you for the opportunity to appear before you today to tell you how international criminals used the Social Security scam to steal \$150,000 from me and my husband, money we had worked our entire lives to save.

This terrible story began less than two months ago, on Friday, December 6. I was a little bit busy and distracted that day, because one of my daughters had just had surgery and needed help and I stepped in to watch the grandkids. At some point, I noticed that I had missed three automated voicemails from what appeared to be the Social Security Administration, with messages telling me that my social security number had been “compromised.” When I called the number in the voicemail back, a man who claimed to be “Joseph Gangloff” answered. He told me he was with the Social Security Administration, he gave me his badge number, and he told me that if I looked him up online, I would find that he was the Chief Counsel to the Social Security Administration.

Then he told me some bad news – my Social Security number had been compromised and a car registered in my name was found with blood all over it at a crime scene near the Mexican border. He asked me if I had recently been to Texas? I assured him I had never been to Texas.

Worse, he told me that my social security number had been used to set up multiple bank accounts associated with a drug cartel, and he then transferred me to someone who claimed to be a DEA investigator named “Uttam Dhillon.” This man told me that my family was in danger, that my social security number was being used by a very powerful drug cartel, and that they would be watching my every move. He told me that the only way to ensure that my family and I would be safe was to cooperate with the government who would also be watching me. He told me that any accounts I had associated with my social security number would be seized as part of the DEA investigation, and that I needed to cooperate by transferring all of the money in all of my bank accounts to an off-shore account that would be safe, before the fraudulent accounts were seized, or I would lose all of our money. He told me that he would be watching my bank account, and that if I made any kind of withdrawal, they would know. Also, if I didn’t cooperate, I could be suspected of working with the cartel.

But he promised that if I did what he asked, he would “protect” my family and I, and I would get all my money back later, along with a new social security number.

I thought it was a little strange that this man had an Indian accent, but I looked him up on the DEA web site, and it turns out that Uttam Dhillon really does work for the DEA, and appeared to be of Indian descent.

Next, this scammer told me that I need to get in my car and calmly and carefully drive to every institution where we had money that would be connected to my social security number, withdraw it and put it in one account where I would then need to wire transfer it to this “safe place”. I got so upset by all of this that I began to cry. He told me “no crying.” He insisted that I needed to, “act normal and happy,” and not tell anyone, this was very important – and he reminded me that the bad guys were watching everything I was doing and the government was too. It was late and I was very upset. I told him I couldn’t get to every financial institution where we had money before they closed. He told me to go to the one that had the largest amount first. He told me to transfer everything into my checking account. He said that he wanted to be on the phone while I made the transfers and that I was then to come back to my car where he would give me the information to wire transfer the funds. He told me that I would need to tell the teller that I was buying “electronics.” I told him I didn’t lie. He said that he understood, but that this was for the “greater good”.

By the time I arrived at the credit union, it was about 5:50 pm, too late in the day to send transfers overseas. But I was able to transfer all of my money out of our savings accounts, including closing all our CD’s and incurring penalties, into our checking account so it would be ready to send first thing Monday morning. I got in my car and started for home. He asked me to pull over where I could safely fulfill the rest of the requirements to ensure my safety. He asked for my email address and said he was sending me an official warrant for my arrest. When it came he asked me to look it over carefully. I did so. It looked official but I have no experience in these matters. He asked me to locate a piece of paper and write what he told me to write and send a picture of it along with a picture of my driver’s license to him. He asked me to write that I would cooperate fully with the government and that in the case that I didn’t, I understood that it would mean my immediate arrest and possible harm to my family. I was again reminded that under no circumstance was I to mention this to anyone. He brought the supposed Joseph Gangloff back on the line and they asked me to cooperate as they connected my line with theirs as a way to monitor my movements. I was to say hello every 5 seconds until this process was complete.

That weekend was very tough. I decided to call the scammer back to see if there was some other way to handle the situation. He said that I had the choice to be arrested immediately and that I did not have to cooperate with him. I told him I would like to Facetime him in order to make sure he was who he said he was. He said that was not possible. I asked for him to send

my local Sheriff to my door to confirm that this was a true story. He said that he would do this on Monday morning. Unfortunately, Monday morning when he called to ask if I wanted the Sheriff to come to my door, I was 50 miles away caring for my daughter and grandchildren, and not able to meet with the Sheriff.

