

**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 Alaska**

**November 30, 2021**

# Welcome!

## Presenters:

- **Charles Harwood**, FTC, Northwest Region,
- **Richard McKewen**, FTC, Northwest Region
- **Nicole Worley**, FTC, Northwest Region
- **Ian Engelbeck**, Alaska Department of Law
- **Roseann Freitas**, Better Business Bureau Great West + Pacific
- **Whit Garey**, Regulatory Commission of Alaska
- **Nikole Nelson**, Alaska Legal Service Corporation
- **Beth Goldstein**, Alaska Office of Elder Fraud & Assistance
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

# Overview

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

**Alaska**  
Year: 2021 YTD



Year  
2021

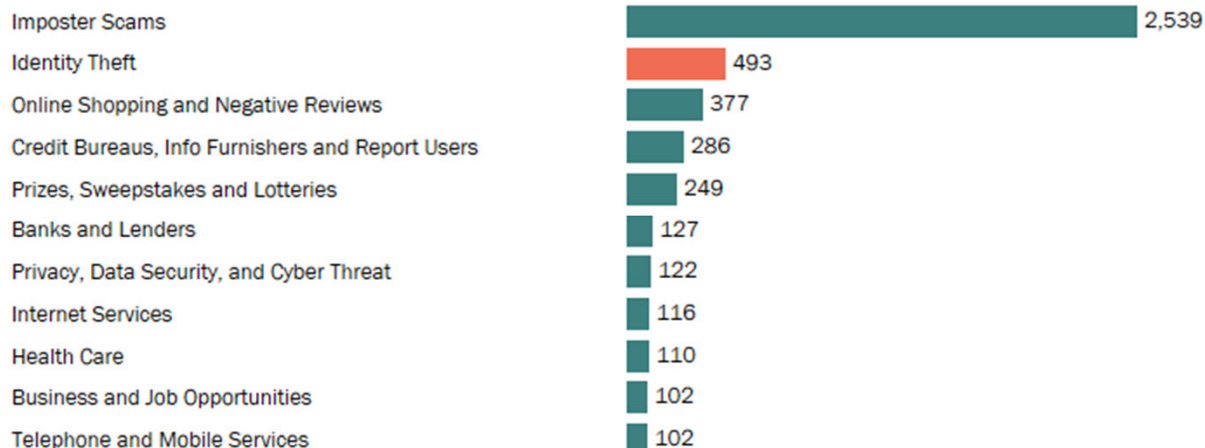
Quarter  
All



**5,803**

Total Fraud, Identity  
Theft, and Other  
Reports

### Top 10 Report Categories



### Fraud Facts

**4,457**

# of Fraud Reports

**\$4.7M**

Total \$ Loss

**\$550**

Median \$ Loss

State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. When no states are selected, the results include all reports in Sentinel whether the consumer indicated their state or not.



**Alaska**  
Year: 2021 YTD

View  
Map

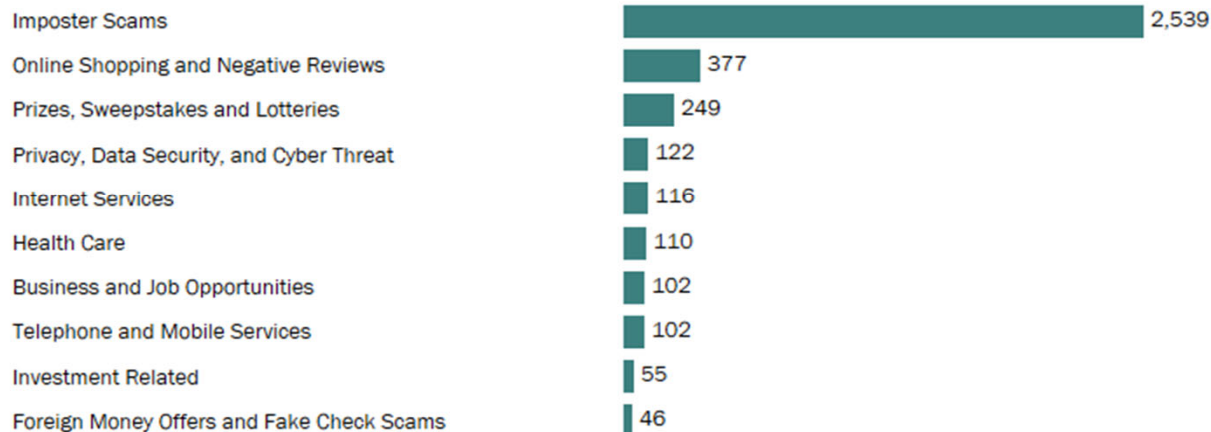
Year  
2021

Quarter  
All

Alaska



### Top 10 Fraud Report Categories



### Fraud Facts

**4,457**

# of Fraud Reports

**\$4.7M**

Total \$ Loss

**\$550**

Median \$ Loss

State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.

