

**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, suggesting a diverse group of people.

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

**November 16, 2017**

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

# Welcome!

## Speakers:

- Chuck Harwood, FTC Northwest Regional Office
- Jane Hochberg, Idaho Attorney General's Consumer Protection Division
- Patti Poss, FTC
- Lisa Schifferle, FTC

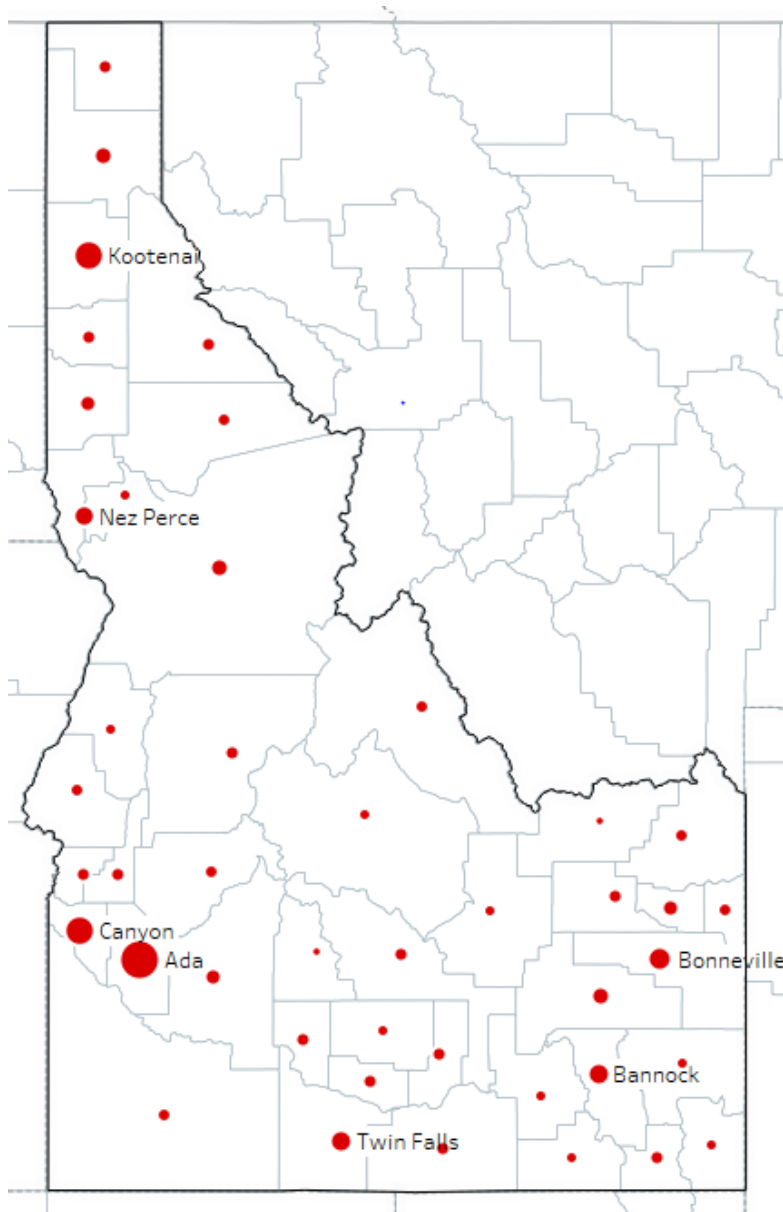
***TO HEAR THE WEBINAR CALL 1 (800) 230-1059***

# Overview

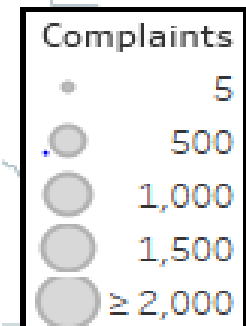
- The Idaho landscape
- The latest scams
- Identity theft
- Working together to fight fraud and identity theft

