

**Federal Trade Commission Webinar**

A white silhouette of a crowd of people is positioned above the main title box. The figures are of various heights and are arranged in a line, creating a sense of a large gathering.

# **Fighting Consumer Fraud & Identity Theft in Indiana**

**January 11, 2018**

**TO HEAR THE WEBINAR CALL 1-800-230-1059**

# Welcome!

## Speakers:

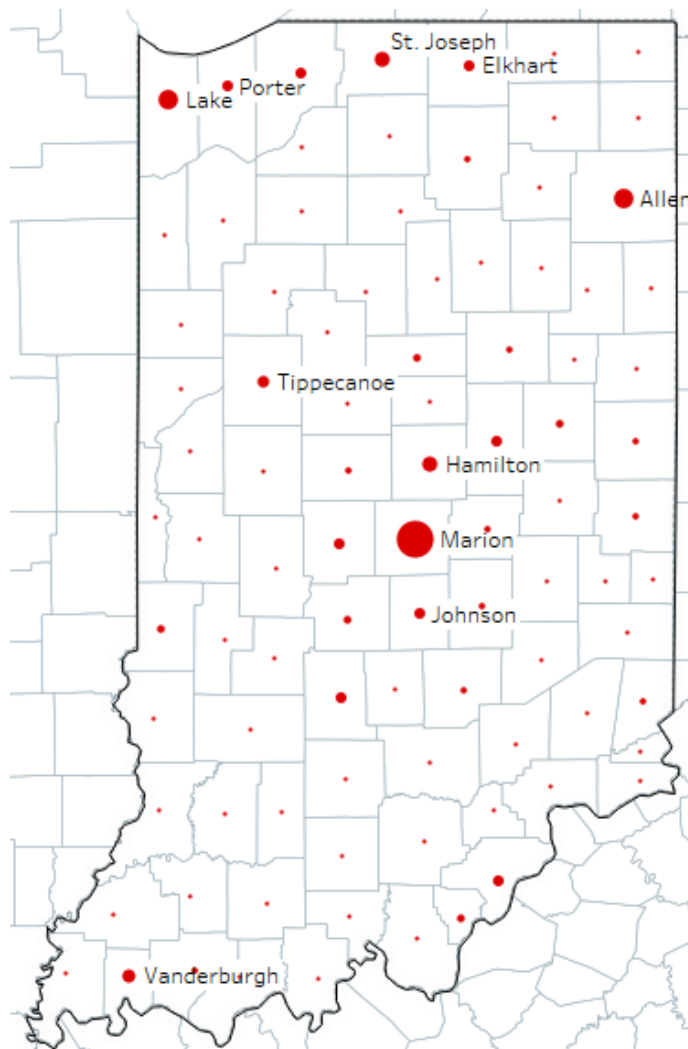
- **Todd Kossow**, FTC Midwest Regional Office
- **Betsy Isenberg**, Indiana Office of the Attorney General Consumer Protection Division
- **Lyndsay Miller**, Indiana Department of Financial Institutions
- **Tom Bozikis**, Better Business Bureau
- **Patti Poss**, FTC
- **Lisa Schifferle**, FTC

# Overview

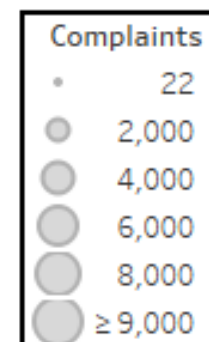
- **The Indiana landscape**
- **The latest scams**
- **Identity theft**
- **Working together to fight fraud and identity theft**

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# Fraud & Identity Theft Report in Indiana



## Reports for 2016 by County



# Indiana's Top Reports - 2016

1. Debt Collection	11,307	6. Shop-at-Home and Catalog Sales	2,041
2. Imposter Scams	6,400	7. Telephone and Mobile Services	1,727
3. Prizes, Sweepstakes and Lotteries	3,392	8. Television and Electronic Media	1,432
4. Auto-related Complaints	2,535	9. Health Care	714
5. Banks and Lenders	2,370	10. Internet Services	700

# For Consumers Who Have Been Scammed:

- **Contact the payment provider**
  - Tell them the transaction was fraudulent
  - Ask for the money back
- **Report the fraud to law enforcement:**
  - [FTC.gov/complaint](https://www.ftc.gov/complaint) or [FTC.gov/queja](https://www.ftc.gov/queja)

# THE LATEST SCAMS



# IRS IMPOSTER SCAMS

The Internal Revenue Service (IRS) is the government agency that collects federal taxes.