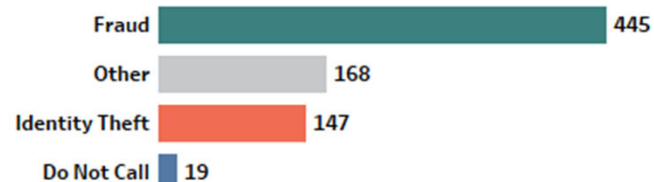


# FTC COVID-19 and Stimulus Reports

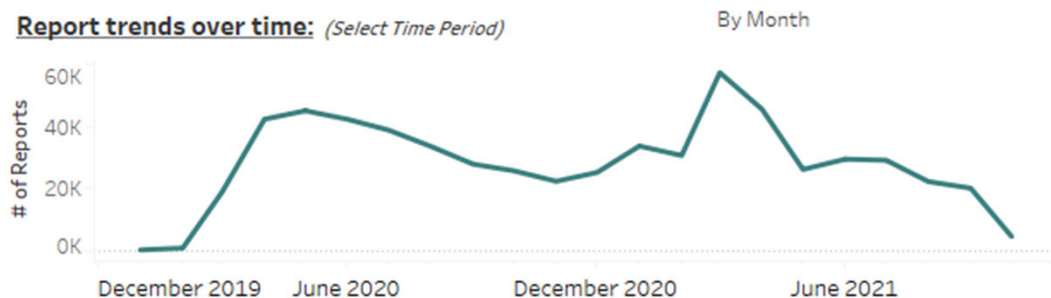
Consumer Sentinel Network Reports for Alaska

\*Data from January 1, 2020 to October 18, 2021

## Reports by type for Alaska: (Select Report Type)



## Report trends over time: (Select Time Period)



## Reports by state: (Select State)



768

Overall Reports  
for Alaska

\$920K

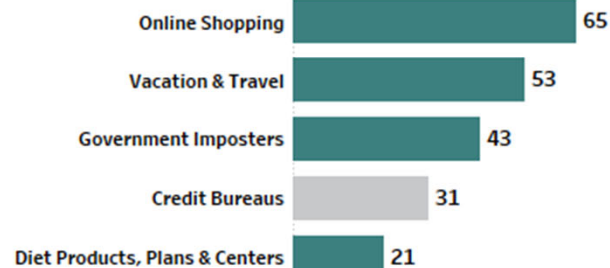
Total Fraud Loss

\*40.4% of Fraud reports indicate a loss

\$627

Median Fraud Loss

## Top reports for Alaska were about:



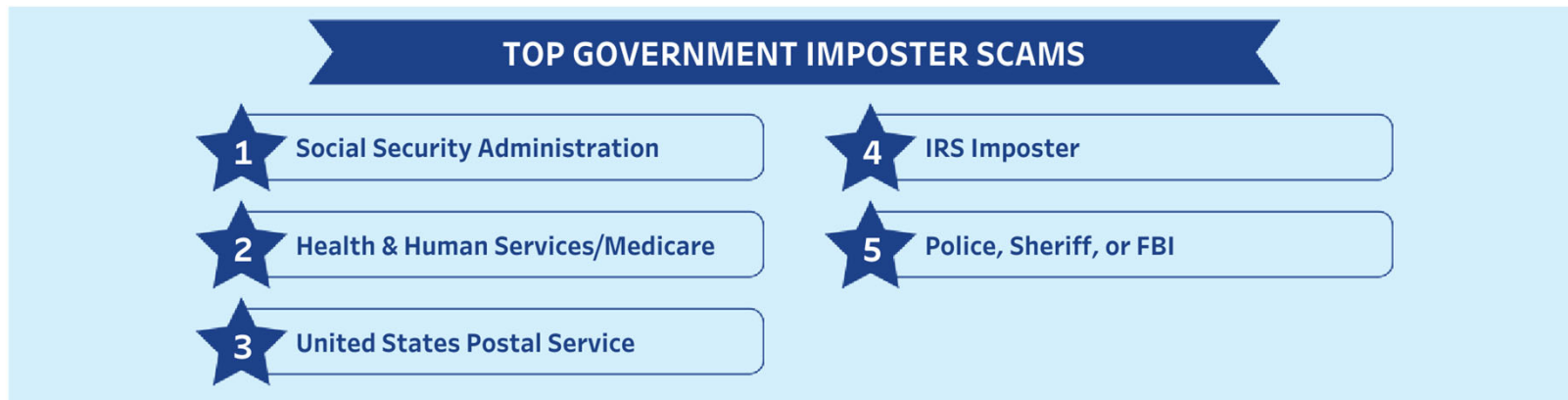
The Fraud, Other, and DNC data reflects reports in the Consumer Sentinel Network that mention COVID, stimulus, N95 and related terms. The Identity Theft data reflects reports that mention COVID, stimulus, or related terms, in the following ID theft subtypes: tax, employment and wage, government benefits, and government documents. The data may be updated with new terms as trends emerge. While the Vacation & Travel subcategory typically relates to the sale or advertising of these services, the Coronavirus-related reports in this category are primarily about refunds and cancellations. Top reports exclude unspecified reports. Some of the Fraud and Other subcategories were renamed on Oct. 22, 2020.

# 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:**
  - [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) - English
  - [ReporteFraude.ftc.gov](https://reportefraude.ftc.gov) - Spanish

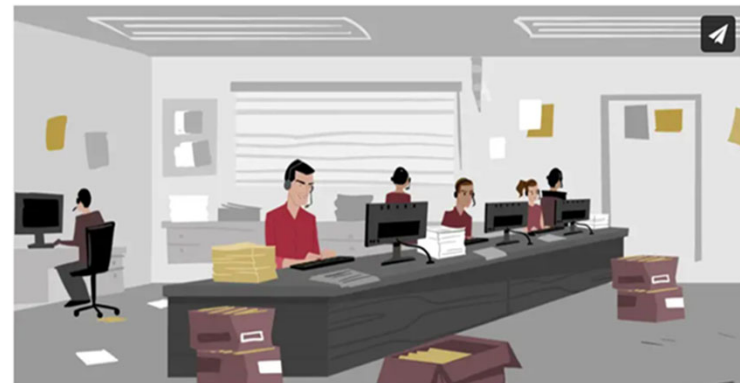
# THE LATEST SCAMS

# Government Impersonator Scams



## IRS Imposter Scams

You get a call from someone who says she's from the IRS. She says that you owe back taxes. But do you?



