

FOUNDING DOCUMENTS · VERSION 1.0

Coastal Coalition Against Cyber Fraud

*A standing alliance of government agencies, nonprofits, and businesses,
united to protect older adults and people with disabilities from fraud,
beginning in Chatham County and extending across the Lowcountry.*

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Savannah, Georgia · July 2026

Free to join. Nothing is sold under this banner.

Declaration of Common Purpose: Summary

Coastal Coalition Against Cyber Fraud

What this is. A standing alliance of government agencies, nonprofits, and businesses, united to protect older adults and people with disabilities from fraud. It begins in Chatham County and extends across the Lowcountry. Free to join. Nothing is sold under this banner.

The problem.

- Older adults reported losing more than \$7.7 billion nationwide to fraud in 2025, a 59 percent jump in a single year.
- Georgia's reported losses among older residents rose 89 percent in one year, from about \$92 million to \$174 million.
- Chatham County alone: more than \$3 million lost in 2025, more than \$850,000 already taken in 2026.
- Only about 1 in 24 cases is ever reported. The rest suffer in silence.
- AI is about to multiply the scammers' scale: thousands of personalized cons at once, around the clock, at almost no cost. The wave has not hit yet. What we build now decides what it finds.

The gap we fill. Every bank, business, and nonprofit runs fraud controls inside its own walls. Government and law enforcement fight back with resources stretched far too thin. And AI is making scams cheaper, more convincing, and easier to run by the month. Each defender guards its own door; the scammers work the spaces between. Victims mostly know the standard warning signs; the scams are simply newer than the warnings. When the harm lands, getting help means the same technology that carried the fraud: websites and phone trees, no local office, no human face. Fake "recovery" services then rob the same victims twice. No one owns the defense of the whole community. We will.

What we do.

- Bring government, nonprofits, and businesses to one table, so the defense has no seams for scammers to slip through.
- Field a local response force: rapid, human help when a neighbor is in danger, and support through recovery.
- Educate the public with material that stays as current as the scams.

- Train local companies on shared protocols, so front-line staff can interrupt fraud in progress and more of it gets reported.
- Keep alerts moving through the community as fast as the schemes.
- Gather the data: a running record of which scams are working here right now, feeding the alerts, the education, and the evidence base.
- One lesson taught everywhere: real recovery never asks for money up front.

How we measure success.

- Reporting goes up. Rising reports mean the silence is breaking, not that fraud is growing.
- The victimization rate holds flat or falls, even as the population we defend grows.
- A local ledger of scams keeps our defense aimed by evidence, not guesswork.

How to join. The Declaration is a creed and is not signed. Organizations join by signing the Savannah Charter and choosing the commitments that fit their mission. The first wave will be recorded as Founding Signatories.

Sources: national figures from the FBI Internet Crime Complaint Center's 2025 Elder Fraud Report; Georgia figures from the FBI Atlanta field office (2024 state elder-fraud data); Chatham County figures publicly reported by the Chatham County Police Department (April 2026); underreporting estimate from a study cited by the National Council on Aging.

Version 1.0, July 10, 2026. Coastal Coalition Against Cyber Fraud.

A Declaration of Common Purpose

The founding creed of the Coastal Coalition Against Cyber Fraud, convened for the protection of older adults and adults with disabilities, beginning in Chatham County and extending across the Lowcountry and the communities we serve.

Preamble

Across our region, those among us most deserving of safety, our older adults and our neighbors living with disabilities, are being targeted, systematically and at scale, by criminals who would strip them of their savings, their security, and their peace of mind. The crime itself is ancient. Men have preyed upon trust since trust began. What is new is the scale. These predators operate from a distance, hidden behind screens and spoofed numbers, and they have learned to turn patience, courtesy, and trust into weapons against the very people who hold them, striking a thousand households in the time a swindler of old could knock upon one door.

