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Dear Members of Congress and Federal Leadership,

I write as a registered nurse with a master's degree and as a victim of complex financial and cryptocurrency fraud who lost approximately \$500,000 my entire life savings three years before retirement.

The financial devastation has created non-recoverable retirement loss and long-term poverty risk after decades of disciplined professional work. Like thousands of Americans harmed by similar fraud schemes, I have experienced not only catastrophic financial loss, but also monumental institutional barriers, fragmented reporting systems, and prolonged inaction that compound trauma and obstruct recovery.

As a registered nurse, crisis education, escalation, and coordinated response are professional standards. When specialized care exceeds a provider's capacity, patient safety requires referral and coordinated intervention rather than abandonment of responsibility. Victims of complex cyber-enabled financial crime deserve the same expectation of coordinated response when specialized investigative expertise is required.

During active cyber-enabled fraud events, I sought assistance from federal agencies, the Virginia State Police, local law enforcement, financial institutions, telecommunications providers, and technology platforms. My requests were simple: preserve evidence while it still existed and help me understand how to begin rebuilding my life.

Local law enforcement acknowledged that their unit was not equipped to critically investigate this type of crime and stated they were not a forensic investigative ("CSI") unit.

However, mandatory escalation or coordinated referral to specialized investigative resources did not occur. I was directed to file reports with out-of-state jurisdictions that had relevance to the case; I complied, yet no follow-up coordination occurred.

Despite reporting my case to multiple entities including federal investigative agencies, consumer protection reporting systems, financial institutions, telecommunications providers, and technology platforms meaningful investigative ownership did not materialize while criminal activity remained ongoing.

These experiences raise serious concerns regarding investigative escalation standards, evidence preservation practices, interagency coordination, and meaningful communication with victims. The circumstances raise concerns regarding consistency with protections guaranteed under the Crime Victims' Rights Act (18 U.S.C. 3771), including the right to fairness, dignity, and restitution.

These concerns are particularly urgent within the Commonwealth of Virginia, where investigative escalation decisions directly affected evidence preservation outcomes. These circumstances raise broader questions regarding escalation protocols, supervisory review standards, and interagency coordination practices when complex cyber-enabled financial crimes exceed local investigative capacity.

This advocacy package proposes a victim-centered federal framework in which identity protection, coordinated enforcement, and trauma-informed victim advocacy form the foundation of justice and practical policy solutions, with meaningful restitution delivered as a measurable and enforceable outcome.

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I respectfully urge Congress and federal leadership to advance legislation and oversight that establish comprehensive reforms to protect victims, ensure accountability across agencies, and prevent further revictimization.

Respectfully, Terri Allen

A handwritten signature in cursive script, appearing to read "Terri".

Roanoke, Virginia