I told him I would just have to trust him. I dropped my granddaughter off at school and drove to Golden West Credit Union where I had a certificate of deposit, and cashed it out, paid the penalty, and took the cash to the closest American First Credit Union, to make the wire transfer. He sent me the information for the account I was to transfer the money to by text. The scammer insisted that I keep him on the phone with me the entire time that I was in the credit union. I put the call on speakerphone, and put the phone in my purse. He reminded me I would get all the money back when this was over, and told me I could hold back \$1000.

I had my 7-month-old grandson with me in a car seat and had to haul him into the credit unions with me to do these transactions.

When the teller asked what the money was being used for, I said that it was for "electronics", just like the scammer told me. That was the only question I was asked.

I sent the money to the Bank of China in Hong Kong -- \$118,464.00.

I sometimes wonder what I might have done if someone had asked me more questions. But the scammers had me so worked up – they told me that I had to be convincing or I would end up getting arrested and my family could be hurt. I completed the wire transfers much easier than I had anticipated. I was afraid that they may not let me make the transfer. I was told to take pictures of the receipt and send it to him so that he could have proof that I truly had made the transfer. He in return sent me a verification from "Berkshire Hathaway" certifying that they had received the money and that it was being safely held until I was issued a new social security number.

The scammer made contact several times a day either by call or text to keep me updated on the progress being made on the case. Wednesday morning he called to ask if I was certain I had everything accounted for as I would for sure lose anything that wasn't secured. I was panic stricken as I remembered that I was joint owner on my mother's account and possibly some of our children's accounts. I told him we had some investments, but that we had recently cashed what we could out as we had plans to invest that money in some other stocks. He told me to find out what accounts I was joint on and as best I could without letting them know that I was working with the Social Security Administration and the DEA and let him know roughly what the balances were. I did, and he was able to get "special permission" from the Supreme Court to waive these accounts. He asked where the investment funds were and I told him they were safely in a check on my desk. He told me that the check would have been drawn on an account

linked to my social security number and needed to be deposited also to protect it. I drove to the credit union and deposited a check for 35,000.00 into my account. He said I would then have to come back to my car to get the wire transfer information. He advised me to go to another branch to eliminate suspicion when making the wire transfer and I did.

The next day the scammer asked me about the value of our home. I told him we owned our home outright – if was fully paid off. He told me that I needed to get a mortgage and pay 45 percent of the value of the house to him right away – about \$200,000 in order to secure my home as it was also connected to my social security number! I asked how my house could be connected to my social security number with no mortgage? He told me all of our assets whatever they might be were connected to my social security number. I told him that I couldn't get a mortgage on the house without telling my husband, and I just wasn't going to do this – he threatened to have me arrested, and I told him that he could go ahead and send the Sheriff, I was not going to get a mortgage on my house.

He told me to start approaching friends and see if I could borrow the money for a few days.

I approached a close friend who I thought might have that kind of money, and he told me he could get me \$60,000 right away, and the rest of the money in a couple of days. He asked me if I was being scammed? I assured him I was not, and that I would get the money back to him most likely in the middle of the next week.

I almost went through with that. I was able to leave my daughter's home and spend the afternoon cleaning my home and getting ready for the weekend. As I was cleaning, I felt impressed to check again online to see if this was for real. So, I searched Google, and found out pretty quickly it was all a scam. I was devastated.

My husband and I had plans to meet some friends for dinner and a concert in Salt Lake that night. I didn't want to ruin the evening for my husband, so I determined that I would tell him on our drive home. It was a very hard thing to tell him that I had lost all of our savings. He was so kind and understanding.

For the last six weeks I have been asking myself how this could ever have happened to me? My husband and I had worked hard all our lives to save the money the scammers stole from us. We had hoped we could travel, and do mission work, with the money we had saved. Now, we can't. Instead, we will need to work to try to replenish what I lost.

I don't know if I will ever stop wondering why this happened. Having our life savings stolen has made me realize that there are some very bad people in this world. But losing this money has also reminded me that my life is rich in ways far greater than stolen money. I live a wonderful life, in a wonderful place. I have a great husband, and a great family. I am truly blessed. Maybe

hearing my story will help protect someone else, and some other family that would have a harder time recovering. Or maybe the government could take action to require financial institutions to provide more information and ask more questions before making international wire transfers from a non-business account. Maybe my story will help stop these scammers, once and for all.

I hope so.

Thank you for allowing me to tell my story here today.