

**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 Michigan**

**March 6, 2018**

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

# Welcome!

## Speakers:

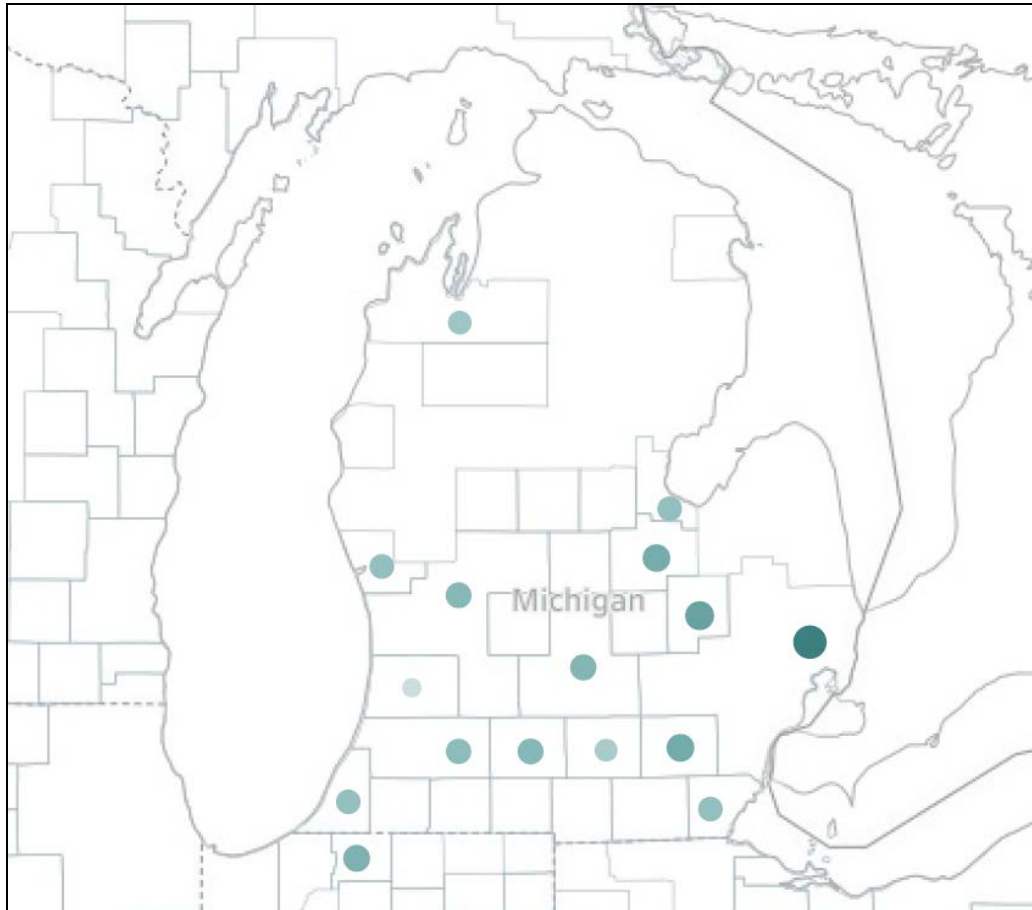
- **Jon Miller Steiger**, FTC East Central Regional Office
- **Katharyn Barron**, Michigan Office of the Attorney General, Consumer Protection Division
- **Melanie Near**, Department of Insurance and Financial Services, Office of Consumer Services
- **Phil Catlett**, Western Michigan Better Business Bureau
- **Alison Hirschel**, Michigan Elder Justice Initiative
- **Marilyn D. Maultsby**, Centers for Medicare & Medicaid Services, HHS
- **Patti Poss & Lisa Schifferle**, FTC

# Overview

- **The Michigan 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 Michigan



**Reports for 2017**

Reports per 100K Population

246    ●    ●    ●    746

# Michigan Top Reports - 2017

1. Debt Collection	36,993	6. Shop-at-Home and Catalog Sales	3,244
2. Imposter Scams	8,487	7. Credit Bureaus, Information Furnishers and Report Users	2,673
3. Banks and Lenders	4,007	8. Auto-Related Complaints	1,861
4. Telephone and Mobile Services	3,736	9. Television and Electronic Media	1,657
5. Prizes, Sweepstakes and Lotteries	3,477	10. Internet Services	1,099

