

Kate Kleinert: Written Testimony

Glenolden, Pennsylvania

Chairman Casey, Ranking Member Scott, and members of the Aging Committee, my name is Kate Kleinert and I am a scam survivor. I am from Glenolden, Pennsylvania, and I have been widowed for 12 years. My husband Bernie passed away in 2009. Since then, I've never looked for any new romance in my life because I still feel married to my husband. I was not interested in finding another love.

But last summer, in August 2020, I received a friend request on Facebook that caught my eye. It was unfortunately the one in a million that I decided to accept and become friends with. His name is Tony – well, that's what he told me. We exchanged messages for a number of days and he told me that he was interested in the same things that he saw on my Facebook page, like dogs and gardening. I thought that was wonderful.

We started talking on the phone through an App he had me download. He told me he was a surgeon working in Iraq through a contract with the United Nations and that he has two children, a little boy and a girl. Tony became romantic much more quickly than I did and I kept trying to put him off, saying we didn't know each other. But Tony had the kids get in touch with me through email and they started calling me

mom, which is my Achilles' heel, because I didn't have children of my own. That put me head over heels.

The first request for money came from the girl who needed some feminine supplies but was embarrassed to ask her father. I sent her a gift card. I would go to any store, buy a gift card, take a picture of the front, the back, and the receipt, and send her that information and she could use it to make purchase. From then, there was always some kind of an emergency or some urgent need for money.

Things also became more serious between us. Tony wanted to get married. He even asked if I wanted to go out and start looking at houses. I was constantly sending him gift cards, even though now I was using up the last of my husband's life insurance. My savings were gone. I was living on my credit cards and he was getting what I took from Social Security and my pension. And all this time, only one person, an employee at a drug store, ever asked me if I knew who I was sending these gift cards to. I kept doing this because he swore to me he would repay me the minute he got back to the states and even sent me his passwords to his account at Bank of America so I could see his balance, which was a little over 2 million dollars.

When he was finally allowed vacation, Tony was going to fly to Philadelphia on December 10 and I was going to go pick him up. I was so excited. I got all dressed up, my hair was done, and my nails were done. I waited all night long. He never called and, even at this point, I never considered that it was a scam, I was just worried

about him. Then, the next morning, I got a phone call from a man who said he was Tony's lawyer, who said that in Iraq, someone slipped drugs into Tony's bag and he knew nothing about it, but now he needed money for bail. He asked me for \$20,000. The lawyer told me to do whatever I could – put a mortgage on my house, borrow it from someone in my family. I couldn't do it.

I became suspicious when I asked to meet Tony in-person but the lawyer said that he had been transferred to Oklahoma. I became even more suspicious when Tony started calling me himself five or six times a day from prison, asking for more gift cards to buy better food in prison. Something was not right. By now, I had sent him a total of \$39,000, which to some people is not much but someone in my position it's a great deal. I am still paying for that today because I can't get things repaired at the house. I've had no air-conditioning this summer, my refrigerator is off and my stove is off. I have been leaning on my family, my sisters especially, to get me through this. But the loss that hurts the most was losing his love and losing the family I thought I was going to have and what my new future was going to be. That is much harder to deal with than losing the money.

I have since come to find out that all these pictures he sent me of himself were actually of a doctor in Spain. I tried to report this to the police but could not get anyone to listen to me. I also called AARP's fraud number that I found in their magazine, and got a retired detective who was supportive and encouraged me to share

my story. But I have been frustrated at the lack of options to recover the money I've lost or the ability to hold him responsible for these damages. But even though this experience is painful to speak about, I want to be an ambassador to this experience because it's so devastating and many people have been through this but not spoken about it. They continue to carry this weight around. But in my case, I got pulled in because I had forgotten how good it felt to be loved.

Thank you.