

Polly Fehler: Written Testimony
Seneca, South Carolina

U.S. Senate Special Committee on Aging
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Thank you, Ranking Member Tim Scott and Chairman Casey.

My name is Polly Fehler. I am 76 years old. I am the mother of two sons, grandmother of five, a retired Registered Nurse and RN educator, and a retired United States Air Force officer. My husband of over 48 years died 9 years ago, and I have lived in the same house in Seneca, South Carolina for 32 years. I am here today to tell you about the scam which upended my world last year.

I have always paid my bills on time and managed to pay our house off early. I have worked hard to maintain a lifestyle that has been thrifty, and we taught our sons the same. I pride myself on not spending foolishly and having sharp financial instincts. But when I realized what had happened to me, the bottom didn't just fall out of my life—I'd dropped straight into Hell.

I had been having trouble with my old computer, but it was in the middle of the pandemic, so no one could come over to help nor could I go to my local Staples. The pandemic isolated me completely. In January 2021, I rushed to buy a new computer. Things were going back to normal and I would get my life back!

On April 13, I was using my new laptop on public Wi-Fi and suddenly a pop-up appeared on the home screen; a large blinking orange triangle alerting that my computer had been compromised. Anxious I was going to have computer problems again, I immediately called the listed number on the screen. A reassuring voice alleging to be a representative of Microsoft answered. He told me to buy a protective software for \$299, which included computer monitoring for two years, to track issues. I was given a guarantee that he would even call me to check for problems. As far as I could tell, this was great customer service. I got another call on June 14 from the same man who said that he was calling to check on the program. If it was not working, he assured me I would receive a full refund, plus an extra \$100 for the inconvenience.

To run a test of the software, I had to give him full access. During this "test," messages flooded the screen. And, there it was again: An alert claiming my computer had been compromised. I told him to send the refund in a check to my home address. He said he couldn't do that because I had paid for the service electronically. He moved to a different browser window and the screen broke out into chaos with numbers and even letters rolling past. Then, suddenly, they stopped. The scammer feigned outrage, saying I intentionally stopped the chaos when my checking account reflected a \$20,000 deposit. I couldn't see this alleged number he was talking about. Then, without me even touching my laptop, he opened a window showing my checking account. I was stunned. How in God's name did he get in there? It had a balance of \$26,000; \$20,000

more than I should have. I became frantic, I had no idea where this money came from and I wanted nothing to do with it. The scammer was furious, demanding that if I didn't give the money back immediately Microsoft would sue me, send me to collections, and ruin my credit. I had worked so hard my entire life to maintain good credit. I was terrified and felt I had no option but to do anything he said.

He told me to wire the \$20,000 to a Microsoft subsidiary in Vietnam. The instructions were to tell USAA that I knew this person and owed the \$20,000. After I completed the wire transfer, I called USAA to report what had happened. They told me, immediately, I had been scammed. The next day, a fraud investigator called to ask what happened since USAA constantly monitors my banking activity. They could see I had taken out \$20,000 on my home equity line of credit, transferred that money to my checking account, and wired it out. I told the truth: I never applied for the credit.

Now, I owed \$20,000 with interest. A short time later, I got a notice that the interest was overdue followed by a scary letter saying I qualified for filing bankruptcy. Not having monthly funds to pay, I sold off my Individual Retirement Account (IRA) to not lose my home. The situation snowballed into a hellish nightmare. I tried to find legal advice, any kind of help. I reached out to everyone until I found Diane Lee, an astute local reporter, who told my story and has provided me hope and support.

After suffering through this scam, I was alone and depressed, even losing my spirit to live. For days I sat alone and hated myself for what happened; at times, not getting out of bed. I thought I lost all faith in God. I opted out of all community and church activities, committees, and leadership roles. I couldn't function as the person I had been.

I am here today because I'm a survivor. God is giving me the strength to reclaim my life! I hope we can prevent others from falling into this unmatched misery, saving others from falling into the darkness that comes with losing your self-worth and retirement savings in a click.

Thank you for listening and I look forward to your questions.