



**Testimony to the Senate State and Local Government Committee
Support for the Consumer Fraud Restitution Fund (SF 447)**

March 11, 2025

Submitted by John Larkin

Chair Xiong and Committee Members,

My name is John Larkin, and I live in Falcon Heights. I'm writing on behalf of the countless victims of fraud and scams, including myself and my wife. Thank you for giving me the opportunity to share our story. My wife received an email, seemingly from our church's pastor, asking her to purchase \$2,000 worth of gift cards to distribute to church staff. The email, signed by the pastor, mentioned he was in a meeting and should not be disturbed, and requested secrecy to maintain the surprise. A follow-up email instructed her to scratch off the codes and send them to our "pastor."

Due to our strong connection with our church community, we initially accepted the request without questioning it. However, our decision to take a break for lunch before heading to the store ultimately protected us from being scammed. Taking that moment to pause and discuss the situation led us to ask questions we hadn't considered before. As I examined the emails more closely, I noticed that the sender's address was not from our church, which was a glaring red flag. We immediately called our pastor and discovered he had not made such a request. Many other church members had received the same fraudulent email.

Despite feeling vigilant and intelligent, this incident shook our confidence in our ability to detect scams, especially when they exploit trusted relationships and involve meticulous research by the scammer. While we were fortunate to avoid losing \$2,000, many others have not been as lucky. Some victims lose tens of thousands of dollars, leading to severe financial and emotional distress. To protect others from such devastating losses, I urge you to establish a Consumer Fraud Restitution Fund to support fraud victims.

Our testimony matters even though we did not lose money because it highlights the sophisticated and deceptive tactics used by scammers. I have a background in cyber security, yet I was almost a victim of fraud. These tactics can easily ensnare even the most cautious individuals, demonstrating the urgent need for protective measures. Our experience underscores the importance of vigilance and the potential for widespread harm, emphasizing that anyone can be a target. By sharing our story, we aim to prevent others from falling victim and to advocate for stronger safeguards and support systems for all fraud victims.

Thank you for your time and consideration.