# 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)

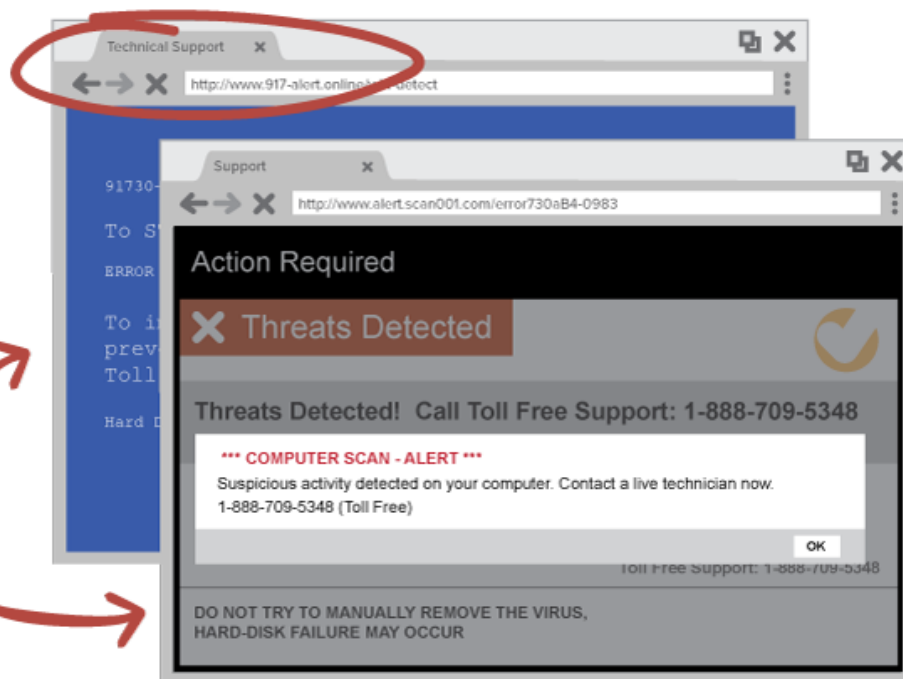
# HOW TO SPOT A TECH SUPPORT SCAM

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

UNCONFIRMED PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER  
 Winner Identification and  
 Claimant Transfer Paper  
 CASE CLAIM REQUEST  
 DIVISION  
 ISSUED TO:  
 KELLER, SLOAN & ASSOCIATES  
 P.O. Box 208, CE Bunnik, The Netherlands  
 PROMPT REPLY REQUESTED  
 Pending Full Amount:  
**\$1,943,543.54**  
 ASSIGNMENT OF THIS MAIL TO  
 ANOTHER PARTY IS:  
 PROHIBITED  
 PRINTOUT INDIVIDUAL ONLY  
 ANTA  
 V/P 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 .....3 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!

- (F1) Your cash prize will be drawn and paid in single lump sum (Section A / page 2);

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 documents 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 book within 24 hours. Please make sure to follow all instructions and requirements, and inspect that your name and address is correct on 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://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!**

# Small Business Scams

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

[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
  - Fraud alert or credit freeze
  - File taxes early
- Visit [ftc.gov/equifax](https://ftc.gov/equifax)



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.

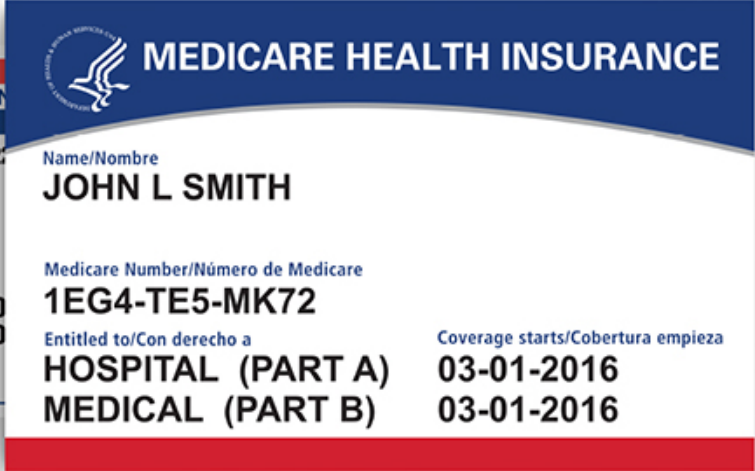
If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