We who serve, care for, and live alongside these neighbors, the same people who raised our families and carried our communities through harder times, refuse to accept this as the price of living in a connected world. We therefore convene, of our own free will and common purpose, to stand in their defense, and to stand with them.

We hold these principles to be self-evident

- That older adults and adults with disabilities have the right to live free from the fear of predation, and to take part in modern life without becoming prey to it.
- That a safe digital future is not a reward for keeping pace, but a thing owed to everyone, and that no one should forfeit their safety to tools that will not hold still.
- That this harm is not inevitable. It is the work of human beings, and it can be answered by human beings acting together.
- That protection is a shared duty. No bank, no agency, no charity, and no business can meet this threat alone, but together we can make our communities a hard place for predators to operate.
- That those we stand beside are not wards to be kept, but members of the defense itself. The retired teacher, the veteran, the neighbor who has seen every trick of a

long lifetime: these are not merely the protected but protectors, and this coalition claims their wisdom, their vigilance, and their voices as its own.

Let the facts bear witness

In the year just past, older adults reported losing more than \$7.7 billion nationwide to fraud, up 59 percent in a single year, a figure climbing faster than the population it preys upon.

In Georgia, the losses reported by our older residents rose by 89 percent in a single year, from roughly \$92 million to \$174 million.

And here at home, in Chatham County alone, our neighbors lost more than \$3 million in the last full year, with more than \$850,000 taken already in the first months of this one.

And what is true of our elders is true of our neighbors with disabilities, whom the same predators hunt by the same means, though fewer counts are kept of their losses.

These reported figures are only the visible portion of the harm, for most who are robbed never report it at all, silenced by shame, by confusion, or by never learning they were robbed in the first place.

Nor is the worst behind us. The instruments of artificial intelligence, which can counterfeit a voice, a face, or a familiar hand in writing, are only now coming into the criminal's full possession. And counterfeiting is not the whole of it. Where the swindler of old worked one victim at a time, and today's predator reaches a thousand, the machine will work ten thousand at once, tirelessly, in every tongue, at almost no cost, fitting each deception to its mark. Every advantage of scale they now hold is about to be multiplied. The wave is gathering. It has not yet broken. The defenses we raise now, before it arrives in full, will decide what it finds when it comes.

Behind every number is a person. A retirement emptied. A home placed at risk. A widow convinced she was speaking with someone who loved her. A family left to absorb a loss that never should have happened. This is the threat we have resolved to meet.

Let these harms be enumerated

- **They have made weapons of our trust**, impersonating banks, government offices, officers of the law, and even the voices of family, so that the habit of believing becomes the instrument of the theft.

- **They have industrialized deception**, reaching thousands of households in an hour by call, text, and message, and working our communities not as neighborhoods but as lists.
- **They have armed themselves with new instruments**, cloning voices, counterfeiting faces, and composing letters no eye can tell from a loved one's hand, so that their schemes are refreshed faster than any warning can follow.
- **They have outpaced the wisdom of their victims**, for those they target are not ignorant of the old warnings. They know them well, and are defrauded anyway, because the schemes are newer than the warnings, and inventiveness has been turned wholly to harm.
- **They have turned the tools of modern life into snares**, so that the connected world our neighbors were urged to join is made a hunting ground against them.
- **They have hidden themselves beyond our borders and our jurisdictions**, beyond the ready reach of the local officer and the local court.
- **They are shielded by the very remedies offered against them**, for the paths to help run through the same machines that carried the fraud. The neighbor defrauded by website is sent to a website to report it. The neighbor robbed by phone is answered by a phone tree. And in their own town they find no door to walk through, and no human face on the other side of the harm.
- **They return in the guise of rescue**, for when a victim discovers the theft, a second deceiver arrives dressed as the remedy: the pretended investigator, the recovery firm, the false officer of the law, offering to retrieve what was stolen, for a fee. And so the crime is committed twice upon the same wound, and the victim is taught that even help cannot be trusted.
- **They have made shame their accomplice**, so that most who are robbed suffer in silence, and the crime conceals itself.
- **They have taken more than money**. They have entered the most private chambers of a person's life, their accounts, their affections, their confidence, and left behind a violation as intimate as a burglary of the home: independence surrendered, health diminished, and peace of mind stolen outright.