Scammers pretend to be IRS officials to get you to send them money.



You owe us  
taxes





# IRS Imposters

## Tips for Consumers:

- Never send money to anyone who asks
- Requests to wire money or send prepaid cards or gift cards are always scams
- The IRS will never threaten to arrest or deport

[www.consumer.ftc.gov/articles/0519-irs-imposter-scams-infographic](http://www.consumer.ftc.gov/articles/0519-irs-imposter-scams-infographic)

# IRS Imposters: A New Twist

- Private debt collection for old IRS debts
- Always get a letter first
  - Name of debt collector
  - Authentication number
- Always pay the IRS, nobody else
- Questions? Call the IRS: 1-800-829-1040 or check [IRS.gov/balancedue](https://www.irs.gov/balancedue)

[www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors](https://www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors)

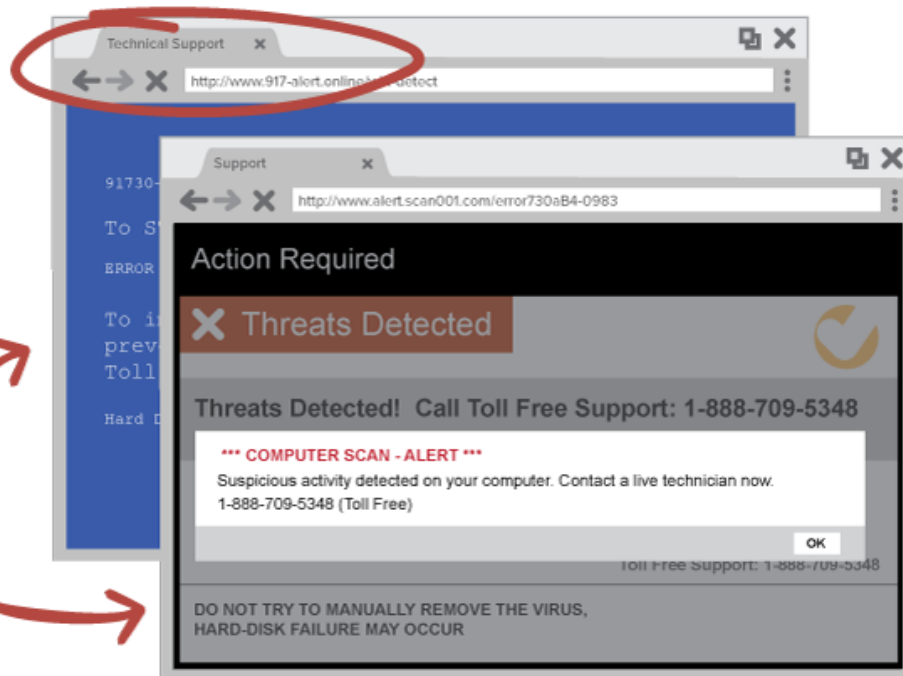
# HOW TO SPOT A TECH SUPPORT SCAM

It often starts with a pop-up . . .