# New Medicare Cards Starting In April 2018

## New Card! New Number!

Mailing in 2018

### NEW Medicare Card



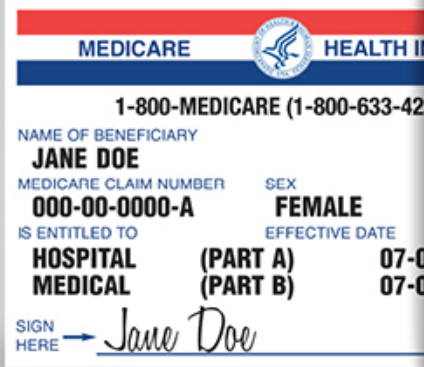
**MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>HOSPITAL (PART A)</b>	<b>03-01-2016</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2016</b>

### Current Medicare Card



**MEDICARE HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JANE DOE**


MEDICARE CLAIM NUMBER  
**000-00-0000-A**

SEX  
**FEMALE**

IS ENTITLED TO  
**HOSPITAL (PART A)**  
**MEDICAL (PART B)**

EFFECTIVE DATE  
**07-01-2016**  
**07-01-2016**

SIGN HERE → *Jane Doe*



CMS Product No. 12000-P  
September 2017

# New Medicare Cards – Stay Connected

- Find more technical information, detailed updates, training opportunities, and materials to share on the web:
  - [CMS.gov/newcard](https://www.cms.gov/newcard)
- Comments and questions are always welcome! Send to:  
[NewMedicareCardSSNRemoval@cms.hhs.gov](mailto:NewMedicareCardSSNRemoval@cms.hhs.gov)
  - Information for people with Medicare:
    - [go.medicare.gov/newcard](https://go.medicare.gov/newcard)

# Report Fraud to the FTC



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



# Michigan Department of Attorney General Consumer Protection Division

- Visit [www.mi.gov/ag](http://www.mi.gov/ag)
- Call 517-373-1140 or Toll free: 877-765-8388
- P.O. Box 30213 Lansing, MI 48909



