

**The Federal Trade Commission and the
Office of Arkansas Attorney General Leslie Rutledge Present:**

A white silhouette of a diverse crowd of people, including men, women, and children, standing in a line. This silhouette is positioned above a white rounded rectangular box that contains the main title and date.

Fighting Consumer Fraud & Identity Theft in Arkansas

May 17, 2018

TO HEAR THE WEBINAR CALL 1-800-230-1085

Welcome!

Presenters:

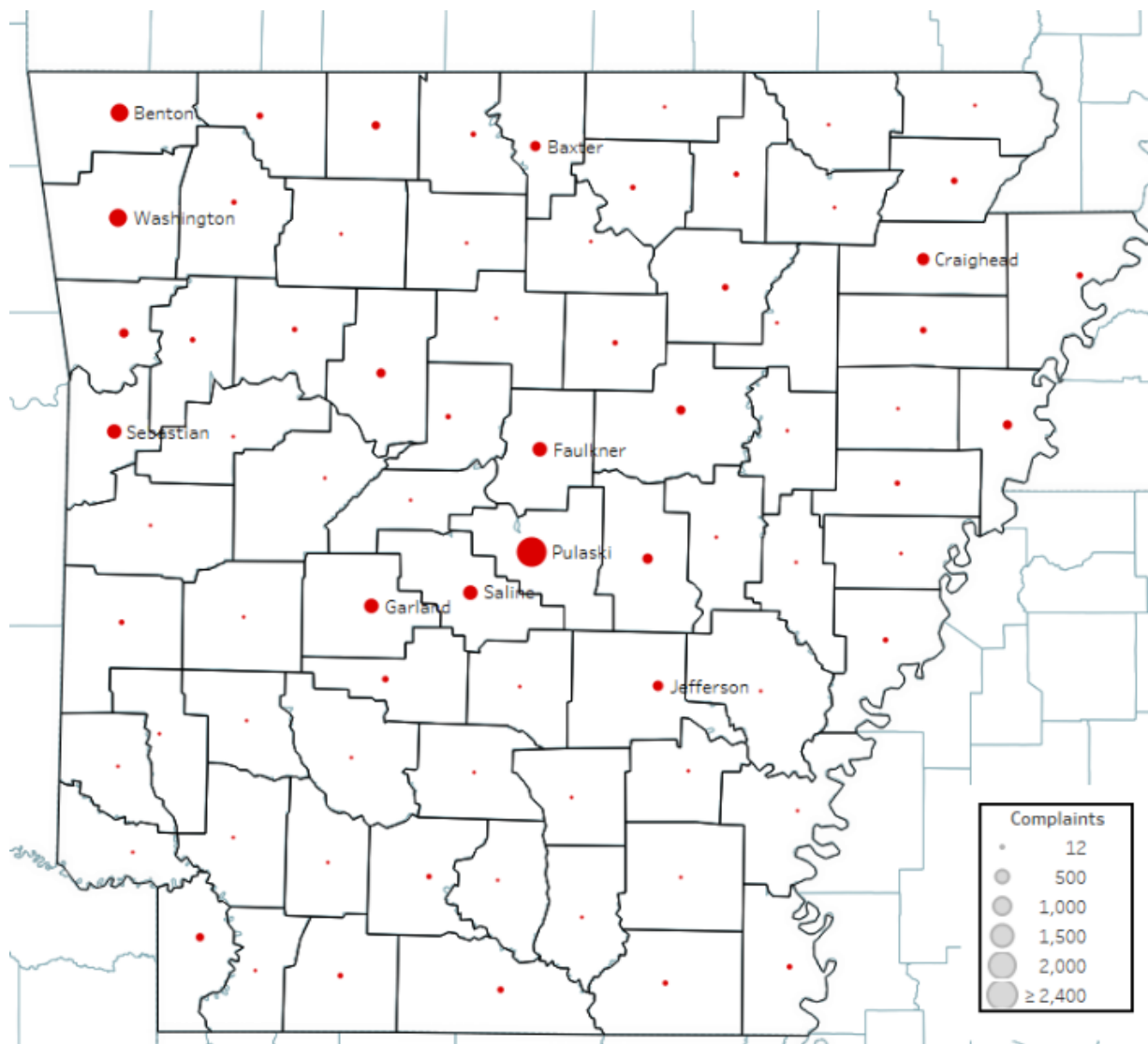
- **Dama Brown**, FTC Southwest Regional Office
- **Shawn Johnson**, Office of Arkansas Attorney General Leslie Rutledge
- **Melissa Scarborough**, Centers for Medicare & Medicaid Services
- **Susan Purtle**, Legal Aid of Arkansas
- **Janet Robb**, Better Business Bureau of Arkansas
- **Kathleen Pursell**, Arkansas Senior Medicare Patrol
- **Patti Poss & Lisa Schifferle**, FTC