Shows up  
within your  
**internet  
browser**

Might  
**imitate** a  
blue error  
screen

or trusted  
antivirus  
software



CALL	NOW	OR ELSE...
Wants you to call a <b>toll-free number</b>	Urges you to call <b>immediately</b>	Threatens that you may <b>lose personal data</b> if you don't call

# Tech Support Scams

## Tips for Consumers:

- Hang up on callers who say they have a computer problem
- Ignore pop-ups that say to call tech support
- Never share passwords or give remote access
- Questions? Call the legitimate company **before** you do anything

<https://www.consumer.ftc.gov/articles/0346-tech-support-scams>

# Sweepstakes & Grant Scams

MAJOR PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER

With Winner Identification and Claimant Transfer Paper

CASH CLAIM REQUEST

Pending Full Amount:

**\$1,943,543.54**

ISSUED TO:

[REDACTED]

KELLER, SLOAN & ASSOCIATES  
P.O. Box 208, CE Bonnik, The Netherlands

**PROMPT REPLY REQUESTED**

ASSIGNMENT OF THIS MAIL TO ANOTHER PARTY IS: **PROHIBITED**

PRINTOUT INDIVIDUAL ONLY  
ANITA [REDACTED]

VIP REFERENCE  
70146312017

CONFIRMED SENDER ORGANIZATION  
KSA

ANITA — Substantive information contained herein for a Major Cash Prize. Please respond immediately!

## CASH CLAIM VERIFICATION LETTER MESSAGE: JULY 15, 2014

Dear ANITA:

Pursuant to the headline above and through which we are now contacting you via this dated correspondence, please understand that this is **NOT** a preliminary or qualification letter of cash prize status; **YOU HAVE WON A CASH PRIZE!**

This letter constitutes actual designation of ANITA [REDACTED] as a cash prize winner! May we offer our warmest wishes at this moment from the management and executive offices, as well as our entire organization and staff.

Please be assured of the accurateness of this documentation!

Your name was identified among a tiny percentage of ALL eligible individuals who could have received this notice. The fact that you have won a cash prize must be thrilling and somewhat overwhelming - we ask that you read carefully. Do not skip ahead. Your response to this letter is **MANDATORY** to claim the cash prize you have been selected to receive.

To initiate issuance of your Prize Check, you must **RETURN THE ACCOMPANYING DOCUMENT** before the deadline date specified on the enclosed according to the rules and terms herein. Failure to do so will invalidate the prize confirmation and result in forfeiture of the Check awaiting dispatch to you directly by secured mail.

We would like to proceed with resolution of your cash prize quickly!

- (#1) Your cash prize will be drawn and paid in single lump sum (Section A / page 2);
- (#2) Sweepstakes report documentation for the total aggregate funds amount of \$1,943,543.54 as noted above is awaiting your reply with proceeding fee (Section B / page 2) for outright access to the amount listed above. [This is not a mistake.]

The total amount, \$1,943,543.54, being awarded by independent prize sponsors is confirmed and will be resolved at final proceedings pending. We are delighted to provide notification of the winners total entitlement amount, in writing, and to issue upon your reply and payment of the processing fee, full report documentation and claim procedures for the maximum aggregate funds as filed by this recorded letter and validated at \$1,943,543.54.

Please take a moment to read and complete the accompanying paperwork carefully. We are prepared to process and make delivery of the cash prize within your state upon to follow all instructions and requirements, and inspect that your name and address is correct as it

# Sweepstakes Scams

- Never pay to collect a so-called prize or grant
- Legit sweepstakes don't make you pay a fee
- [www.consumer.ftc.gov/articles/0199-prize-scams](http://www.consumer.ftc.gov/articles/0199-prize-scams)

## Grant Scams

- No surprise government grants
- No charge for a government grant or for a list of government grants-making agencies
- [Grants.gov](http://Grants.gov) – one place to apply
- [www.consumer.ftc.gov/articles/0113-government-grant-scams](http://www.consumer.ftc.gov/articles/0113-government-grant-scams)



# Family Emergency Scams





# Family Emergency Scams

## Tips for Consumers:

- SLOW DOWN
- Get off the phone and check with a family member or friend. (Even if they say it's a secret)
- Do not wire money or buy a prepaid card or a gift card and give someone the card's numbers
- [www.consumer.ftc.gov/articles/0204-family-emergency-scams](http://www.consumer.ftc.gov/articles/0204-family-emergency-scams)

# Charity Scams



“... thank you for your kind and generous donation on behalf of the Children’s Cancer Fund of America. You’re helping these children with their hospice equipment, medical supplies, and medication ...”