# Michigan Department of Attorney General Consumer Protection Division

## Complaints



Consumer  
Complaint



Child Support  
Complaint



Environmental  
Incidents



Medicaid Fraud &  
Patient Abuse



## FILE A COMPLAINT WITH ANOTHER AGENCY



Automotive



Do Not Call



Financial  
Services

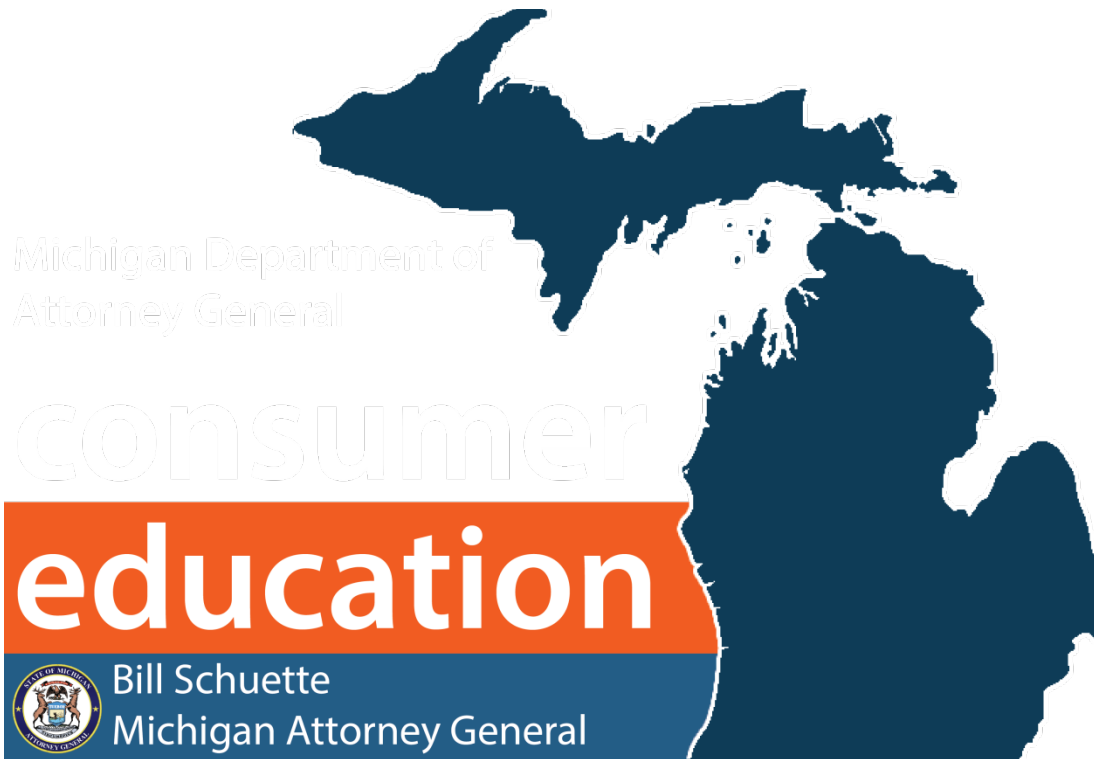


Identity Theft

# Michigan Department of Attorney General Consumer Protection Division

Six FREE, 45-minute seminars:

- Identity Theft;
- Phone, Mail & e-Scams;
- Online Safety;
- Investment Fraud;
- Home Repair & Improvement; and
- In-Home Care & Senior Residences.



# Michigan Department of Attorney General Donor and Charity Resources

- Visit [www.mi.gov/charity](http://www.mi.gov/charity)
- Call 517-373-1152
- Charity and Fundraiser search feature
- Professional Fundraising Charitable Solicitation Report



# Michigan Department of Insurance and Financial Services (DIFS)

DIFS is responsible for the chartering, regulation, examination and supervision of state-chartered banks and credit unions.

DIFS also licenses and/or supervises the activities of:

- Small loan companies;
- Payday lenders;
- Auto dealers that finance cars;
- Debt management companies;
- Mortgage loan lenders;
- Money transmitters – sellers of money orders, travelers checks, and wire transfers;
- Insurance companies, agents and agencies.

# Michigan Department of Insurance and Financial Services

DIFS accepts complaints against any company regulated by DIFS.

- Step one: contact someone with authority at the company to attempt to resolve the issue.
- Step two: contact DIFS – submit an electronic consumer complaint with supporting documentation via DIFS complaint website [www.mi.gov/difscomplaints](http://www.mi.gov/difscomplaints). Paper complaint forms may also be downloaded at this site to be mailed, faxed or emailed to the department.



# Michigan Department of Insurance and Financial Services

## Physical Location:

530 W. Allegan Street,  
7<sup>th</sup> Floor  
Lansing, MI 48933

## Mailing Address:

PO Box 30220  
Lansing MI 48909-7720

**Phone Number:** 877-999-6442

**Website:** [www.mi.gov/DIFS](http://www.mi.gov/DIFS)

**Email:** [difscomplaints@michigan.gov](mailto:difscomplaints@michigan.gov)

# Better Business Bureau



## To check out or report a business or charity:

Find your local Better Business Bureau at [www.bbb.org](http://www.bbb.org)

### **BBB of Detroit and Eastern Michigan**

[info@easternmichiganbbb.org](mailto:info@easternmichiganbbb.org) or call (248) 223-9400

### **BBB Serving Western Michigan**

[info@westernmichigan.bbb.org](mailto:info@westernmichigan.bbb.org) or call (616) 774-8236

### **BBB Serving Northwest and West Central Ohio and Southeast Michigan**

[info@toledobbb.org](mailto:info@toledobbb.org) or call (419) 531-3116 or 800-743-4222

# Michigan Poverty Law Program

- Visit us online at [www.mplp.org](http://www.mplp.org)
- MPLP has statewide programs to meet emerging legal needs of low-income households in Michigan.
- **Michigan Foreclosure Prevention Project**  
[www.miforeclosure.mplp.org](http://www.miforeclosure.mplp.org)
- **Michigan Immigrant Rights Center**  
[www.michiganimmigrant.org](http://www.michiganimmigrant.org)
- **Michigan Elder Justice Initiative**  
[www.meji.org](http://www.meji.org)
- **Michigan Law Help Program**  
[www.michiganlegalhelp.org](http://www.michiganlegalhelp.org)



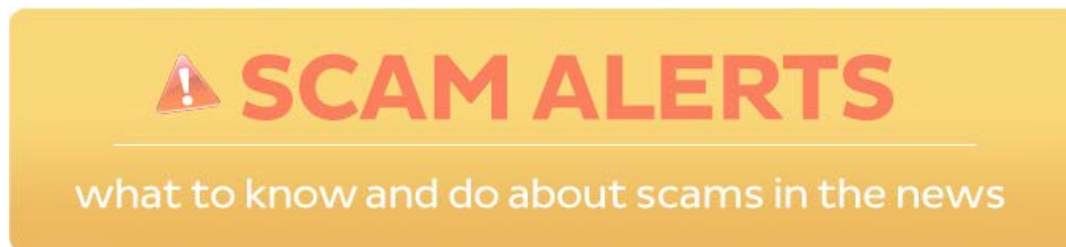
# Michigan Poverty Law Program/Crime Victims Legal Assistance Project