Overview

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

TO HEAR THE WEBINAR CALL 1-800-230-1085

Fraud & Identity Theft Reports in Arkansas for 2017



Arkansas Top Reports - 2017

1. Debt Collection	2,896	6. Banks and Lenders	710
2. Imposter Scams	2,618	7. Credit Bureaus, Information Furnishers and Report Users	657
3. Prizes, Sweepstakes and Lotteries	1,922	8. Auto-Related Complaints	492
4. Telephone and Mobile Services	930	9. Television and Electronic Media	322
5. Shop-at-Home and Catalog Sales	764	10. Foreign Money Offers and Counterfeit Check Scams	265

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

IRS Imposters: Twists

- Private debt collection for old IRS debts
- Get a letter first with name of debt collector & authentication number
- *Always pay the IRS directly*
- www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors
- Scammers make IRS deposits, then demand the money
- *Follow the IRS's instructions to return money*
www.consumer.ftc.gov/blog/2018/03/watch-out-these-new-tax-scams

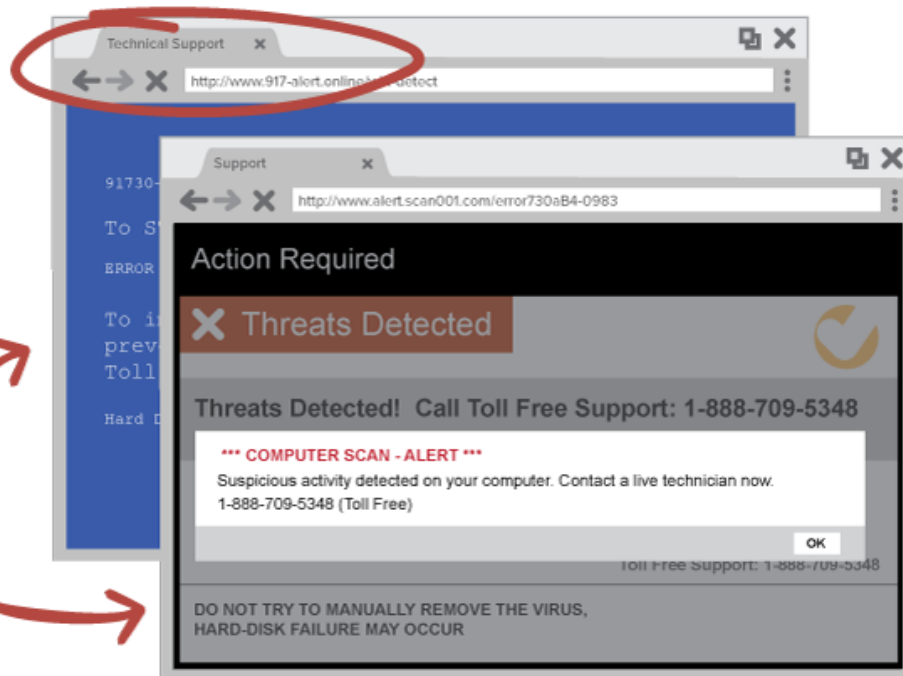
HOW TO SPOT A TECH SUPPORT SCAM

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 toll-free number	Urges you to call immediately	Threatens that you may lose personal data if you don't call