**LIES**

# Charity Scams

## Tips for Consumers:

- “No thanks” and hang up; or “I don’t give money over the phone. If you send something in writing, I’ll consider it”
- Do some research:
  - [give.org](https://www.give.org); [charitynavigator.org](https://www.charitynavigator.org); [charitywatch.org](https://www.charitywatch.org); [guidestar.org](https://www.guidestar.org)

## Other tips at:

[www.consumer.ftc.gov/articles/0074-giving-charity](https://www.consumer.ftc.gov/articles/0074-giving-charity)

# Unwanted Calls

- Telemarketing robocalls are more than just annoying: ***they are illegal***
- The FTC has sued operations selling:
  - medical alert and home security systems
  - interest rate reduction services
  - auto warranties
  - free vacations

# Unwanted Calls

- Report them:
  - [DoNotCall.gov](https://www.donotcall.gov) or 1-888-382-1212
- FTC shares information about reported unwanted calls with phone companies
  - Helps them block numbers
- Don't trust caller ID: easy to spoof
- Just hang up! It's ok to be rude
- Call-blocking technology
  - [www.consumer.ftc.gov/articles/0548-blocking-unwanted-calls](https://www.consumer.ftc.gov/articles/0548-blocking-unwanted-calls)

# Debt Collection and Debt Scams

## Fair Debt Collection Practices Act

Prohibits debt collectors from using abusive, unfair, or deceptive practices to collect.

[www.consumer.ftc.gov/articles/0149-debt-collection](http://www.consumer.ftc.gov/articles/0149-debt-collection)

# Debt Collection and Debt Scams

- **Fake Debt Collection Scams**

[www.consumer.ftc.gov/articles/0258-fake-debt-collectors](http://www.consumer.ftc.gov/articles/0258-fake-debt-collectors)

- **Mortgage Relief & Foreclosure Rescue Scams**

[www.consumer.ftc.gov/articles/0100-mortgage-relief-scams](http://www.consumer.ftc.gov/articles/0100-mortgage-relief-scams)

[www.consumer.ftc.gov/articles/0193-facing-foreclosure](http://www.consumer.ftc.gov/articles/0193-facing-foreclosure)

- **Student Loan Debt Scams**

[www.StudentAid.gov/repay](http://www.StudentAid.gov/repay)



# Opportunity Scams

- Investments
- Job scams
- Business opportunities



Real People  
Achieving Real Results

- ✓ **BE YOUR OWN BOSS**
- ✓ **NO EXPERIENCE NEEDED**
- ✓ **EARN THOUSANDS MONTHLY**
- ✓ **BECOME PART OF A WINNING TEAM**
- ✓ **WORK FROM ANYWHERE IN THE WORLD**

**CALL TODAY AND START  
EARNING TOMORROW!**

# Opportunity Scams

## Tips for Consumers:

- Check it out
  - Research the opportunity online
    - Company name + “complaint” + “scam”
  - Talk to references, participants and experts
  - Check company’s record: state AG or BBB
  - Avoid high-pressure pitches
  - Be skeptical of glowing testimonials
- Talk to an attorney, accountant or advisor **before** acting
- [www.consumer.ftc.gov/jobs](http://www.consumer.ftc.gov/jobs)

# Small Business Scams

- Unordered supplies
- Business directory listings
- Domain name/website registrations
- Payment processing
- Charity scams



# Small Business Scams

- Inform your staff
- Check invoices carefully
- Check out anybody asking for money
- [www.FTC.gov/SmallBusiness](http://www.FTC.gov/SmallBusiness)

# IDENTITY THEFT

Someone uses your personal information to

- Open accounts
- File taxes
- Buy things



## Examples of Misuse

- Open Credit Cards
- Open Utility Accounts
- Apply for a Tax Refund
- Get a Loan
- Apply for Employment
- Get Medical Care



## Impact on Victims

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Denial/loss of employment
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety
- Recovery time/expense