# Government Imposter Scams

## Tips to Help People

- Government agencies don't call people out of the blue with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Never pay with a gift card or wire transfer
- Learn more at: [ftc.gov/imposters](https://www.ftc.gov/imposters)

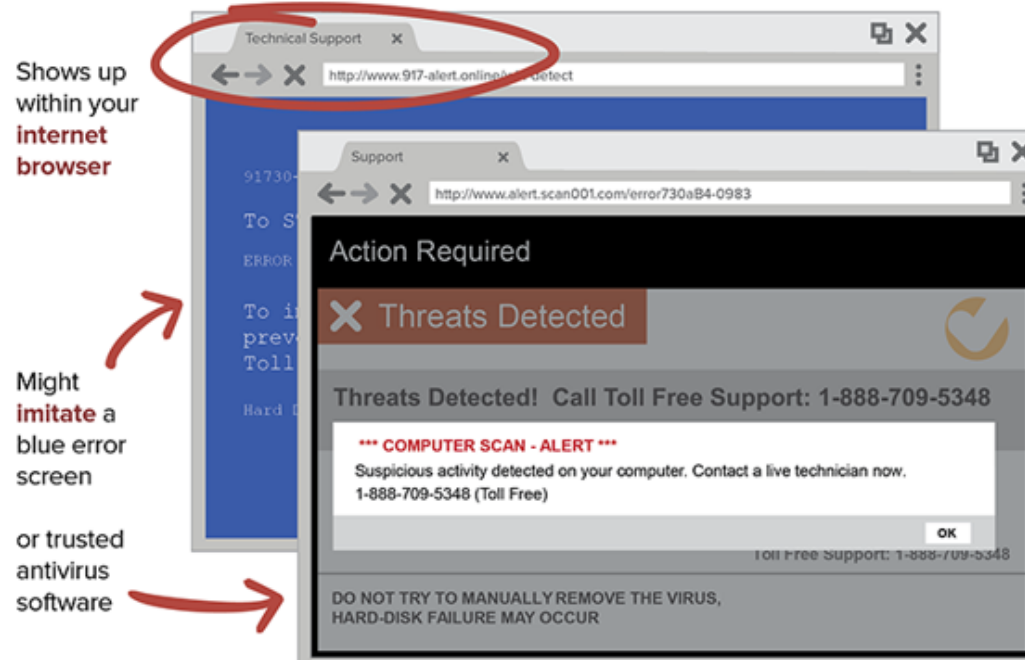




# HOW TO SPOT A TECH SUPPORT SCAM

It can start with a call from someone pretending to work for Microsoft, Google or Apple.

**Most often, it starts with a pop-up...**



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

# Tech Support Scams – Tips to Share

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

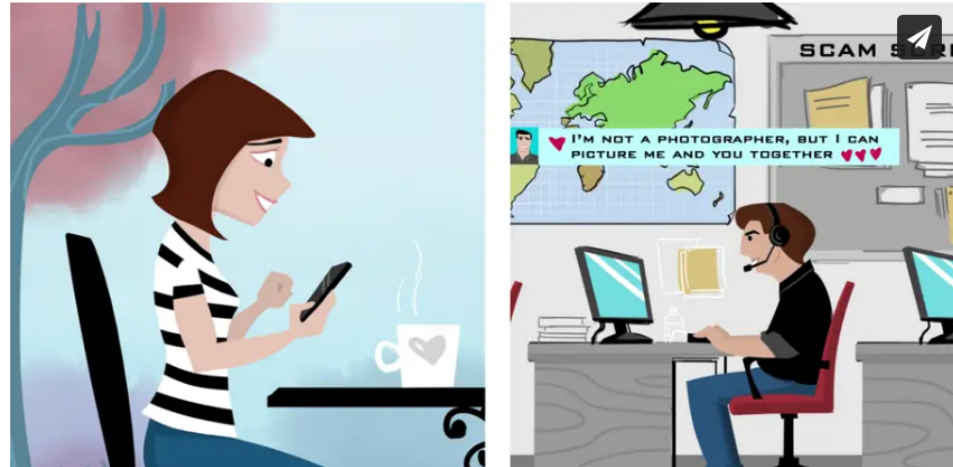
[Ftc.gov/techsupportscams](https://Ftc.gov/techsupportscams)

# Other Imposter Scams

[ftc.gov/imposters](https://ftc.gov/imposters)

## Romance Scams

You meet someone special on a dating website, but then he needs money.



