

**Federal Trade Commission Webinar**

A row of white silhouettes representing a diverse group of people, including men and women of various ages and ethnicities, some with disabilities (e.g., a person in a wheelchair, a person with a cane), and a person with a dog.

# **Fighting Consumer Fraud & Identity Theft in North Dakota**

**August 2, 2018**

**TO HEAR THE WEBINAR CALL 1-800-260-0718**

**Access Code: 451561**

# Welcome!

## Presenters:

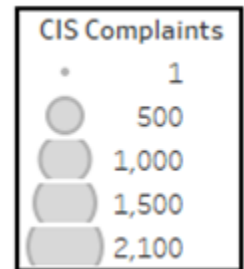
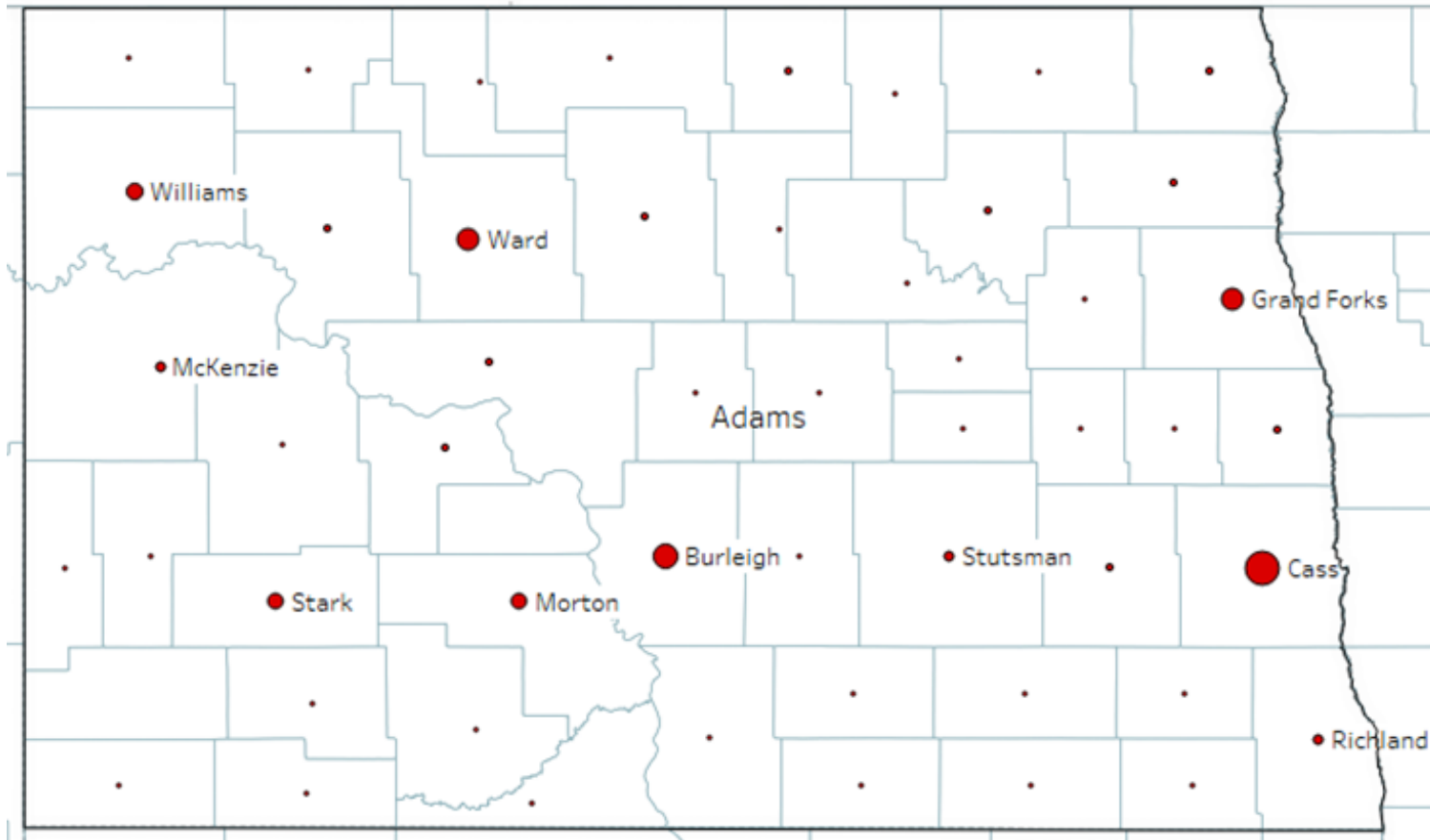
- **Joannie Wei**, FTC Midwest Regional Office
- **Parrell Grossman**, North Dakota Office of the Attorney General
- **Richard LeMay**, Legal Services of North Dakota
- **Susan Adams Loyd**, Better Business Bureau of Minnesota and North Dakota
- **Gloria Baca**, Centers for Medicare & Medicaid Services
- **Patti Poss & Drew Johnson**, FTC