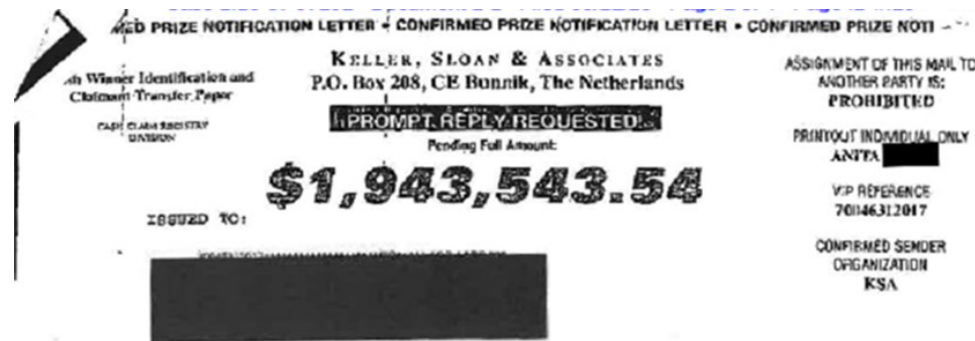
Tech Support Scams

Tips for Consumers:

- Hang up on callers who say you 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



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 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 10 days upon receipt of 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

Grant Scams

- No surprise government grants
- No charge for a government grant or for a list of government grants-making agencies
- Grants.gov – one place to apply
- 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

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

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

How to Stop Unwanted Calls

www.consumer.ftc.gov/articles/how-stop-unwanted-calls-landline



How to stop unwanted calls ON A MOBILE PHONE

See what **built-in features** your phone has.



Download a **call-blocking app**.

- Some apps are **free**, but others charge a monthly **fee**.
- Some apps will **access your contacts**.
- Calls might be **stopped, ring silently**, or go straight to **voicemail**.



See what services your **carrier** offers.



Report unwanted calls at ftc.gov/complaint

FEDERAL TRADE COMMISSION • ftc.gov/calls




How to stop unwanted calls ON A LANDLINE

See what services your **carrier** offers.




Some services are **free**, but others charge a monthly **fee**.



Install a **call-blocking device**. Some use **blacklists** to

- stop unwanted calls
- divert calls to voicemail

Some use **whitelists** of approved numbers.



Report unwanted calls at ftc.gov/complaint

FEDERAL TRADE COMMISSION • ftc.gov/calls

Debt Collection and Debt Scams

- **Fake Debt Collection Scams**

www.consumer.ftc.gov/articles/0258-fake-debt-collectors

- **Mortgage Relief & Foreclosure Rescue Scams**

www.consumer.ftc.gov/articles/0100-mortgage-relief-scams

www.consumer.ftc.gov/articles/0193-facing-foreclosure

- **Student Loan Debt Scams**

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



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
- 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
- What can you do?
 - Monitor your accounts
 - Fraud alert or credit freeze
 - File taxes early
- Visit ftc.gov/equifax



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](#).

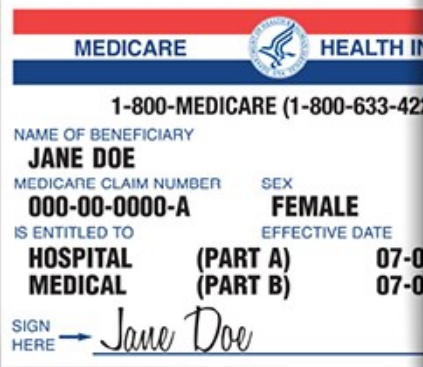
New Medicare Cards Starting In April 2018

New Card! New Number!

Mailing in 2018

NEW Medicare Card

Current Medicare Card



MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4225)

NAME OF BENEFICIARY
JANE DOE

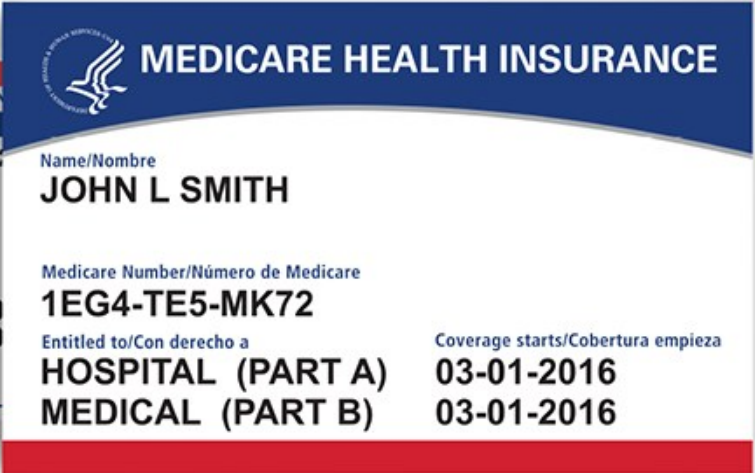
MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