# Reduce the Risk

- Review your mail, especially financial statements
- Check your credit report every year:
  - Free report from [AnnualCreditReport.com](https://AnnualCreditReport.com)
- Protect your Social Security and Medicare numbers
- Store documents securely and shred before discarding
- File your taxes as early as you can



# Equifax Data Breach

- Check if you're affected: [equifaxsecurity2017.com](https://equifaxsecurity2017.com)
- What can you do?
  - Monitor your accounts
  - Consider free credit monitoring
  - Fraud alert or credit freeze
  - File taxes early
- Visit [www.ftc.gov/equifax-data-breach](https://www.ftc.gov/equifax-data-breach)



Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

## HERE'S HOW IT WORKS:



### Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



### Get a recovery plan.

We'll use that info to create a personal recovery plan.



### Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

# Report Fraud to the FTC



**FTC.gov/complaint or  
FTC.gov/queja  
1-877-FTC-HELP**

# Indiana's Office of the Attorney General



**Consumer Protection Division:**  
**[IndianaConsumer.com](http://IndianaConsumer.com)**

# Report Consumer Complaints to Indiana's Office of the Attorney General

- Complaints can be submitted online at [IndianaConsumer.com](http://IndianaConsumer.com)
- Any supporting documents can be attached to the complaint filing online
- Or individuals can call the Office at 1-800-382-5516 in order to request complaint forms
- Once complaint is received by the Office, it is sent to the business or individual to respond to the allegations

# Indiana Attorney General Complaint Topics

- The Indiana Attorney General handles a variety of topics including:
  - Identity Theft
  - Home Improvement scams
  - Senior scams
  - Automobile complaints
  - Internet scams





# Indiana Department of Financial Institutions

The Indiana Department of Financial Institutions (DFI) is responsible for the chartering, regulation, examination and supervision of state-chartered banks, credit unions, savings and loan associations, and certain trust companies.

DFI also licenses and/or supervises the activities of:

- Small loan (payday loan) companies;
- Auto dealers that finance cars;
- Finance companies;
- Mortgage loan lenders;
- Money transmitters – sellers of money orders, travelers checks, initiate wire transfers;
- Retail creditors;
- Check cashers;
- Rent-to-own dealers;
- Pawnbrokers;
- Civil proceeding advanced payment providers (CPAP);
- Debt management companies.



# Indiana Department of Financial Institutions

DFI accepts complaints by any party against a company regulated by DFI.

- *Step one:* contact someone with authority at the company to attempt to resolve the complaint
- *Step two:* contact the DFI – submit a consumer complaint form (on the DFI website, State Form 47127) along with supporting documents, to: [dficomplaints@dfi.in.gov](mailto:dficomplaints@dfi.in.gov)

# Indiana Department of Financial Institutions

**Department of Financial Institutions  
30 South Meridian St., Suite 300  
Indianapolis, Indiana 46204  
317-232-3955  
800-382-4880  
<https://www.in.gov/dfi/>**

# Other Resources in Indiana

To check out or report an Indiana business:

—Visit **BBB.org**

**Five BBB offices cover the state:**

- Cincinnati, OH – [info@cincinnati.bbb.org](mailto:info@cincinnati.bbb.org), 513-421-3015
- Evansville, IN – [contact@evansville.bbb.org](mailto:contact@evansville.bbb.org), 812-473-0202
- Fort Wayne, IN – [info@northernindiana.bbb.org](mailto:info@northernindiana.bbb.org), 260-423-4433
- Indianapolis, IN – [info@indybbb.org](mailto:info@indybbb.org), 317-488-2222
- Louisville, KY – [info@bbbkyin.org](mailto:info@bbbkyin.org), 502-583-6546

# Other Resources in Indiana

- You can report a scam through [BBB.org/ScamTracker](https://www.bbb.org/scamtracker)
  - In 2017, Phishing was the top scam reported in Indiana followed by Travel/Vacation, Online Purchases and Tax Collection scams.
  - The total reported dollars lost was \$2,169,131 with the median amount lost equaling \$552.

