

Aurelia Costigan
Testimony Before the U.S. Senate Special Committee on Aging
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My name is Aurelia Costigan. I was born in Pittsburgh, Pennsylvania. I was married twice, and both of my husbands have died. I've been widowed since 2008 when my second husband passed. I used to be a school bus driver and also worked in health care for several years. I'm now retired on Social Security and receive Surviving Widow's Benefits. I live in the North Hills of Pittsburgh with my youngest daughter. I have two daughters, three grandkids, and two great grandkids.

Last September, I got a phone call from the number that is listed on the back of my debit card. This man said he was from Dollar Bank and told me that there were two suspicious activity charges on my account from Tennessee. He said one was from a grocery store, and the other from a movie theater. And he asked if I was in Tennessee and made these charges. I said, "No, I live in Pittsburgh. I've never been to Tennessee." He asked if I had any relatives or friends that lived there that could have used my card. I said no. So, he said to prevent having to cancel my card and issue a new one, he could help me with that by adding a Zelle account which would protect my bank account. I don't even know what Zelle is. He said it's something that would protect your account. I said, "Oh that's good."

And then he said, to know that he was actually speaking with Aurelia Costigan, he needed some form of identification to prove that he was actually speaking with Aurelia. He asked if I had an online banking number, but I don't use that. I go into the bank myself personally if I have to do any kind of banking. So, he said the only other option was to use my Social Security Number. I thought that sounded feasible. I assumed he was from my bank. He

called from the right number. So that was the end of the conversation. I said, thank you. We hung up.

And then about 5 to 10 minutes later, my phone starts blowing up. It's notifying me of charge after charge after charge. One after the other. Twenty-two, to be exact. I panicked, went to the bank, and told them about the phone call. And they said, we don't even have any charges from Tennessee on your account. Then that's when I realized it was a scam.

So, they said that they would look into it. The manager of my bank said, "I won't quit until I find that money." I was told to notify the police and file a complaint with the State Attorney's office, both of which I did. The police officer was very helpful and understanding. He provided me with resources and pamphlets. And he even held my hand and said that he really felt for me and other people that are taken advantage of like this. But I was absolutely a wreck. I couldn't sleep. I had trouble eating. I was just devastated. The money I lost - \$1,800 – was a lot of money. It takes me a long time to earn money like that. I'm on Social Security, I have to save my money. Because sometimes your car breaks down or a medical expense comes up. Those kinds of things happen, and you need to have some kind of back-up. But I thought I was never going to get that money back.

But thankfully, maybe a month or so later, my bank was able to get my money back – the full \$1,800. The State Attorney's office told me that I was very fortunate that my bank worked so hard with Zelle to get my money back. I felt like I could finally calm down again. I had done a lot of praying.

But I know not everyone has that experience. These scammers get away with this every single day. Elderly people like myself, we are always the trusting type of people. But now, I tell

people: don't give absolutely any information about yourself to anyone on the telephone. I tell my friends and family my story as a warning. I tell them to be careful. I hope that we can do something so that this doesn't happen to someone else.