To these harms we make answer

- **To the weaponizing of trust:** education that teaches our neighbors and their families to verify before believing, and gives them the standing to hang up, to pause, and to ask.

- **To deception at industrial scale:** a defense at community scale, with alerts and warnings that move through our network as swiftly as the schemes themselves.
- **To the new instruments of fraud:** instruction that does not sit still, renewed as the schemes are renewed, so the defense is never a season behind the attack.
- **To the outpacing of wisdom:** the honest admission that knowing yesterday's signs is no longer enough, and a standing practice of keeping our neighbors current.
- **To the snares in modern tools:** patient, human help with the technology itself, so that no one must choose between the connected world and their safety in it.
- **To the criminal beyond reach:** resilience here at home, for we do not propose to defeat distant networks, but to make our own ground so hard that they find no purchase upon it.
- **To the remedy hidden behind the machine:** a human door. A local response our neighbors can reach in person and in plain speech, with people of their own community to sit beside them, take the report, and walk the road to recovery with them, so that no one harmed through a screen is made to seek justice through one alone.
- **To the counterfeit rescue:** trusted help, freely given, from faces our neighbors already know. And one truth taught in every venue we reach: that true recovery never demands payment in advance, so that when the false rescuer calls, our neighbor has somewhere real to turn and someone real to ask.
- **To shame and silence:** a culture of reporting without blame, in which the defrauded neighbor is treated as the injured party they are, and every report arms the defense of the next.
- **To all that has been taken:** rapid response when one of our own is in danger, and a steady hand afterward, toward recovery of what can be recovered and restoration of what matters more.

We therefore declare

That we, joined in common cause, do hereby unite in defense of the older adults and the adults with disabilities of our region, and do establish the **Coastal Coalition Against Cyber Fraud**, not as a single campaign by a single hand, but as a standing alliance of the many who refuse to look away.

And we declare this alliance to be of a new kind, for it joins together what has too long stood apart: the agencies of government, the missions of charity, and the

enterprises of commerce. Each holds a piece of the defense that none can mount alone. Only together do they form a shield without gaps.

Our purpose is plain: to make our communities, beginning in Chatham County and extending across the Lowcountry, so well informed, so well defended, and so quick to respond that predators find no easy ground here, and that the model we build becomes one that other communities can carry home.

We do not imagine we will end fraud by decree. We intend something more durable: a community that protects its own.

By what measures we shall be judged

We do not ask to be judged by proclamation, but by result. We therefore set down the measures by which we will hold ourselves to account:

- **That the silence shall break.** Of every twenty-four of our neighbors defrauded or abused, it is estimated that but one ever reports it, and the other twenty-three suffer unseen. Let it be understood, then, that when reported fraud rises in our counties, it will not mean the predators have multiplied. It will mean the silence is breaking, and we shall count each new report not as a defeat but as a neighbor brought out of the dark and a weapon added to the common defense.
- **That the rate shall hold.** The population we defend grows year upon year, and the predators grow with it. We shall count it victory if the share of our neighbors victimized does not rise even as their numbers do, and a greater victory still if it falls.
- **That we shall keep the record.** We shall maintain a common ledger of the schemes encountered in our own communities, which succeed and which fail, and against whom, so that our defense is never aimed by guesswork but by evidence, and each season's education is trained upon the frauds actually at work among us.

And we mutually pledge

To one another, and to the people we have resolved to protect, we pledge our effort, our resources within our means, our vigilance, and our good faith. We pledge to share what we know, to lend our reach and our trust, and to place the protection of our neighbors above the interest of any one of us.

And that none may doubt the spirit of this undertaking: no fee is asked, and nothing is sold, under this banner. Membership in this coalition is given freely, and costs nothing but the effort pledged.

