



**Testimony to the Senate Commerce and Consumer Protection Committee
Support for the Consumer Fraud Restitution Fund (SF 447)**

March 11, 2025

Submitted by Keith Flanagan

Chair Xiong and Committee Members,

My name is Keith Flanagan, and I live in Little Canada. I'm writing today on behalf of the countless victims of fraud and scams, and the need to incentivize people to report these cases to the authorities. Thank you for allowing me to share my story.

In April 2019, I received a pop-up notification on my computer from a tech company claiming it had a virus. Trusting the message, I called the number provided. The person on the other end of the line said they needed to connect to my computer to remove the virus. Believing they were from a reputable company, I allowed them to access.

While still on the phone, my screen went completely black. I was told to pay \$200 with a gift card to unlock it. I complied and purchased a gift card. However, the scammer claimed the card had already been redeemed and demanded another one. This process continued until July 2020. In total, I purchased 153 gift cards, totaling \$48,600. Eventually, I realized something was wrong and took my computer to a store with tech support. They were able to unlock it but could not restore my data.

To pay off the debt, I had to take out a mortgage, even though my condo was already fully paid off. With a monthly mortgage and depleted savings, I am now living paycheck to paycheck. In 2024, my taxes and fees increased significantly, while my Social Security benefits only saw a small increase.

This experience has been incredibly challenging, and I fear I won't be able to afford basic necessities. It's easy to think you would never fall for a scam, but it can happen to anyone. Scammers exploit our emotions and fears, robbing us of our hard-earned retirement savings. No one should have to endure the financial, mental, or emotional distress caused by these criminals.

I urge you to establish a Consumer Fraud Restitution Fund to support fraud victims and vote yes on SF 447. Thank you for your time and consideration.