

United States Senate

WASHINGTON, DC 20510

July 18, 2025

The Honorable Marco Rubio
Secretary of State
U.S. Department of State
Washington, D.C. 20520

The Honorable Scott Bessent
Secretary of the Treasury
U.S. Department of the Treasury
Washington, D.C. 20220

The Honorable Sean Curran
Director
United States Secret Service
Washington, D.C. 20223

Dear Secretary Rubio, Secretary Bessent, and Director Curran,

We write to express concern over the increasing prevalence of financial scams targeting older Americans that originate abroad and to urge the Department of State, the Department of the Treasury, and the U.S. Secret Service to prioritize investigating and disrupting these scams. According to FBI data, elder fraud complaints to the FBI's Internet Complaint Center increased by 14% in 2023, and associated losses increased by about 11%. Fraud schemes targeting seniors cost victims over \$3.4 billion annually, robbing them of their life savings and security.¹ These scams often involve international perpetrators and require a coordinated federal response to effectively prevent further harm.

The Secret Service plays a critical role in protecting Americans from financial crimes, including investigating complex fraud schemes that frequently exploit seniors. At the same time, the Department of State is uniquely positioned to engage with international partners to disrupt criminal networks that operate outside the United States. The Department of the Treasury also plays a vital role in disrupting scams by foreign actors through sanctions enforcement and by tracking, exposing, and cutting off their financial networks. Given the increasing sophistication of these scams, we urge your agencies to prioritize the collaborative investigation and disruption of these crimes.

¹ Elder Fraud, in Focus (2024). <https://www.fbi.gov/news/stories/elder-fraud-in-focus#:~:text=Scams%20targeting%20individuals%20aged%2060,impacted%20by%20scams%20and%20fraud.>

We are encouraged by the Department of the Treasury's Office of Foreign Assets Control (OFAC) May 5, 2025, sanctions against the Karen National Army (KNA), a militia group in Burma, and its leadership in response to its actions targeting Americans.² Designated as a transnational criminal organization, the KNA has facilitated cyber scams that defraud U.S. citizens, engaged in human trafficking, and supported cross-border smuggling. This decisive action marks a critical step forward in holding foreign facilitators of fraud accountable. However, much more must be done through interagency collaboration to dismantle these networks, prevent the exploitation of trafficked individuals, and cut off the financial channels that enable such abuses.

We are alarmed by increasing reports of scam labor camps operating in foreign countries, where individuals are trafficked or coerced into running fraud operations that primarily target seniors and other vulnerable populations in the United States. In August 2023, the UN estimated that more than 120,000 people, have been trafficked to Southeast Asia to run these online scams in scam labor camps.³ These organized criminal enterprises not only defraud Americans but also involve serious human rights violations. Addressing this issue requires enhanced diplomatic engagement, intelligence sharing, and cooperation with international law enforcement partners to identify, investigate, and dismantle these operations.

Specifically, we ask that your agencies:

1. Enhance investigative efforts to track and dismantle international fraud networks that prey on seniors, including through partnerships with foreign law enforcement agencies.
2. Expand efforts to combat scam labor camps, including working with international partners to identify and hold accountable those responsible for human trafficking and forced participation in fraudulent activities.
3. Strengthen public awareness to help seniors recognize and avoid fraudulent schemes before they become victims.
4. Improve interagency coordination with the Federal Trade Commission, Department of Justice, and other relevant agencies to maximize resources and streamline efforts to combat scams targeting seniors.
5. Increase transparency and reporting to Congress on current enforcement efforts and any additional resources or policy recommendations needed to more effectively address this crisis.

Protecting seniors from fraud is not just a financial issue—it is a matter of public trust and security. We appreciate the work your agencies have already done to combat financial crimes, we look forward to working with you to ensure that the Federal government is doing everything possible to safeguard older Americans from these devastating scams.

² "Treasury Sanctions Burma Warlord and Militia Tied to Cyber Scam Operations," U.S. Department of the Treasury, <https://home.treasury.gov/news/press-releases/sb0129>

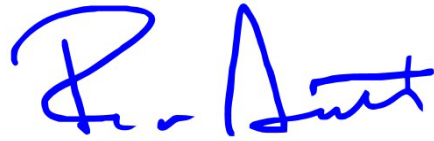
³ "Hundreds of thousands trafficked into online criminality across SE Asia," United Nations. <https://news.un.org/en/story/2023/08/1140187>

Please provide an update on the steps your agencies are taking to address this issue and any legislative or policy recommendations that could strengthen your efforts by July 30, 2025. Thank you for your attention to this critical matter.

Sincerely,

A handwritten signature in blue ink that reads "Mark Kelly". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

Mark Kelly
United States Senator

A handwritten signature in blue ink that reads "Rick Scott". The signature is cursive, with a large, stylized "R" and "S".

Rick Scott
United States Senator

A handwritten signature in blue ink that reads "Kirsten Gillibrand". The signature is cursive and elegant, with the first name and last name clearly distinguishable.

Kirsten Gillibrand
United States Senator

A handwritten signature in blue ink that reads "Ashley Moody". The signature is cursive and stylized, with the first name and last name clearly distinguishable.

Ashley Moody
United States Senator