



sRick Staly, Sheriff
FLAGLER COUNTY SHERIFF'S OFFICE
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NEWS RELEASE

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Fugitive Scammer who Stole \$120,000 from Elderly Palm Coast Woman Arrested in Orange County

BUNNELL, Fla. — On Monday the Orange County Sheriff's Office, with assistance from the Flagler County Sheriff's Office Fugitive Apprehension Unit, arrested Steven Mercado on a Flagler County warrant after he scammed an elderly Palm Coast woman out of \$120,000.

On Dec. 9, 2025, a victim received a popup notification on her computer that told her to contact a fake support number. She called the number which connected her to a scammer who claimed that her computer and her bank account had been hacked.

The scammers instructed her to withdraw approximately \$60,000 in cash from her Chase account and deliver it to a courier in the parking lot of a Publix. The courier, later identified as Steven Mercado, 20, of Orlando, walked across the parking lot, called the victim by name, and provided a safe word. The victim then gave him the \$60,000 dollars.

The next day, the victim received another call from the scammer, stating there was another breach of her bank account. The scammer instructed the victim to withdraw another \$60,000 in cash and meet a courier at the Palm Coast Walmart. Again, Mercado walked across the parking lot and provided a safe word, prompting the victim to give him the \$60,000.

On Dec. 11, 2025, the suspects attempted to solicit additional money from the victim. At this point, she became suspicious and contacted the Flagler County Sheriff's Office.

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Through investigative means, detectives, with assistance from FCSO's Real Time Crime Center, identified Mercado as the suspect. Investigators also obtained security camera video showing that Mercado and his vehicle were at the Walmart and the Publix during the exchanges. A later analysis of Mercado's phone locations also placed him at the exchanges.



Steven Mercado (Orange County Jail mugshot)

Detectives analyzed Mercado's bank records and observed suspicious transactions, including multiple large deposits and withdrawals.

General Assignment Unit detectives obtained an arrest warrant for organized scheme to defraud and grand theft. With assistance from the Orange County Sheriff's Office and the FCSO Fugitive Apprehension Unit, Mercado was arrested during a traffic stop in Orange County on Friday, March 6. He was transported to the Orange County Jail, where he was booked on additional charges of possession of a firearm in the commission of a felony and possession of marijuana over 20 grams. He was later released on \$23,500 bond.

"This scammer had no shame, swindling over \$100,000 from a senior but his luck ran out when he did it in Flagler County," said Sheriff Rick Staly. "In Flagler County, we have the best of the best detectives to hunt down scammers who prey on our seniors. I'm disappointed that he was given such a low bond on our charges and that he wasn't held in jail by Orange County, especially after being found with a gun. Unfortunately, because he is out of jail, he is likely scamming more seniors. Dirtbags like this never learn until they are locked-up for a long time."

During the investigation, detectives identified several additional suspicious financial transactions, including wire transfers linked to other potential victims. This information led to the identification of a victim in Durham, North Carolina, who had been scammed out of \$37,463.15 by Mercado. Information provided by FCSO detectives resulted in additional charges filed by the Durham Police Department in Durham, North Carolina for obtaining property by false pretenses.

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