# Overview

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

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Access Code: 451561**

# Fraud & Identity Theft Reports in North Dakota for 2017

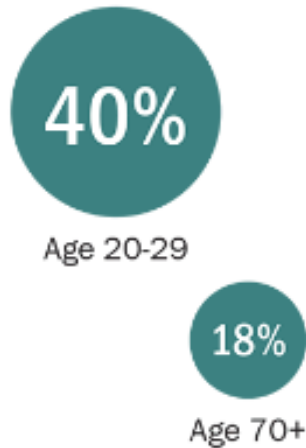


# North Dakota Top Reports - 2017

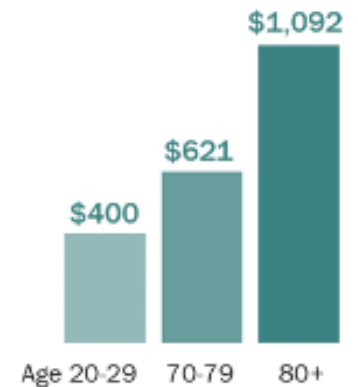
1. Imposter Scams	370	6. Banks and Lenders	140
2. Prizes, Sweepstakes and Lotteries	290	7. Credit Bureaus, Information Furnishers and Report Users	101
3. Shop-at-Home and Catalog Sales	167	8. Auto-Related Complaints	96
4. Debt Collection	164	9. Credit Cards	60
5. Telephone and Mobile Services	157	10. Health Care	48

# Consumer Sentinel Network Data Book 2017

**Younger people reported losing money to fraud more often than older people.**



**But when people aged 70+ had a loss, the median loss was much higher.**



# 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: 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](http://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](http://www.consumer.ftc.gov/blog/2018/03/watch-out-these-new-tax-scams)

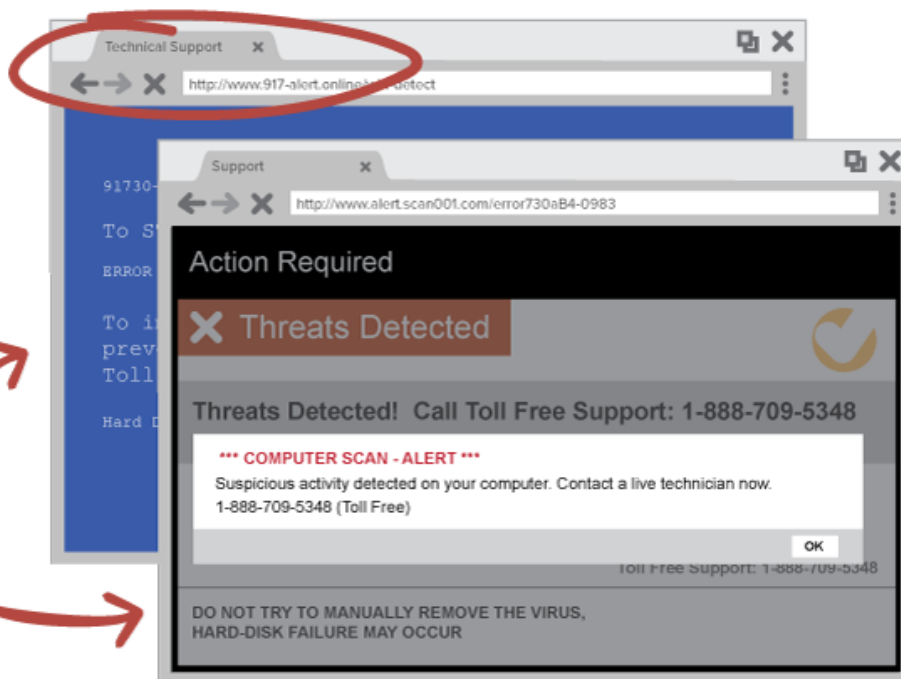
# HOW TO SPOT A TECH SUPPORT SCAM

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 <b>lose personal data</b> if you don't call

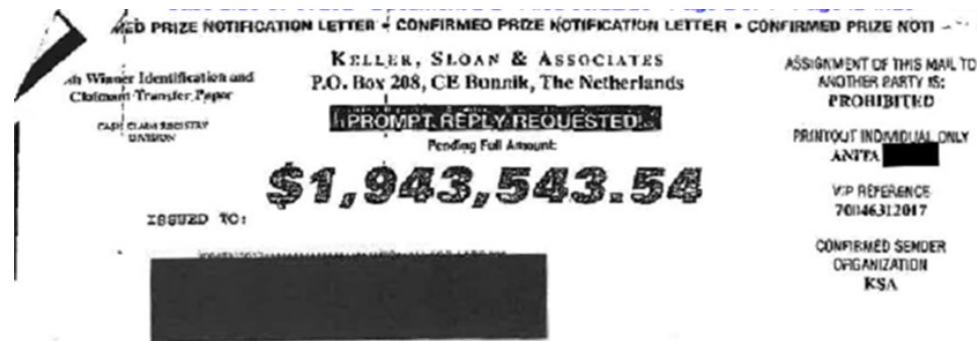
# Tech Support Scams

## 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

[www.consumer.ftc.gov/articles/0346-tech-support-scams](http://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 [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!

