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AI Voice-Clone and Grandparent Scams: Set Up a Family Code Word

A call that sounds exactly like a grandchild, in trouble and asking for money, is one of the oldest scams around, now supercharged with AI voice cloning. This guide shows the warning signs, why a family code word stops it cold, and what to do if you already sent money. (The caller name, number, and quotes shown are made-up examples.)

How the scam works

A real-sounding voice, a fake emergency, and a rush to pay.

A sudden "emergency"
Arrested, in a car accident, or stranded, and needs money right now.

A voice that sounds real
AI can clone a voice from just seconds of audio, like a social media video.

"Please don't tell anyone"
They ask for secrecy, so you don't get a chance to check with family.

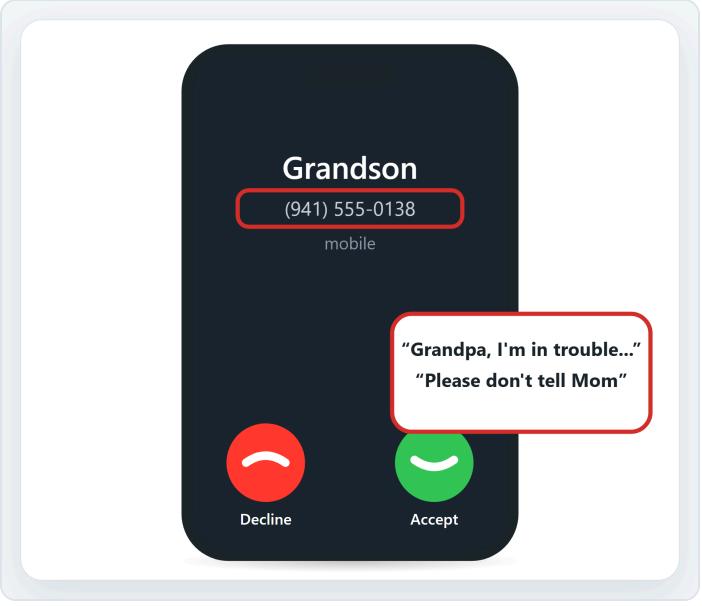
The warning signs of a voice-clone grandparent scam

WARNING SIGN

1 It's still just a phone call

A voice clone only works over the phone. It can't see you, and it can't prove who it is.

WHAT TO DO
Caller ID can be faked too, so don't trust the name on the screen.



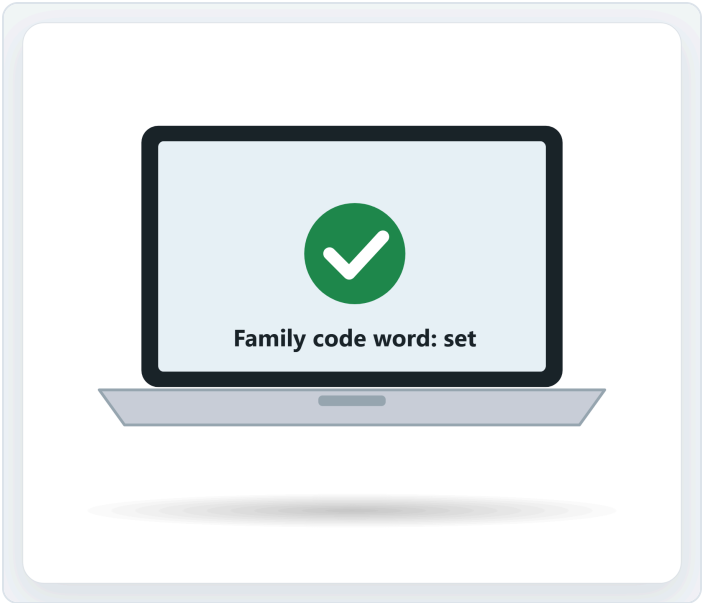
THE FIX

✓ Set up a family code word

Agree on a simple word or phrase with your family, now, before you ever need it.

WHAT TO DO

If a call like this comes in, ask for the code word. No code word, no money. It's that simple.



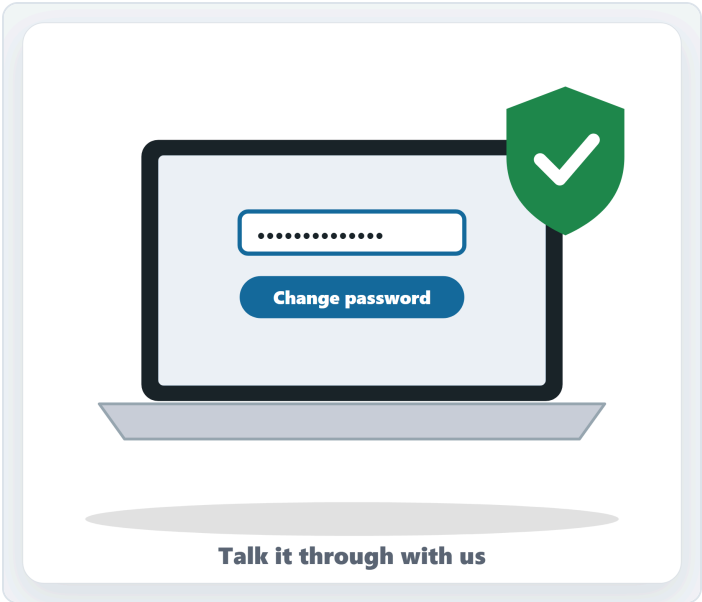
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★ Not sure if a call was real?

Call us, and we'll help you think it through, and check in with family if needed.

WHAT TO DO

Already sent money, or think your info was shared? Call 239-513-1960.



Warning sign 2: how they want you to pay

- [ ] Gift cards, cash, or crypto
  Asked to read gift card numbers, mail cash, or send cryptocurrency
- [ ] A wire transfer or cash app
  Zelle, Venmo, or a wire send money instantly, with no way to get it back
- [ ] A "courier" who picks up cash
  A newer trick: someone they send shows up at your door to collect it

3 rules to remember

- [ ] Hang up, and call them back yourself
  Use a number you already have, not one the caller gives you
- [ ] Ask for the code word
  A scammer, even with a cloned voice, won't know it
- [ ] Never send money to stay secret
  A real family member won't ask you to hide it from everyone else

Already sent money? Act fast.

- [ ] Sent by wire, cash app, or crypto?
  Contact the company right away; these are usually hard or impossible to reverse
- [ ] Paid with a gift card?
  Call the retailer or card issuer immediately; some can still freeze the balance
- [ ] Watch for “recovery” scams
  Anyone who charges a fee to “get your money back” is also a scam

Report it, and warn your family

- [ ] ReportFraud.ftc.gov
  Tell the Federal Trade Commission. Reports help stop scammers.
- [ ] Your local police, too
  Especially if a “courier” showed up or money changed hands in person
- [ ] Tell your family
  So everyone knows the code word, and the trick, before a call comes in

Recap: voice-clone scams

- [ ] A cloned voice can sound exactly right — it's still just a call
- [ ] Set a family code word, now, before you need it
- [ ] Hang up, and call them back yourself
- [ ] Never pay in gift cards, crypto, wire, or cash to stay secret
- [ ] Report it, and tell your family

Set up a family code word today, before anyone needs it. If a call ever asks for money and can't give the code word, hang up and call that family member back yourself.

Want help setting up a family code word?

Call 239-513-1960

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