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

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

SIGN HERE → *Jane Doe*




MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

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

Entitled to/Con derecho a
HOSPITAL (PART A)
MEDICAL (PART B)

Coverage starts/Cobertura empieza
03-01-2016
03-01-2016



CMS Product No. 12009-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
 - Information for people with Medicare:
 - [Medicare.gov/newcard](https://www.medicare.gov/newcard)

Report Fraud to the FTC



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



ATTORNEY GENERAL
LESLIE RUTLEDGE

ARKANSASAG.GOV

Purpose of Consumer Protection Division

Represent and protect the State, its
subdivisions, legitimate business community,
and general public as consumers.



ATTORNEY GENERAL
LESLIE RUTLEDGE

ARKANSASAG.GOV

Top Ten Consumer Complaint Categories in 2017

- Sales of goods and services
- Automobile sales, service, financing and repair
- Credit repairs and other financial services
- Satellite, cable and internet service providers
- Home repair, construction and maintenance
- Landlord/tenant and real estate
- Health care
- Wireless and landline telephone services
- Utilities
- Travel and timeshares

TOTAL COMPLAINTS = 7,229



ATTORNEY GENERAL LESLIE RUTLEDGE

ARKANSASAG.GOV

For questions or to file a consumer complaint:

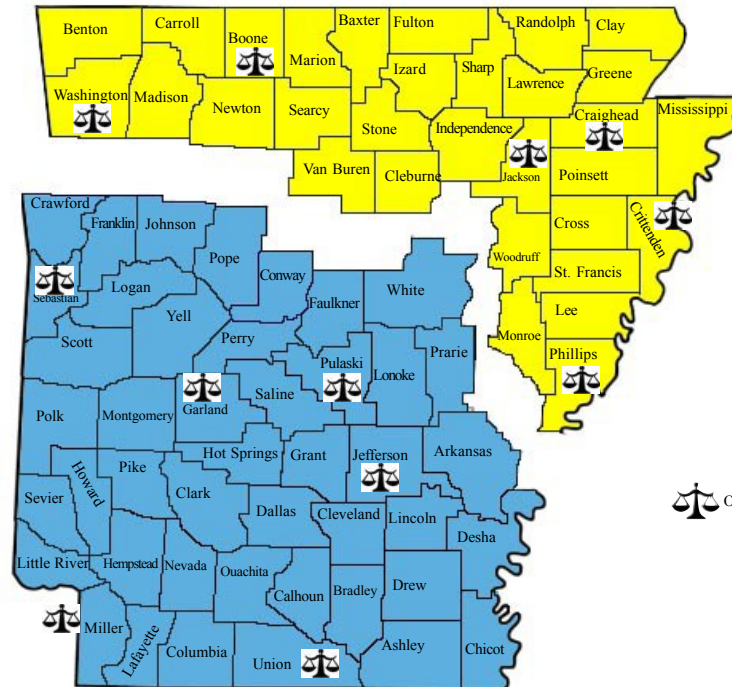
- [ArkansasAG.gov](https://www.arkansasag.gov)
- [consumer@ArkansasAG.gov](mailto:consumer@arkansasag.gov)
- **800-482-8982**



Legal Aid of Arkansas & Center for Arkansas Legal Services

The state of Arkansas is served by two legal service organizations.

Legal Aid of Arkansas



Legal Aid of Arkansas serves 31 counties in Northwest, Central, and Eastern Arkansas.

The Center for Arkansas Legal Services serves 44 counties in Central, Western, and Southern Arkansas.