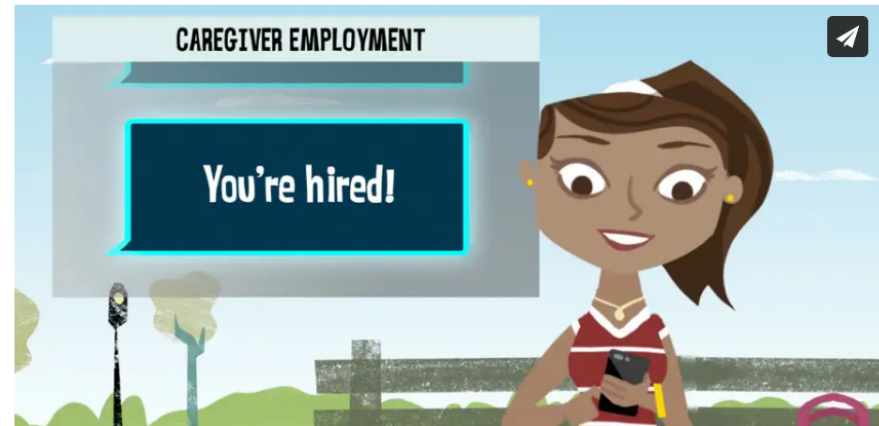
## Grandkid Scams

You get a call: "Grandma, I need money for bail." Or some other kind of trouble. But is it your grandchild?



## Nanny and Caregiver Imposter Scams

Caregiver websites can help you find jobs, but scammers also use them to find people to rip off.



# Online Shopping Scams

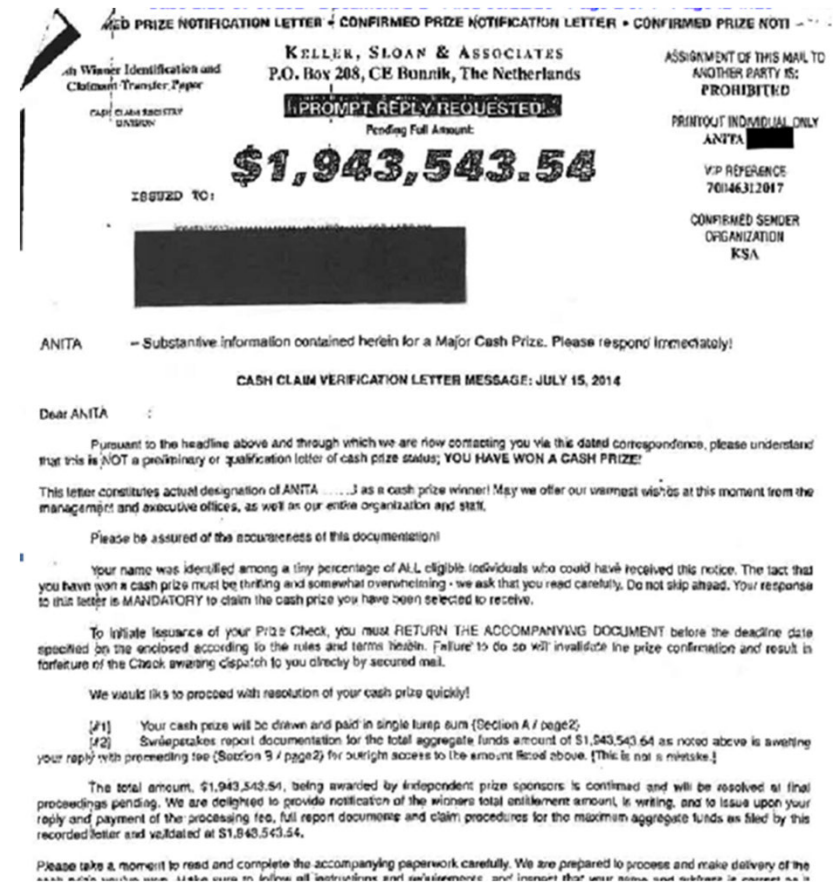
## Tips to Share

- Check out a seller before buying. Type the website or company name into a search engine with words like “scam,” “complaint,” or “review.”
- Pay by credit card. If the seller doesn’t send the order, dispute the charge with the credit card company.

[Ftc.gov/onlineshopping](https://www.ftc.gov/onlineshopping)

# Sweepstakes & Grant Scams

- Never pay to collect a so-called prize or grant
- Legal sweepstakes don't make you pay a fee
- No surprise government grants
- No charge for government grant or for a list of government grants-making agencies
- Grants.gov – one place to apply





# Fake Check Scams



[Ftc.gov/FakeChecks](https://Ftc.gov/FakeChecks)



# Healthcare Scams

- Calls offering discounts on health insurance, needing Medicare number or new health care card
- Happens during Medicare open season, or when health care is in the news
  - Before you sharing info, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust.

**[Ftc.gov/PassItOn](https://www.ftc.gov/PassItOn)**

The logo features a teal speech bubble with a black rectangular box inside it. The text "...Pass it ON" is written in white, with "Pass it" in a script font and "ON" in a bold sans-serif font.

...Pass it ON

# 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!**

[Ftc.gov/IncomeScams](https://Ftc.gov/IncomeScams)

A detailed 3D rendering of a coronavirus particle, showing its characteristic spherical shape with a textured grey surface and prominent red, crown-like spikes.