- Free legal help for people 55 and older who are victims of financial exploitation or other elder abuse
- We can help even if the abuse was not reported to the police or referred to a prosecutor.
- Call: **(888) 783-8190**



# **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

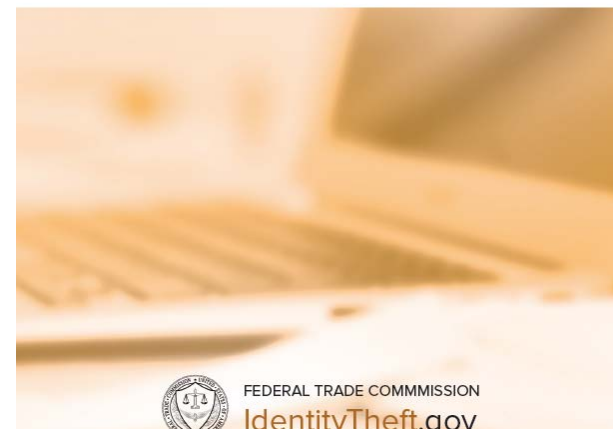
# Use and Share Free FTC Resources

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



### Identity Theft

What to know, What to do



# About NCPW.gov

**March 4-10,  
2018, 20<sup>th</sup> year**

Nearly 100  
federal, state  
local and  
nonprofit  
partners

Free consumer  
protection  
resources from  
partners for  
download and  
order in English  
and Spanish

Learn about  
consumer topics,  
how to promote  
consumer  
education and  
how to empower  
constituents

MONEY &  
CREDIT

HOMES &  
MORTGAGES

HEALTH &  
FITNESS

JOBBS &  
MAKING MONEY

PRIVACY,  
IDENTITY &  
ONLINE SECURITY

BLOG

VIDEO &  
MEDIA

**SCAM  
ALERTS**



[Vea esta página en español](#)

## NATIONAL CONSUMER PROTECTION WEEK

[SHARE THIS PAGE](#)

**March 4 – 10, 2018**

National Consumer Protection Week (NCPW) is a time to help people understand their consumer rights and make well-informed decisions about money.

### Get Involved

You can be a part of NCPW! Check out these tips for spreading the word, reaching local press and social media – plus tools like social media images and a sample article to personalize and promote NCPW, or your own community event.

### Reach out to your community!

- **Plan an event** - Host a forum, workshop or seminar in your community and share the tools people need for today's economy. Partner with local organizations such as a police department or library.
- **Write about it** - Draft an article and send it to local organizations so they can promote consumer education through their publications.
- **Blog about it** - Add a comment about NCPW to blogs you regularly read. Keep your comment brief and include a link to your NCPW event, your website for consumer tips, or

# Talk to Us

- **Help for Michigan's Congressional delegation**
  - Derick Rill, FTC's Office of Congressional Relations  
[drill@ftc.gov](mailto:drill@ftc.gov) or 202-326-3007
- **Consumer Sentinel Network**  
[www.ftc.gov/enforcement/consumer-sentinel-network](http://www.ftc.gov/enforcement/consumer-sentinel-network)
  - Law enforcement groups can obtain access to complaints by contacting Nick Mastrocinque at  
[nmastrocinque@ftc.gov](mailto:nmastrocinque@ftc.gov)

# *Thank you for joining us!*

## **Speakers:**

- **Jon Miller Steiger**, FTC East Central Regional Office
- **Katharyn Barron**, Michigan Office of the Attorney General, Consumer Protection Division
- **Melanie Near**, Department of Insurance and Financial Services, Office of Consumer Services
- **Phil Catlett**, Western Michigan Better Business Bureau
- **Alison Hirschel**, Michigan Elder Justice Initiative
- **Marilyn D. Maultsby**, Centers for Medicare & Medicaid Services, HHS
- **Patti Poss & Lisa Schifferle**, FTC



***Thank you for joining us!***

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

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

Feedback about the webinar:  
[everycommunity@ftc.gov](mailto:everycommunity@ftc.gov)

