



**Testimony to the Minnesota Senate Commerce and Consumer Protection
Committee in Support of the Consumer Fraud Restitution Fund
February 27, 2025
Submitted by Dawn Patton**

Chair Klein and committee members, my name is Dawn Patton, and I live in Savage. I'm here today to speak on behalf of the countless victims of fraud and scams, including myself. Thank you for allowing me to share my story today.

I sought help from what I believed to be a reputable online tech support company to clear up some viruses on my computer. I spoke with someone claiming to be an employee of this company, who even provided me with an employee ID. Believing this was a reputable business and employee, I allowed him to access my computer remotely and guide me through the process of resolving the issue.

Due to the volume of viruses, I was informed that my membership with this company will be refunded. They asked me to sign into my bank account and they would do a direct deposit. On a separate screen, the employee directed me to enter \$200 for my refund.

However, to my horror, I could quickly see zeros were being added making the deposit amount of \$20,000 before I could stop it. The scammers insisted that I needed to provide them with \$19,800 in cash, claiming I had entered the wrong amount. We checked our checking account and it did show a \$20,000 deposit. They were very upset over my mistake and demanded the difference in cash so they would not have to report this to the IRS.

In a state of panic, I went to my Wells Fargo bank to withdraw the cash. Thankfully, the bank recognized the scam and showed me how the \$20,000 had been shifted from my savings to my checking account and that it was my money, not theirs. I had to file a fraud report with Wells Fargo and change all my passwords.

I could have lost \$19,800. This experience was incredibly stressful and deeply upsetting, and my sense of trust has been shattered. We need to safeguard Minnesotans' hard-earned money from criminals who exploit our emotions and target the most vulnerable among us. While I was fortunate not to lose the \$19,800, many others haven't been as lucky. Losing that amount would have been financially devastating for me and has devastated far too many others.

I urge you to consider establishing a Consumer Fraud Restitution Fund to support victims of fraud. Thank you for your time and consideration.