# AVOIDING **CORONAVIRUS** SCAMS — Tips from the FTC —

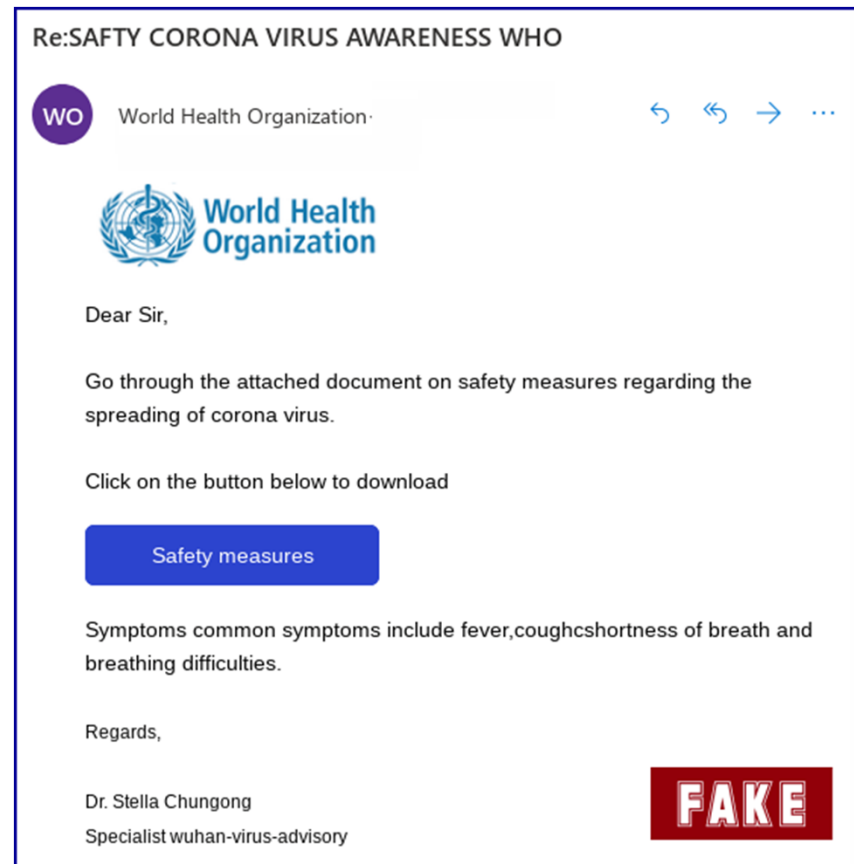
Source: Federal Trade Commission | FTC.gov

[ftc.gov/coronavirus/scams](https://ftc.gov/coronavirus/scams)

# COVID-19 Scams

## Email/text scams & malicious websites

- **Phishing emails & texts**
  - Get your money
  - Get your information
  - Links to malware sites
- **Malicious websites**
  - Lots of domains including “Coronavirus”
  - Stick with known, trusted sites
- **Don’t click links from sources you don’t know**

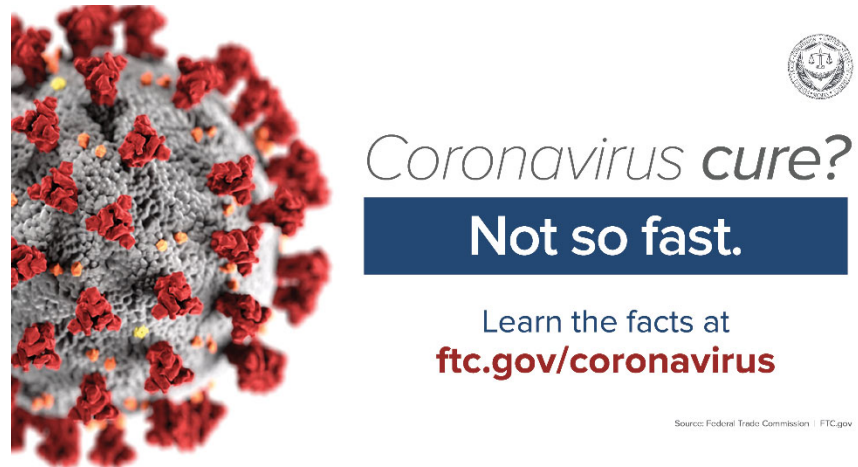




# COVID-19 Scams

## Treatments & Cures

- **Miracle cures**
- **Medicare-related scams**



# COVID-19 Scams

## Contact Tracing, Vaccines & Certificate Scammers

### Contact tracing call?

#### 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.

-  **Real contact tracers won't ask you for money.**  
Only scammers insist on payment by gift card, money transfer, or cryptocurrency.
-  **Contact tracing doesn't require your bank account or credit card number.**  
Never share account information with anybody who contacts you asking for it.
-  **Legitimate contact tracers will never ask for your Social Security number.**  
Never give any part of your Social Security number to anyone who contacts you.
-  **Your immigration status doesn't matter for contact tracing, so real tracers won't ask.**  
If they do, you can bet it's a scam.
-  **Do not click on a link in a text or email.**  
Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://ftc.gov/complaint).

For more information about contact tracing visit your **state health department's website** and [ftc.gov/coronavirus/scams](https://ftc.gov/coronavirus/scams)

FEDERAL TRADE COMMISSION

### How to Avoid COVID-19 Vaccine Scams

Here are two sure ways to spot COVID-19 vaccine scams:





- 1 You can't buy real vaccines online. Those are scams.**
- 2 You don't have to pay out of pocket for a vaccine – not before, during, or after your appointment. That's either a scam or a mistake.**

Learn more at [ftc.gov/coronavirus/scams](https://ftc.gov/coronavirus/scams) and [consumerresources.org/beware-coronavirus-scams](https://consumerresources.org/beware-coronavirus-scams)

FEDERAL TRADE COMMISSION

### Four Ways to Stay Ahead of COVID-19 Vaccine Certificate Scammers

Right now, there are no plans to create a national COVID-19 vaccine verification app, certificate or passport. **To stay ahead of scammers:**

-  **Be skeptical of anyone contacting you from the federal government.**  
No agency will call, email, or text demanding your personal information or money to get a vaccine certificate or passport.
-  **Check with airlines, cruise lines, and event venues about their requirements.**  
Don't rely on information from someone who calls, texts, or emails you out of the blue.
-  **Contact your state government about its vaccine verification plans and requirements.**
-  **Don't share your information with just anyone.**  
That real-looking site could be scammers looking for your money or information.