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

# Fraud & Identity Theft Reports in Idaho



## Reports for 2016 by County



# Idaho's Top Reports - 2016

1. Imposter Scams	1,855	6. Shop-at-Home and Catalog Sales	436
2. Debt Collection	1,030	7. Auto-related Complaints	332
3. Prizes, Sweepstakes and Lotteries	736	8. Internet Services	276
4. Telephone and Mobile Services	558	9. Television and Electronic Media	252
5. Banks and Lenders	524	10. Credit Cards	182

# 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

on the rise

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

<https://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)

<https://www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors>

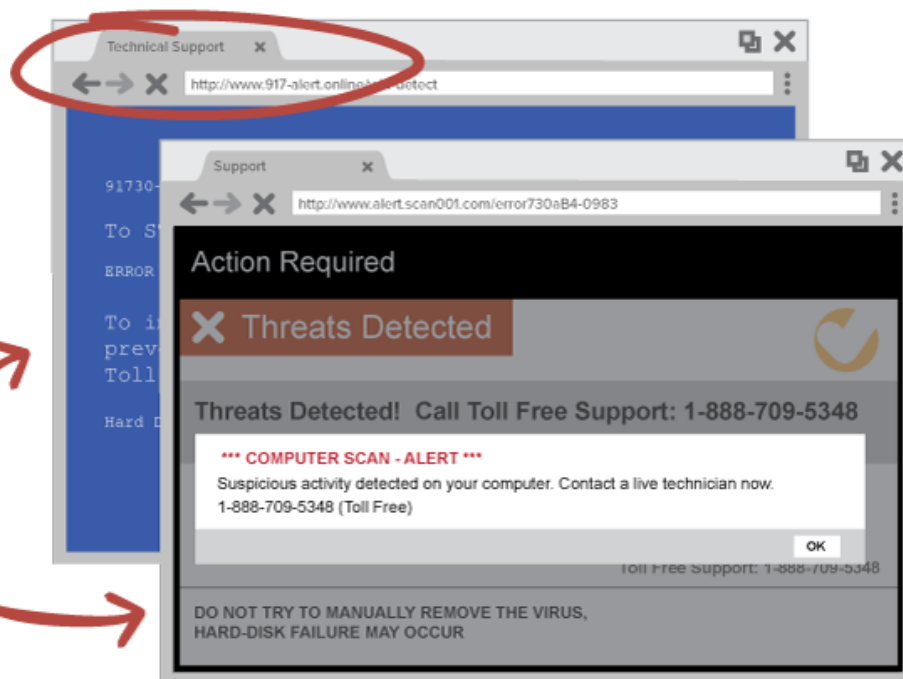
# HOW TO SPOT A TECH SUPPORT SCAM

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>

# Tech Support Scams

## Tips for consumers:

- Change passwords
- Scan for malware and get rid of any problems
- Ask your credit card company to reverse any charges for bogus services

<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 accuracy 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
- <https://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](https://www.grants.gov) – one place to apply
- <https://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
- <https://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:

<https://www.consumer.ftc.gov/articles/0074-giving-charity>

# Unwanted Calls

- 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://donotcall.gov) or 1-888-382-1222
- 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
  - <https://www.consumer.ftc.gov/articles/0548-blocking-unwanted-calls>

# 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 business advisor **before** acting

# 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
- [FTC.gov/SmallBusiness](https://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 <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**

# Report Consumer Complaints to the Idaho Office of the Attorney General



**Consumer Protection Division**

**[www.ag.idaho.gov](http://www.ag.idaho.gov)**

**208-334-2424**

**1-800-432-3545**

# Consumer Complaints

- Informal Dispute Resolution Process
- Consumer Online Complaint form at [www.ag.idaho.gov](http://www.ag.idaho.gov)

# Consumer Complaints

## Online Consumer Protection Complaint Form

(Please [click here to download the complaint form](#) if you prefer to print a copy and mail it to our office.)

**Before proceeding, please read and understand the material in the box below. This information explains the Attorney General's duties and responsibilities regarding Consumer Protection Complaints.** This will assist you in filling out the form and providing our office with the correct information. ([Click here to download "Consumer Complaint Explanation and Information"](#))

"Consumer Complaint Explanation and Information"

The Idaho Consumer Protection Act protects Idaho's consumers and businesses from unfair competition and deceptive business practices. The Act authorizes the Attorney General to file a lawsuit when he has reason to believe that a business has violated the Act or other laws that he enforces. Because our resources are limited, we bring lawsuits in cases of statewide significance.