Center for Arkansas Legal Services

Legal Aid of Arkansas & Center for Arkansas Legal Services

Legal Aid of Arkansas

- www.arlegalaid.org
- www.arlegalservices.org
- **For Help:** call 1-800-952-9243
 - Open Monday-Thursday 9:00-11:00 a.m.- 1:00-3:00 p.m. and Tuesday 5:15-7:15 p.m.
- Main office Location:
714 S. Main St., Jonesboro, AR 72401



Center for Arkansas Legal Services

- www.arlegalservices.org
- **For Help:** call 1-800-950-5817
 - Open Monday-Friday 9:00-11:00 a.m. – 1:00-3:00 p.m.
- Main office Location:
1300 W. 6th St., Little Rock, AR 72201



CENTER FOR ARKANSAS
LEGAL SERVICES

Legal Aid of Arkansas & Center for Arkansas Legal Services

- **Senior and Pro Bono Legal Services**
 - Seniors 60 years and older qualify. No income and asset screening; socially and economically needy criteria. Call Legal Aid or local Area Agency on Aging.
 - Free walk-in clinics throughout Arkansas for Veterans.
 - All others, to access free pro bono legal services contact:
 - Legal Aid of Arkansas Helpline at 1-800-952-9243
 - Center for Arkansas Legal Services Helpline at 1-800-950-5817



CENTER FOR ARKANSAS
LEGAL SERVICES



LEGAL AID *of* ARKANSAS
Equal Access to Justice

Additional Current Trends

- **Bogus loan offer scams**
- **Debt Consolidation scams**
- **Car scams (including title, sale, and damage scams)**
- **Tow operator scams**
- **Notario practices law or serves as paid tax preparer**
- **Repair scams**
- **Security or surveillance system scams**
- **Telephone calls to the elderly**



BETTER BUSINESS BUREAU SERVING ARKANSAS

**12521 Kanis Rd.
Little Rock, AR 72211**

24 Hr. Phone Line: 501-664-7274



bbb.org/Arkansas



info@arkansas.bbb.org



@BBBArkansas



@ArkansasBBB



@BBBArkansas

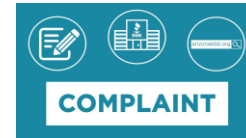


Start With Trust[®]



Our Services Include:

- File a Complaint
- BBB Trusted Customer Reviews
- BBB Scam Tracker
- BBB Request-a-Quote
- AdTracker Reporting Tool
- Be Senior Savvy Tool Kit
- Emergency Preparedness Tool Kit
- And Much More!



Read & Submit
a Review



For more information, go to bbb.org/Arkansas



Start With Trust®



Senior Medicare Patrol (SMP) Program

SMP Mission

Empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

- SMP is an education and prevention program that teaches people with Medicare how to prevent, detect, and report health care fraud
- There's an SMP in every state, D.C., Puerto Rico, and Guam
 - Find your local SMP at www.smpresource.org
- SMPs oversee a volunteer-based network of 6,200 team members and provide a link from Medicare beneficiaries to fraud investigators
- Funded by the Administration for Community Living (ACL)

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

Keep up with the latest scams and share with your community



SCAM ALERTS

what to know and do about scams in the news

- 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: view and share videos

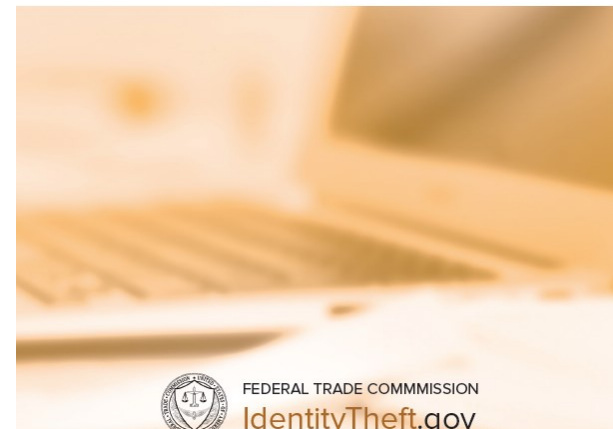
Use and Share Free FTC Resources

Bulkorder.FTC.gov



Identity Theft

What to know, What to do



Talk to Us

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

Thank you for joining us!

Speakers:

- **Dama Brown**, FTC Southwest Regional Office
- **Shawn Johnson**, Office of Arkansas Attorney General Leslie Rutledge
- **Melissa Scarborough**, Centers for Medicare & Medicaid Services
- **Susan Purtle**, Legal Aid of Arkansas
- **Janet Robb**, Better Business Bureau of Arkansas
- **Kathleen Pursell**, Arkansas Senior Medicare Patrol
- **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 Arkansas***

Feedback about the webinar:
everycommunity@ftc.gov