Report vaccine passport scammers to the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) or your attorney general at [ConsumerResources.org](https://ConsumerResources.org).

FEDERAL TRADE COMMISSION

[FTC.gov/coronavirus](https://ftc.gov/coronavirus)  
[FTC.gov/coronavirus/es](https://ftc.gov/coronavirus/es)



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

# Data Breaches

- What to do?
  - Check credit reports
  - Review payment card statements carefully
  - Consider a fraud alert or credit freeze
- To learn more about steps to take after a data breach, visit [IdentityTheft.gov/databreach](https://IdentityTheft.gov/databreach)



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

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.

[Get started now.](#) Or you can [browse a complete list of possible recovery steps](#).

# Report Fraud to the FTC

[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) - English  
[ReporteFraude.ftc.gov](https://ReporteFraude.ftc.gov) - Spanish







# Alaska Dept. of Law, Consumer Protection Unit



# Alaska Dept. of Law, Consumer Protection Unit

---



## ❖ What we do:

- ✓ Investigate violations of the Unfair Trade Practices and Consumer Protection Act
- ✓ Bring enforcement actions against violators
- ✓ Collect consumer complaints and facilitate basic informal mediation between consumers and businesses.

## ❖ Matters we handle include:

- ✓ Deceptive business practices: misrepresentations, material omissions, and false advertising
- ✓ Telephone and door-to-door solicitations
- ✓ Data security breaches
- ✓ Charitable solicitations

## ❖ Website: <http://www.law.alaska.gov/departments/civil/consumer/cpindex.html>

# Alaska Dept. of Law, Consumer Protection Unit

---



## ❖ Filing a consumer complaint:

- Complaint forms are available on the Consumer Protection Unit website at [http://www.law.alaska.gov/department/civil/consumer/cp\\_complaint.html](http://www.law.alaska.gov/department/civil/consumer/cp_complaint.html)
- Consumer complaints are our most important tool for monitoring mass-market scams and identifying businesses with a pattern of bad conduct.

## ❖ Contacting the Consumer Protection Unit:

- By email at [consumerprotection@alaska.gov](mailto:consumerprotection@alaska.gov)
- By phone at **907-269-5200** or toll free outside of Anchorage at **1-888-576-2529**



# CONSUMER PROTECTION

**Better Business Bureau®**

**Great West + Pacific**

Serving Alaska, Hawaii, Idaho, Montana, Oregon, Washington,  
Western Wyoming and Denver Colorado.



Roseann Freitas  
PR & Communications Manager – Alaska & Hawaii  
[roseann.freitas@thebbb.org](mailto:roseann.freitas@thebbb.org)

## **Our Mission:**

To be the leader in advancing marketplace trust

- Setting standards for marketplace trust
- Encouraging and supporting best practices by engaging with and educating consumers and businesses
- Celebrating marketplace role models
- Calling out and addressing substandard marketplace behavior
- Creating a community of trustworthy businesses and charities



**Better Business Bureau®**

**Great West + Pacific**

Serving Alaska, Hawaii, Idaho, Montana, Oregon,  
Washington, Western Wyoming and Denver Colorado.



Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it. Help us investigate and warn others by reporting what you know.

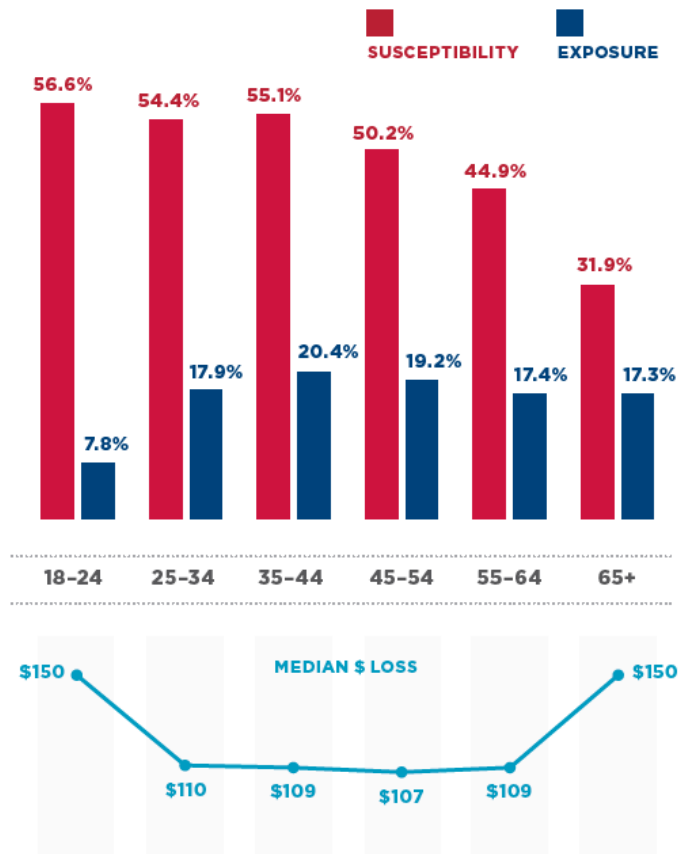
**46,575 total scams reported in 2020**

**Top Scams Reported in Alaska for 2020:**

- Online Purchase
- Credit Cards
- Employment







Susceptibility,  
exposure and  
median \$ loss by  
age





## How can the public utilize the BBB?

- Check [bbb.org](http://bbb.org) for ratings and reviews on businesses in order to make informed decisions
- Add +/- reviews or make complaints about businesses
- Dispute resolution, mediation, and arbitration
- Check BBB Scam Tracker<sup>(SM)</sup> to learn about current scams
- Add to BBB Scam Tracker<sup>(SM)</sup> to help inform the public
- Check out national charities on [give.org](http://give.org)