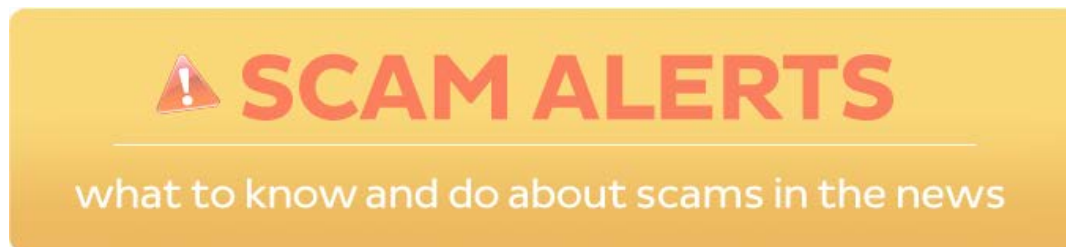
# Indiana Consumer Protection Task Force

Established in September of 2015, BBB Serving Evansville and the Tri-State along with representatives of the local and state police departments, Sheriff's office, Prosecutor's office, Indiana Attorney General's office, FTC, FBI and IRS gather together once a quarter to discuss scams that are affecting the community and ways we can work together to help protect our community and to distribute information on avoiding such scams.

The Task Force has produced PSAs on common scams like sweetheart scams, the grandparent scam and imposter scams. We've also created a poster to warn consumers about wire transfer scams.

# **HOW CAN WE WORK TOGETHER TO FIGHT FRAUD AND IDENTITY THEFT?**

# Keep up with the latest scams and share with your community



- Sign up for scam alerts at [FTC.gov/scams](https://www.ftc.gov/scams)
- Share these alerts on your website, in your newsletter or emails, or on social media



# Keep up with the latest scams and share with your community

- Follow us on social media and share:
  - @FTC
  - @laFTC
  - @MilConsumer
  - Facebook.com/FederalTradeCommission
  - Facebook.com/MilitaryConsumer

# Use and Share Free FTC Resources

- [Consumer.FTC.gov](https://consumer.ftc.gov): hundreds of fraud articles
- [Consumer.gov](https://consumer.gov): consumer protection basics, plain and simple
- [FTC.gov/PassItOn](https://ftc.gov/PassItOn): helping older adults protect others from fraud
- [YouTube.com/FTCVideos](https://YouTube.com/FTCVideos): view and share videos

# Use and Share Free FTC Resources

## [Bulkorder.FTC.gov](https://Bulkorder.FTC.gov)



### Identity Theft

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What to know, What to do



# Talk to Us

- **Help for Indiana's Congressional delegation**
  - Derick Rill, FTC's Office of Congressional Relations  
[drill@ftc.gov](mailto:drill@ftc.gov) or 202-326-3007
- **Holding a big event? Need a speaker?**
  - Todd Kossow, Director, FTC Midwest Region, 312-960-5616
  - Indiana Attorney General Consumer Protection Division, [www.in.gov/attorneygeneral/3173.htm](http://www.in.gov/attorneygeneral/3173.htm)
  - Indiana Department of Financial Institutions , 317-232-3955

# *Thank you for joining us!*

- Todd Kossow: [tkossow@ftc.gov](mailto:tkossow@ftc.gov)
- Betsy Isenberg: [betsy.isenberg@atg.in.gov](mailto:betsy.isenberg@atg.in.gov)
- Lyndsay Miller: [lmiller@dfi.in.gov](mailto:lmiller@dfi.in.gov)
- Tom Bozikis: [tbozikis@evansville.bbb.org](mailto:tbozikis@evansville.bbb.org)
- Patti Poss: [pposs@ftc.gov](mailto:pposs@ftc.gov)
- Lisa Schifferle: [lschifferle@ftc.gov](mailto:lschifferle@ftc.gov)

Slides available at: [Consumer.gov/StateWebinars](http://Consumer.gov/StateWebinars)

*Please spread the word to fight fraud and  
identity theft throughout Indiana*

