Credit card fraud- Someone added themselves as an authorized user under my uncle's account since I’m part of his authorized users. After they got added as an authorized user they ordered a new card to their location. It was a 4-and-a-half-hour drive from me, and we canceled the cards right away. I couldn’t use my card for about 5 days since it was all shut down and we had to cancel them and get new ones.

One of my neighbors growing up got scammed as well with their own personal debit card. I remember them mentioning that someone was using hundreds of dollars on their account and got mad at their kid. They realized once they grounded him, and it kept happening and lost more than a thousand dollars. They spoke to the bank and luckily got the money back.

Skimmer Scam: Is this device that is attached to a normal device you'd pay on whether it's apple pay or a physical card but what the skimmer does is it can take down your information, so they are able to get your card information without having to try to take your card.

Card fraud used to occur from a lost card or theft of a card then trying to withdraw money or use the card. But once your card is stolen you report it stolen so they can freeze your account. Nowadays people can steal your information whether it's a skimmer or if they hack into it. You won’t notice unless you see weird statements from your banking account/ history.

Catfishing- One of my mom’s friends, an 80-year-old woman, was catfished by someone online pretending to be a 40-year-old celebrity. He claimed to be living in Europe, and they seem to have been communicating online for months. She claims that she met this man in person, and that she would be soon moving to Europe to live with this man and get engaged. We believe that she was manipulated to say all of this by him online so that we do not try to remove her from this vulnerable situation. This has caused this woman to waste hours of her time, emotionally investing in a man that is not who he says he is. We do not know if she has spent any money on this man. This has also caused my mom stress and has left her worried about her friend for the last few months, she feels intervening in this will cause her to lose this friendship. My mom has anonymously reported this to the authorities. You cannot convincingly catfish someone in person so this crime cannot exist without remote communication. Because of that I believe that this is a new crime.

Blackmail: One of my friends accidentally had some of his private photos leaked on Instagram back in high school. He accidentally sent them to the wrong person and that person demanded money for them to be deleted. The blackmailer said that the photos would be posted on his story and posted on his page. My friend ended up sending the person 200 dollars and the photos were deleted. He stayed fearful of sending photos of this type for the rest of his life. He also thought for a while afterwards that the photos he sent to others may be used as blackmail as well.

One of my friends has been blackmailed before by a girl. He thought everything was fine. They met up multiple times and things lead to another. After they had that interaction, she said send me money or I'm texting this to your family. It was saying how he did inappropriate things to her even though she consented. She went through his phone to look at his family's profiles on Instagram so she could threaten to text them.  He didn't want his mother or sister looking at him badly, so he sent the money. He was in a state of panic and made it hard for him to trust women as well as losing $400.

Blackmailing can occur outside of the internet, but it is now easier because of it, so it is a transitional crime.

Hacking: When I was younger my Instagram got hacked as well as my cousins. She sent me a link to win a prize and when I clicked on it nothing crazy happened. A few days later I noticed that there were a ton of messages I sent to others that I never did. I quickly changed my password and told them it wasn’t me. I was too late and one of my friend’s fell victim and got his account hacked as well. Hacking is not a new crime as it is a form of identity theft. So, it is a transitional crime.

Our groups summary:

Overall, many of the crimes that have happened to our personal friends and family are transitional crimes. With the internet, many of us weren’t aware of new scams or different hacking techniques. This makes many activities on the internet and in real life even more dangerous. It’s imperative to be careful when dealing with personal information and with unknown people or links. The damages that can come from cybercrimes can range from minimal to extreme. In some cases, an account can get hacked but a password change swiftly fixes the problem. In others, large sums of money can be lost from blackmail or scams. Apart from physical losses, these crimes can affect people’s mental state. Dignity and trust can be lost when somebody takes advantage of you over the internet. Traumatic experiences can fall onto anybody who isn’t careful when dealing with the unknown parts of the online world.

Other group summary:

The other group’s job centered around finding articles relevant to cybercrime in our modern world. In one article, a bank’s security system had been hacked into. This crime was a new crime as this wasn’t possible before the internet. Thankfully the bank retrieved the stolen data of its clients with little repercussions. It is unknown what caused the security systems to fall.

Summary of topic:

This topic of cybercrime focuses on the digital revolution and how it enables more criminal acts. Many of these crimes fall under a transitional category. This means that the internet has made a multitude of crimes that are much easier to carry out online. For example, Blackmail is one of the biggest transitional crimes. Traditionally, somebody could get what they wanted from you by holding a secret over your head. Now, with the usage of computers, someone can send private content to anyone and everyone. This makes blackmail even more dangerous and simple than it was in the past. New crimes have sprouted as well, such as hacking. Through hacking, one can effectively get into a system and even take it over. The entire idea of getting into a system and taking control was a product of the internet, making this a new crime. These issues range in terms of destructiveness, with some crimes being cyberterrorism and some being petty scams. It's also important to remember that any computer can be targeted and exploited as a tool for such attacks. However, since cybercrime and cyberterrorism are still relatively new, there are many unresolved challenges and safeguards yet to be fully developed.