This Declaration bears no signatures, for it is a creed and not a contract. Those who embrace it shall set their hands to the Savannah Charter, the signable instrument of this Declaration, and the first among them shall stand in its record as Founding Signatories.

Done at Savannah, Georgia, this tenth day of July, in the year two thousand twenty-six.

National figures drawn from the FBI Internet Crime Complaint Center's 2025 Elder Fraud Report (losses reported by victims 60 and older). Georgia figures from the FBI Atlanta field office's 2024 state-level elder-fraud data. Chatham County figures publicly reported by the Chatham County Police Department, April 2026. Underreporting estimate from a study cited by the National Council on Aging and the National Center on Elder Abuse.

Version 1.0, July 10, 2026.

The Savannah Charter

The signable instrument of A Declaration of Common Purpose.

Purpose. This coalition exists to protect older adults and adults with disabilities from fraud and financial exploitation through education, vigilance, and rapid local response, beginning in Chatham County and extending across the Lowcountry. Throughout this Charter, “our neighbors” means the older adults and adults with disabilities of our region.

Shared principles. By signing, we affirm that our neighbors deserve to live free from predation; that a safe digital life belongs to everyone; that this harm is preventable; and that protecting our neighbors is a shared responsibility no one of us can meet alone.

Our commitment

Each signatory commits to advancing this purpose in at least one of the following ways. Check all that apply. Every commitment counts, and every signature carries the same standing.

Open our doors. Ways to welcome the coalition’s work into our organization:

- ☐ **Display.** Place coalition materials and current scam alerts where our neighbors and their families will see them.
- ☐ **Guard the doors.** Welcome coalition training so our front-line staff (tellers, branch staff, care staff, customer service) can recognize and gently interrupt fraud in progress.
- ☐ **Refer.** Connect neighbors who are at risk, or already harmed, to help and to proper reporting channels quickly.
- ☐ **Amplify.** Share scam alerts and protective information through our channels, platforms, or audiences.

Lend our strength. Ways to contribute capacity to the shared defense:

- ☐ **Speak and teach.** Provide speakers, or help deliver fraud-defense workshops and talks.
- ☐ **Host.** Offer our facilities as venues for coalition workshops, talks, or meetings.

- ☐ **Open our door.** Serve as a walk-in point where a neighbor or worried family member can come for help in person.
 - ☐ **Deliver to residents.** Run fraud-defense programming for our neighbors in the facility or community we serve.
 - ☐ **Equip.** Contribute materials, expertise, data, or other resources to the coalition's shared effort.
 - ☐ **Other:** _____
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What signatories receive

Members gain access to the coalition's shared educational materials and scam alerts, its network of partner organizations, co-branded recognition as a defender of our neighbors, and a referral relationship with fellow members.

Founding Signatories. Standing as a Founding Signatory is reserved for organizations that join in the first wave and take at least one commitment under *Lend our strength*. The founding roll records the ones who did the lifting when the coalition was new.

The Advisory Board

The coalition seeks the counsel of individuals as well as the commitment of organizations. Its Advisory Board is composed of people whose judgment, experience, and standing strengthen the defense: current and former public servants, practitioners in fields such as law, finance, healthcare, and technology, and neighbors whose long experience of life makes them the wisest guard against those who prey on it.

Advisors serve in a personal capacity, not as representatives of any organization. They are not signatories to this Charter and take on none of its commitments. Their role is counsel: guidance, introductions, and candid judgment. Advisors are invited by the coalition and listed with their consent.

How it works

Tech Relief LLC serves as convener and coordinator. Members communicate and coordinate as a network, contribute as their mission and means allow, and may amend their commitments or withdraw at any time. This Charter is a good-faith compact, not a legal contract. It creates no financial, legal, or otherwise binding obligation on any signatory.

Signature

Organization	
Representative	
Title	
Commitments checked above	
Date	
Founding Signatory	☐

By signing, our organization joins the common defense of our neighbors across our region.

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