### **Better Business Bureau® Great West + Pacific**

*Serving Alaska, Hawaii, Idaho, Montana, Oregon,  
Washington, Western Wyoming and Denver Colorado.*

# THE OFFICE OF ELDER FRAUD AND ASSISTANCE

USING FINANCIAL ABUSE PROTECTION ORDERS TO  
STOP SCAMMERS



PHONE	(907)334-5954
FAX	(907) 269-1071
CONTACTS	Beth Goldstein – Supervisor Mike Carbone – Investigator

[doa.opa.elder.fraud@alaska.gov](mailto:doa.opa.elder.fraud@alaska.gov)

# WHAT IS A FINANCIAL ABUSE PROTECTION (FAP) ORDER?

- **AS 13.26.450 – Ex parte protective orders**
  - Grants any protection of the vulnerable adult's funds necessary, except the power to make a will;
  - Supersedes an existing power of attorney;
  - Can prohibit an abuser from having any contact with the vulnerable adult;
  - Can prohibit the abuser from taking any act with respect to the vulnerable adult's funds or other property.

# WHO/WHAT ARE UNKNOWN SCAMMERS?

- Sweetheart Scams
- Publisher's Clearinghouse Scams
- Nigerian Prince Scams
- IRS Scams
- Relative Needs Bail Scams
- Lottery/Prize Scams
- Fake Charity Scams

# **CIRCUMSTANCES WHERE FAP'S WORK ON UNKNOWN SCAMMERS**

- The Vulnerable Adult is Continuing to Send Money to the Scammers
- Family, Friends, Professionals Have Told Adult They Are Involved In A Scam But Adult Continues To Send Money
- The Vulnerable Adult “Believes” and Will Not Be Dissuaded Even If They Say They Understand It Is A Scam
- Assets and/or Monthly Income Are At Risk – Adult Will Likely Become Destitute If Not Stopped
- Vulnerable Adult Will Not Stop Contacting Scammers Even When Family/Friends Have Taken Measures To Prevent Contact





# Regulatory Commission of Alaska (RCA)

Consumer Protection &  
Information Section (CP)

## Public Utility Regulation in Alaska

---

WEBSITE: [RCA.ALASKA.GOV](http://RCA.ALASKA.GOV)

EMAIL: [CP.MAIL@ALASKA.GOV](mailto:CP.MAIL@ALASKA.GOV)

PHONE: (907) 276-6222

CONTACTS: WHIT GAREY & STEVEN JONES, CPIO OFFICERS

CP provides utility information to the public and resolves informal customer complaints regarding public utilities.

# Alaska Legal Services Corporation



**Nikole Nelson**  
**Executive Director**

# Civil Legal Aid

## What is it?

Free legal assistance to low income people and their families who have civil legal problems.

## Why is civil legal aid needed?

Unlike in criminal cases, defendants in civil cases have no right to representation.

Civil legal aid assures fairness for all in the justice system, regardless of how much money you have.



