



ISSUE 63

SCAMS AWARENESS NEWSLETTER

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WELCOME TO OUR Monthly Newsletter

AI Fraud: How scams are changing – and how to protect yourself



In this newsletter:

- AI fraud in everyday life p.2
- Boomer Slop, what it looks like and why it matters p.3
- Top tips to avoid AI fraud and useful contacts p.4

Artificial Intelligence, often shortened to AI, is talked about more and more these days. You may hear about it helping doctors, writing articles, or answering questions online. But alongside these useful developments, AI is also being used by criminals to make scams more convincing and harder to spot.

Fraud is not new, but AI has changed how it looks and feels. Scam messages are now better written, phone calls sound more believable, and fake images and videos are easier to create. This month, we explain how AI fraud appears in everyday life, introduce a new trend you may hear about called “boomer slop,” and offer practical tips to help you stay safe.



How AI fraud appears in everyday life

Fake emails and text messages

One of the most common scams involves emails or texts pretending to come from trusted organisations such as banks, delivery companies, the NHS, or energy providers. These messages often claim there is a problem with your account and urge you to act quickly.

AI allows scammers to personalise these messages using your name or location, making them feel genuine:

“Dear Emma, we noticed unusual activity on your account. Please confirm your details immediately to avoid suspension.”

The message may look genuine, sound urgent, and even use correct logos and formatting. Clicking the link, however, can lead to a fake website designed to steal your personal information.



Remember: real organisations do not ask for sensitive information by text or email.

Fake Videos and images

AI can now create realistic fake videos, sometimes called “deepfakes.” These videos may show:

- A public figure giving financial advice
- A company director asking staff to transfer money
- A trusted person appearing to speak directly to the viewer

While not all fake images are linked to fraud, they are often used to build trust, spread misinformation, or promote unsafe products and investments.

Phone calls using cloned voices

One of the most worrying developments is voice cloning. Criminals can use short audio clips (often taken from social media or voicemail messages) to copy someone’s voice.

This has led to scams where people receive a phone call that sounds exactly like a family member saying something like:

“Mum, I’ve had an accident and need money urgently. Please don’t tell anyone.”

Because the voice sounds familiar, people may act quickly without checking. These scams rely on panic and urgency.

Romance and Friendship Scams

AI is also used to run romance and friendship scams more efficiently. Scammers can hold long conversations, respond quickly, and appear caring and attentive.

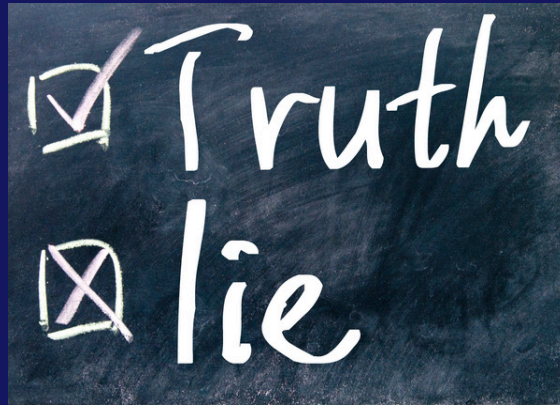
They may contact people through social media or dating websites and slowly build a relationship before inventing an emergency or opportunity that requires money. These scams can last weeks or months and often occur on platforms such as WhatsApp, Telegram, or Zangi.

These platforms are favoured because they allow private, encrypted messaging, making it harder for others to see the conversations. They also let scammers respond instantly and appear more personal, which can make it easier to build trust and pressure victims. Being aware of this helps you stay cautious when receiving unexpected messages or friend requests, especially if someone quickly expresses strong emotions or asks for money.

A New Trend: “Boomer Slop”

You may hear a new phrase used online or in the media: “boomer slop.” Although the name may sound unkind, it is not meant to be insulting. It describes a growing wave of low-quality, misleading, or fake AI-generated content that is often aimed at older audiences (think boomer generation).

This content is designed to feel familiar, comforting, and trustworthy. AI makes it easy to produce heart-warming stories, nostalgic images, inspirational quotes, or health advice in large quantities.



What does “Boomer Slop” look like?

This type of content often appears on Facebook, in email newsletters, or in WhatsApp groups. Common examples include:

- Emotional stories about kindness or hardship, often with dramatic photos
- Posts claiming doctors are “shocked” by a simple home remedy
- Images of soldiers, nurses, or elderly couples with sentimental captions
- Messages saying “They don’t want seniors to know this...”
- Fake celebrity endorsements for vitamins, supplements, or investments

The wording is usually smooth and well written because it has been generated by AI. The images may look real but are often completely fake.

Why this matters:

On the surface, some of this content may seem harmless or uplifting. However, it is often used to:

- Encourage people to click on unsafe links
- Collect personal details
- Promote fake health treatments
- Lead readers towards investment scams
- Gradually build trust before asking for money

Because these posts appeal to emotion and reassurance, people may lower their guard without realising it.



Top Tips to Spot and Avoid AI Fraud

TOP
TIPS



- **Slow down.** Urgency is one of the biggest warning signs. Take time to think before acting.
- **Don't click links in unexpected emails or texts.** Contact organisations using phone numbers you already trust.
- **Be cautious with phone calls.** Hang up and call back using a known number -even if the voice sounds familiar.
- **Agree a family safe word.** This can be used to verify genuine emergencies.
- **Never share personal information**, including PINs, passwords, or one-time security codes.
- **Be sceptical of emotional online posts**, especially those offering miracle cures or secret financial opportunities.
- **Talk about concerns.** Scammers rely on secrecy. Sharing doubts with friends or family can stop a scam early.

If you receive a suspicious message or call:

- Do not reply
- Report it to your bank or service provider
- Contact Report Fraud
- Tell friends and family so they are aware
- If money has already been sent, contact your bank immediately (159)

AI fraud may sound worrying, but understanding it puts you back in control. You do not need to be an expert in technology to stay safe. Simple habits - slowing down, checking independently, and trusting your instincts - remain the strongest protection.

Trends like “boomer slop” show how scammers use emotion and familiarity, not intelligence or age, to deceive. Staying informed helps ensure that technology works for you, not against you.

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact our team today on:



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