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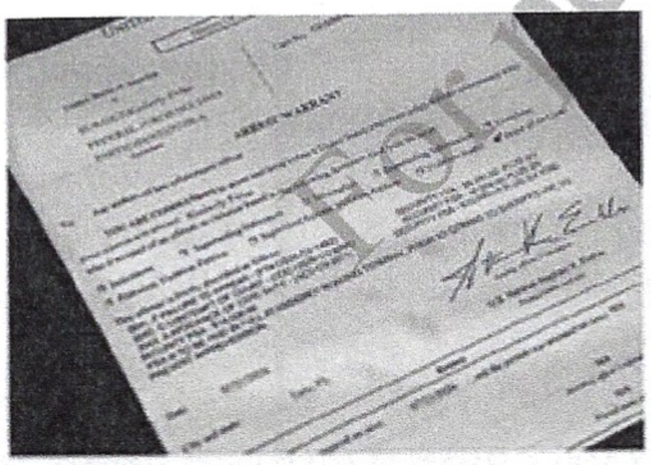
Kimberly Fudge, above with her husband, Jonathan, at their home in Lutz, Fla. Kimberly was sent a fake arrest warrant, shown below, part of a scam that cost her family thousands. MEGAN MAY FOR WSJ (2)



‘Jury Duty’ Scam Cost A Family $25,000

BY JOE BARRETT

TAMPA, Fla.—The sheriff’s deputy chatted breezily over the phone about his three young daughters as Kimberly Fudge drove through gritty streets and lush Florida byways on a grim errand: gathering thousands of dollars in bail to avoid arrest for missing jury duty.

When Fudge, a 38-year-old manager in the finance department of a government contractor, reached the dropoff point, she balked. It was a convenience store with abandoned gas pumps and a cryptocurrency machine inside. She was told to scan a QR code and feed the machine $4,000 in cash.

Instead, she walked back to her car and began to voice doubts into her phone: "Are you sure this is where I'm supposed to post the bail?"

The officer's friendly demeanor vanished. His voice rose. He reminded her he was tracking her location—and that deputies were two blocks away, ready to bring her in.

She went back inside and made the deposit.

It was the first of many that day. A team of at least five scammers, playing different roles with dead-perfect Florida accents, would keep her on the phone for nearly 10 hours and talk her into handing over $25,000.

"They had me scared," Fudge said. They could read her texts and see her internet searches. "They knew my Social Security number. They knew how much I had in my bank account. They had every single thing about me."

Note

Americans are awash in scams: phony UPS texts, AIgenerated voices of loved ones in trouble, spoofed emails tricking city governments. People reported losing $3.5 billion to impostor scams in 2025, nearly triple 2020's level, the Federal Trade Commission said in a June report.

Some swindles originate overseas, run by sophisticated criminal syndicates. "Some of them have HR departments and performance reviews," said Ben Bernstein, a cybersecurity expert at Huntress.

But increasingly, they come from closer to home. In January, the Justice Department announced the conviction of two Georgia inmates who ran scams on stolen cellphones from behind bars.

The jury-duty shakedown has surged in the Tampa area. The Pasco County Sheriff's Office alone has received 44 reports of the scam this year, up from 25 for all of last year, said Sgt. Andrew Miller, head of the economic-crimes unit.

Authorities say they won't call you to threaten arrest or demand money over missed jury duty. Yet tricksters convince many. As hard as it might be to imagine, so-called "panic scams" can work by triggering stress responses that shift victims into fight-or-flight, impairing rational thought, according to cybersecurity experts. The perpetrators leverage claimed authority and apply tremendous pressure.

In one Reddit thread about the jury-duty scam, a number of people describe being duped. They "basically psychologically kidnap you," one commenter said of scammers.

Miller said anyone unsure about who is calling should hang up and call someone they trust: "The second that they get off the phone is the second they start thinking on their own."

In nearby Clearwater, Rebecca Oakley, 60, a title agent, fell for the jury-duty scam about six weeks ago. Heading out to get bail money to avoid arrest, she scrawled a note and handed it to her husband: call her boss, and follow her truck. Her boss recognized the ruse immediately; Oakley's husband blocked her vehicle in the driveway and banged on the window until she hung up on the scammer.

"I work for an attorney. I should have known this," Oakley said. "I was panicked and I wasn't thinking straight."

Her ordeal lasted about 30 minutes and involved one caller. Fudge's would prove far more elaborate.

It began at 10:43 a.m. on a Tuesday last month, with a call from an unknown number. Fudge, who was at her office, had just gotten a refurbished Samsung in the mail and assumed it might be a contact the phone didn't recognize yet. She picked up.

