



The Monthly Brief

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State Attorney William Scheiner

Five places to leave the debit card in your wallet

A debit card pulls money straight from your checking account. A credit card does not. In its September 2026 consumer alerts, the Florida Department of Agriculture and Consumer Services (FDACS) says that difference is why Central Florida residents should skip debit at five common places.

Federal law generally caps unauthorized credit-card liability at \$50, and many issuers waive even that. With a debit card, waiting more than two days to report a loss can mean \$500 in liability; after 60 days, you can be on the hook for the full balance. A reversed debit charge can also leave you short for days or weeks.

It's better to use credit than debit in these purchases:

- **Gas stations and convenience stores.** Pump skimmers steal card data the moment you swipe. The FBI estimates skimming costs consumers and banks more than \$1 billion a year.
- **Online shopping.** Hacked sites and too-good-to-be-true social ads can empty an account before you notice.
- **Restaurants and bars.** Handing a card to a busy server gives someone time to skim or clone it.
- **Big-ticket buys.** Credit cards often add warranty or theft protection that debit cards do not.
- **Travel bookings.** Hotels and rental-car companies often place holds that can freeze your own money for days.

Gas pump looks tampered with?

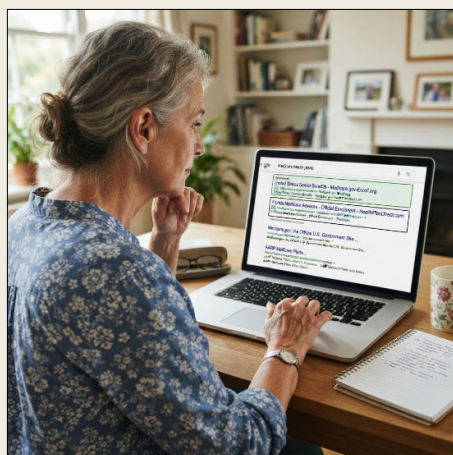
- Tell the manager
- File a complaint with FDACS at 1-800-HELP-FLA (435-7352) or FloridaConsumerHelp.com

Beware online open enrollment scams

With Medicare and Marketplace open enrollment upon us, Floridians should guard their bank accounts and personal information against online healthcare scams.

Cybercriminals are buying fraudulent search engine advertisements that mimic official government portals. When you search online for “Medicare” or “health insurance,” these spoofed ads often appear at the very top of your results. Clicking them leads to convincing websites designed to steal your identity.

Fraudsters on these sites may trick you into paying for fake, non-existent insurance plans. They may ask you to input your phone number – then instantly broadcast or sell your number to predatory callers. Or they may use high-pressure tactics to harvest your Social Security or Medicare numbers under the guise of “updating your file.”



Gemini illustration

Here's how to protect yourself:

Take your time. Look for small “Ad” or “Sponsored” labels next to search results to identify paid ads. Scroll past paid ads and be sure to look for the .gov ending.

Navigate directly to official sites: Avoid searching for generic health insurance terms on Google or Bing. Instead, type the exact web address directly into your browser bar: **Medicare.gov** or **HealthCare.gov**. Again, Government websites always end in .gov.

Never share your numbers on unsolicited calls: Government representatives will never call you out of the blue to demand your Medicare number, ask for credit card info, or threaten to cancel your coverage unless you pay a fee.

Verify through trusted local resources: If you are unsure about a plan, consult Florida's SHINE program at 1-800-963-5337 for free, unbiased, and safe counseling.

Consider it a red flag if an ad, website or phone representative:

- Says you must enroll immediately to avoid losing coverage. Urgency is one of a scammer's favorite manipulation tactics.
- Asks for sensitive information unexpectedly. Don't provide your Social Security number, Medicare number or bank information simply because someone contacted you.
- Promises unusually large savings or benefits. Be careful when an offer focuses on a giveaway or dramatic discount rather than explaining coverage.

Law & Order News



'Sovereign citizen' convicted, sentenced to 70 years for harassing judges with fraudulent \$50 million lien

A so-called "sovereign citizen" has been sentenced to more than 70 years in prison for targeting two Orange County judges with a fraudulent claim of a \$50 million lien against their property. JARECA T. SUMTER, 38, also has been barred from filing any "instrument" in any official record without prior review and approval by a judge.

A jury convicted Sumter in September of two counts of fraudulent use of personal identification information with fraud in excess of \$100,000 and two counts of unlawful filing of false documents against real or personal property.

Seminole County prosecutors Stacey Salmons, Domenick Leo and Jennie Hayes were specially assigned to try the case in Orange County to avoid any conflicts of interest, as was the Polk County circuit judge who presided.

Before her Oct. 2 sentencing, Sumter repeatedly stated that her conviction was unconstitutional and that she would not accept any sentence. Citing her likelihood to reoffend if released on probation, prosecutors successfully argued for consecutive prison sentences for the four counts.

Sumter was arrested in August 2025 after she admitted to an Orange County sheriff's agent that she filed the lien claim online through a state website and paid the filing fee with her credit card. A lien acts as a legal claim against someone's property, forcing the owner to settle their debt to the filer (\$50 million, according to Sumter's claim) before they can sell or refinance it.

Adherents of the sovereign citizen movement believe the U.S. government and legal system were secretly replaced by an illegitimate, corporate-run government. They believe they can exploit legal loopholes in commercial law to erase personal debts or to extort public officials for money.

Palm Bay teen sentenced to 50 years for killing mother, boyfriend

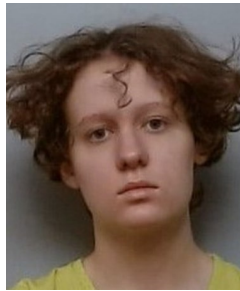
JULIA G. EGLER, 18, was sentenced to 50 years in state prison for murdering her mother and mother's boyfriend inside their Palm Bay home in 2024.

At a Sept. 25 hearing in Viera, Egler pled guilty to two counts of second-degree murder for the violent deaths of Kelley McCollom, 38, and Matthew Szejnrok, 22. The plea and sentence were part of a negotiated agreement with the State Attorney's Office that was approved by survivors.

"This gives resolution and finality to the family that it's done today," Assistant State Attorney Kerri Fowler said.

On July 7, 2024, Palm Bay Police officers

responded to a frantic 911 call from Egler, then 16. She claimed an unknown intruder had broken into the family home on Benchor Road SE and that she was hiding in a bedroom. Upon arrival, officers discovered McCollom dead from gunshot wounds in the living room. They found Szejnrok in a bathroom, where he had been shot and stabbed repeatedly while struggling for his life. Egler later confessed to killing both.



State Attorney salutes center's 30 years of child advocacy

A force for justice for abused children recently turned 30. The Children's Advocacy Center of Brevard has served more than 24,000 young victims of abuse and neglect with a safe, child-friendly facility where they receive therapy and medical services and share their stories with law enforcement.

"This partnership is something I'm deeply grateful for," State Attorney William Scheiner said. "I've stood shoulder-to-shoulder in the courtroom with these kids, their advocates, and sheriff's agents. Without them, we wouldn't have the forensic interviews we need to put offenders away."

Mr. Scheiner celebrated the center's milestone in Rockledge Oct. 8 with partners including Sheriff Wayne Ivey, U.S. Rep. Mike Haridopolos, State Rep. Tyler Sirois, the Space Coast Health Foundation, and others.