The Attorney General represents the State of Idaho and cannot act as a private attorney for individual consumers. Any legal action we take is on behalf of the state.

☐ **I have completely read and understand the Consumer Complaint Explanation and Information in the box above.**

**Please provide as much information as possible. Note that fields marked with an asterisk (\*) are required for submission.**

### INFORMATION ABOUT YOU

First Name *	<input type="text"/>
Last Name *	<input type="text"/>
	<input type="text"/>

# Consumer Resources

## Outreach Available:

- Speeches and Presentations
- Booths at Events
- Manuals and Pamphlets

## Online Resources Available at:

- [www.ag.idaho.gov](http://www.ag.idaho.gov)

# Consumer Resources

## Educational and Legal Manuals

### [Charitable Giving](#)

Information on how to avoid contributing to a deceptive or fraudulent charity.

### [Consumer Protection Manual](#)

A guide to help you avoid fraud, and important information that will assist you if you do become a victim.

### [Ethics in Government](#)

Learn how statutes govern the ethical behavior of public officers and ensure that public officials remain public servants.

### [Foreclosure Prevention: A Workbook](#)

A foreclosure-prevention tool for homeowners to help them evaluate their finances, understand their options and make informed decisions about their mortgage loans.

### [Guidelines for Motor Vehicle Advertising in Idaho](#)

Intended to assist motor vehicle dealers in properly and truthfully advertising automobiles for sale.

### [Information for Crime Victims and Witnesses](#)

This manual provides an overview of crime victims' rights and explains how cases proceed through the court system.

### [Internet Safety Manual](#)

This manual provides information on Internet safety for children, e-mail scams, spam, on-line shopping dangers, personal privacy, viruses, and much more. It is a wide-range look at the dangers of the Internet, and offers ideas on how you and your children can avoid being victims.

### [Landlord and Tenant Guidelines](#)

This manual assists landlords and tenants of residential property in understanding their rights and responsibilities.

### [Lemon Law Manual](#)

Created to assist car owners, auto manufacturers and car dealers in understanding their rights and responsibilities under Idaho's Lemon Law.

### [Open Meeting Law Manual](#)

Establishes a basic set of ground rules assuring the

# Other Resources in Idaho

## Complaints or questions regarding financial service providers:

- Idaho Department of Finance  
[www.finance.idaho.gov](http://www.finance.idaho.gov)  
208-332-8000  
1-888-346-3378

# Other Resources in Idaho

## Complaints or questions regarding insurance companies and agents:

- Idaho Department of Insurance  
[www.doi.idaho.gov](http://www.doi.idaho.gov)  
208-334-4250  
1-800-721-3272
- Senior Health Insurance Benefits Advisors  
1-800-247-4422

# Other Resources in Idaho

## Complaints or questions regarding licensed service providers:

- Idaho Bureau of Occupational Licenses  
[www.ibol.idaho.gov](http://www.ibol.idaho.gov)  
1-208-334-3233

# Other Resources in Idaho

## To check out or report an Idaho business:

- Find your local Better Business Bureau at **BBB.org**
  - Or call (208) 342-4649
- Two offices that cover Idaho:
- » Boise, Idaho
  - » Spokane, Washington

# **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

What to know, What to do



# Talk to Us

- Help for Idaho'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?
  - Chuck Harwood, Director, FTC Northwest Region  
[charwood@ftc.gov](mailto:charwood@ftc.gov) or 206-220-4480
  - Idaho's Attorney General Consumer Protection Division, 208-334-2424 or 1-800-432-3545

# *Thank you for joining us!*

- Chuck Harwood: [charwood@ftc.gov](mailto:charwood@ftc.gov)
- Jane Hochberg: [jane.hochberg@AG.IDAHO.GOV](mailto:jane.hochberg@AG.IDAHO.GOV)
- Patti Poss: [pposs@ftc.gov](mailto:pposs@ftc.gov)
- Lisa Schifferle: [lschifferle@ftc.gov](mailto:lschifferle@ftc.gov)

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

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

