

Investment and Crypto Scams

The warning signs of a fake opportunity, and why you can never withdraw the 'profit'.

\$8.6B

investment-fraud losses in 2025,
the top crime type

FBI IC3, 2025

+32%

year-over-year jump in
investment-fraud losses

FBI IC3, 2025

\$7.2B

crypto-investment fraud losses in
2025

FBI IC3, 2025

SIGNS THE OPPORTUNITY IS A TRAP

01 Guaranteed or outsized returns

Promises of high, steady, risk-free gains. Real markets do not work that way.

02 Urgency and exclusivity

A closing window, an insider tip, or a spot reserved just for you.

03 A slick app you were sent to

A platform reached through a contact or an ad, showing profits you cannot withdraw.

THE WITHDRAWAL TRAP

04 Fees to release your funds

Taxes, commissions, or 'verification' deposits demanded before any payout.

05 A coach who pushes you to add more

Encouragement to invest more, borrow, or tap retirement to 'maximize' the gains.

WHO IS REALLY BEHIND IT

06 Unlicensed sellers and fake firms

No registration with your regulator, or a clone of a real company's name.

07 Manufactured social proof

Profit screenshots, celebrity 'endorsements', and group-chat hype.

08 Pressure from a 'mentor' or group

A coach or chat that keeps pushing you to deposit more, faster.

DO / DON'T

DO

- Check the firm and the seller against your national regulator before you pay.
- Test a withdrawal of a small amount early, before depositing more.
- Assume any guaranteed or risk-free return is a lie.
- Get independent advice from a licensed professional you found yourself.

DON'T

- Do not invest through an app you reached from an ad, a DM, or a new contact.
- Do not add money to 'unlock', 'verify', or 'release' a withdrawal.
- Do not borrow, or tap retirement, to chase a position.
- Do not trust profit screens you cannot actually cash out.

THE ONE MOVE

Check any platform or adviser against your national regulator before sending a cent, and treat anyone who guarantees returns or rushes you as a scammer. If you cannot freely withdraw a small amount, the rest is already gone.

IF IT HAPPENS

- Stop depositing. A blocked withdrawal means the scheme already has your money.
- Document everything: the platform, the wallets, and every transaction.
- Contact your bank or exchange to attempt a recall or a freeze.
- Report to ic3.gov, the FTC, and your securities regulator (SEC or CFTC in the US).

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Sources: FBI IC3 Annual Report (2025). Figures as publicly reported.

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