# Office Locations

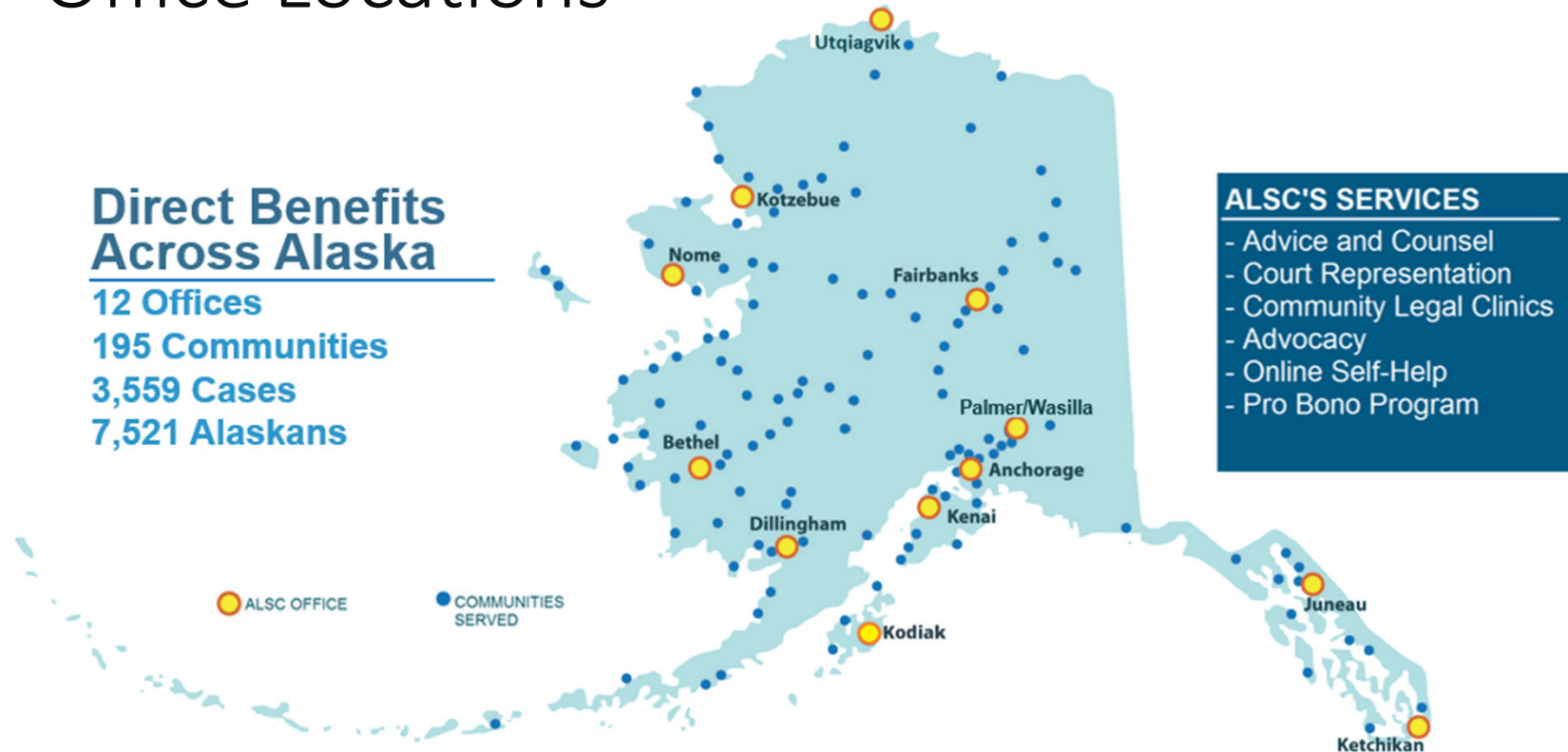
## Direct Benefits Across Alaska

12 Offices

195 Communities

3,559 Cases

7,521 Alaskans







## Consumer Issues

- Consumer fraud
- Garnishments of wages and PFD's
- Abusive debt collection practices
- Identity theft
- Bankruptcy
- Automobile cases
- Contract disputes
- Credit reporting errors
- Predatory lending
- Utility shutoffs



[www.alsc-law.org](http://www.alsc-law.org)

Statewide toll-free intake number at [1-888-478-2572](tel:1-888-478-2572)



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

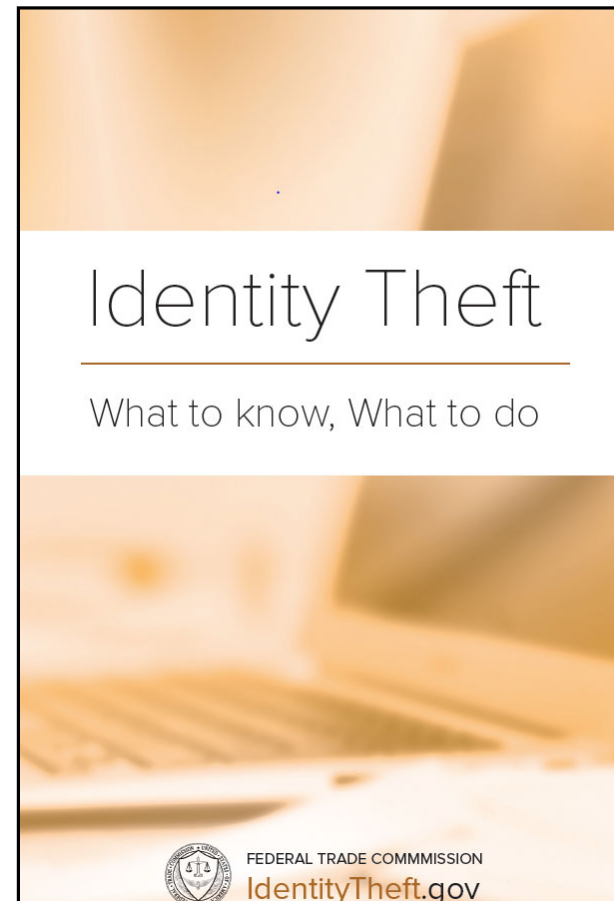
- Follow us on **social media** and share:
  - @FTC / @laFTC
  - Facebook.com/FederalTradeCommission
- Sign up for **Consumer Alerts** at **FTC.gov/ConsumerAlerts**
- Share these alerts on your website, in your newsletter or emails, or on social media

# 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)



# Talk to Us

- **Help for Alaska'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 by contacting Nick Mastrocinque at  
[nmastrocinque@ftc.gov](mailto:nmastrocinque@ftc.gov)

# Q&A

## Speakers:

- **Charles Harwood**, FTC, Northwest Region,
- **Richard McKewen**, FTC, Northwest Region
- **Nicole Worley**, FTC, Northwest Region
- **Ian Engelbeck**, Alaska Department of Law
- **Roseann Freitas**, Better Business Bureau Great West + Pacific
- **Whit Garey**, Regulatory Commission of Alaska
- **Nikole Nelson**, Alaska Legal Service Corporation
- **Beth Goldstein**, Alaska Office of Elder Fraud & Assistance
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

***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 Alaska!***

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