The caller said he was from nearby New Port Richey in Pasco County, verified her identity, then asked her to hold for a sheriff's deputy.

What followed was troubling and oddly specific. The "deputy" said Fudge had missed jury duty in a federal case despite signing a document promising to appear. An angry judge had issued a warrant for her arrest.

The caller knew Fudge's parents had retired from the nearby Hillsborough County sheriff's department, and he offered her a deal: pay bail, then come to the station to confirm her signature didn't match the document's, and get a refund on the spot. One catch: A gag order in the case meant if she told anyone, both she and whomever she informed could face charges.

"I'm a rule-follower," said Fudge, who majored in mechanical engineering and minored in math. She and her husband have a 7-year-old daughter. "I couldn't go to jail for 30 days."

She told her boss she needed to step out. She sat in her small SUV, while the "deputy" on the phone had her read legal documents aloud and demanded $15,000 in bail. Fudge said she only had ac--cess to $4,000; he told her to get it.

Note

When Fudge searched online for the nearest bank branch, the scammer asked what she was doing. That's when she realized he could see her location, her texts and her searches. Experts say the refurbished phone was likely loaded with spyware, and that she could have combated this by restoring factory settings before setting it up.

At the convenience store drop-off site, she voiced her growing suspicions to the caller. Now, a calmer person took over and assured her she would get her money back. "Everything looked legit," Fudge recalled. They sounded official, too. She could even hear apparent police radio traffic in the background.

But after she deposited the cash, the new "deputy" changed course. He said the judge had reviewed her finances and wouldn't approve the lower bail. She now owed the full $15,000.

Fudge scrambled for money from a different account, not wanting to touch what her husband had recently received from his mother's estate. When work texted about a meeting she was missing, the scammers let her reply with one word: "EMERGENCY."

By 2 p.m., she had made three deposits totaling $17,000, overpaying by $2,000 in her panic. The perpetrators told her to drive to the sheriff's office to settle the signature issue, then ordered her to pull over before she arrived: Bail had to be deposited all at once, not in increments.

"I laid into them a little bit. I was really upset," she recalled. "I said, 'I feel like this is a scam.' " A new voice took over, identified as a marshal. He was the harshest yet, ordering her not to move while they sent someone to arrest her.

"I was crying," she said. She knew by then it was deceit, but still feared being picked up by the scammers or, she wondered, by rogue law enforcement. They offered her one more way out: pay another $15,000.

Fudge pulled together $5,000 through a credit-card cash advance, then, at the swindlers' instruction, texted her husband, Jonathan: "I need you to not ask any questions, but can you transfer me $5,000 on PayPal?"

Jonathan, 40, a balloon artist who runs an event business, had ducked out to a matinee of "The Odyssey." Trusting his wife, he sent it. She forwarded $3,000 of it to the scammers before PayPal's fraud protections cut her off.

The exchange didn't sit right with Jonathan. Soon, he asked ChatGPT why his wife might need money "no questions asked." The chatbot noted some legitimate reasons but also flagged it as a possible scam. When Kimberly texted again, asking for $2,500 more, Jonathan replied that he wouldn't send more until he knew she was safe, and he called 911.

By 6:30 p.m., Kimberly had been on the phone, wearily driving alone, for nearly eight hours, without anything to eat. The scammers patched Jonathan in and warned Kimberly not to speak unless directed to, or they would "retrieve" her from her location.

Jonathan, who had dealt with both real police and con artists before, said it was hard in the moment to tell which side he was talking to.

"They were applying enough pressure and urgency and back and forth to where it's like an emotional roller coaster," he said.

Eventually, Jonathan told the callers Kimberly could swing by home for a debit card, then hit an ATM. As she proceeded there, they threatened to arrest her and Jonathan again and suggested she stay in a hotel overnight to get the additional money the next day.

Kimberly walked through her front door at 8:28 p.m., nearly 10 hours after the first call. A real deputy arrived soon to take a report. She was exhausted, embarrassed and sobbing. Jonathan rubbed her back. "I don't care about the money," he told her. "We can make more money. I'm just happy you're home."

In the three weeks since, Jonathan has spent hours watching videos about how to protect the family's data and finances. Kimberly still isn't sleeping well and hasn't gotten her appetite back.

She put the refurbished phone back in the box, and authorities picked it up last week. She is now using her old one again.

'They knew my Social Security number. They knew how much I had in my bank account. They had every single thing about me.'

Kimberly Fudge, describing the scammers who bilked her out of $25,000 in less than 10 hours