- [F1] Your cash prize will be drawn and paid in single lump sum (Section A / page 2);
- [F2] 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 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](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



## Operation



## Donate with Honor

**Which veterans group  
would you donate to?**

American Disabled Veterans Foundation

National Vietnam Veterans Foundation

Healing American Heroes, Inc.

Veterans Fighting Breast Cancer

Military Families of America

VietNow National Headquarters, Inc.

Foundation for American Veterans, Inc.

Healing Heroes Network

Help the Vets, Inc.

**They have all been  
sued for lying to donors.**

**Don't depend on the name.**

**Do your research.**

**Then donate.**

## How to **donate wisely** and **avoid scams**



Look up a charity's report & ratings:

- [give.org](http://give.org)
- [charitywatch.org](http://charitywatch.org)
- [guldestar.org](http://guldestar.org)
- [charitynavigator.org](http://charitynavigator.org)



Never pay by **gift card** or **wire transfer**.  
**Credit card** and **check** are safer.



Watch out for names that only  
look like **well-known** charities.



Search the charity name online.

Do people say it's a scam?



Ask **how much** of your  
donation **goes to the program**  
you want to support.



**Donating online?**

Be sure where that money is going.

Federal Trade Commission • [ftc.gov/charity](http://ftc.gov/charity)

# Charity Scams

Other tips at:

[www.consumer.ftc.gov/articles/0074-giving-charity](http://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 1-888-382-1222
- 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
  - [www.consumer.ftc.gov/articles/0548-blocking-unwanted-calls](https://www.consumer.ftc.gov/articles/0548-blocking-unwanted-calls)

# How to Stop Unwanted Calls

[www.consumer.ftc.gov/features/how-stop-unwanted-calls](http://www.consumer.ftc.gov/features/how-stop-unwanted-calls)

## 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](http://ftc.gov/complaint)

FEDERAL TRADE COMMISSION • [ftc.gov/calls](http://ftc.gov/calls)

## How to stop unwanted calls ON A LANDLINE




See what services your **carrier** offers.




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

- stop unwanted calls
- divert calls to voicemail

Some use **whitelists** of approved numbers.



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



Report unwanted calls at [ftc.gov/complaint](http://ftc.gov/complaint)

FEDERAL TRADE COMMISSION • [ftc.gov/calls](http://ftc.gov/calls)

# 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.consumer.ftc.gov/articles/1028-student-loans](http://www.consumer.ftc.gov/articles/1028-student-loans)

[www.studentaid.ed.gov/sa](http://www.studentaid.ed.gov/sa)

# 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://www.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**

**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) 07-01-2016**  
**MEDICAL (PART B) 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	Coverage starts/Cobertura empieza
<b>HOSPITAL (PART A)</b>	<b>03-01-2016</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2016</b>



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](mailto: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**

# North Dakota Attorney General Contact Information

Consumer Protection & Antitrust Division

1050 East Interstate Avenue, Suite 200

Bismarck, ND 58503-5574

Toll Free Number 1-800-472-2600

701-328-3404

Fax-701-328-5568

E-Mail: [CPAT@nd.gov](mailto:CPAT@nd.gov)

WEBSITE: [attorneygeneral.nd.gov](http://attorneygeneral.nd.gov)

# Report Fraud to the Attorney General

- In addition to reporting fraud to the Federal Trade Commission, report fraud to the North Dakota Attorney General
- Also, file complaints with the Consumer Protection Division for mediation or investigation
- Check on a business's complaint history with the Attorney General

# Consumer Protection Division Staff

- Director
- Two Assistant Attorneys General
- Four Investigators (including two licensed peace officers)
- Two administrative assistants

# Areas of Enforcement

- Protect North Dakota consumers from misleading, deceptive, fraudulent and unfair trade practices in connection with the sale or advertisement of goods or services by enforcing the state's antitrust, consumer fraud (including, among others, false advertising, unfair trade practices, home solicitation sales, pyramid, contest prize notices), do-not-call, consumer credit counseling services, transient merchant, charitable solicitations, nonprofit corporation, data security, privacy, and nonprofit corporation laws.

# Other Activities

- Complaint Data Base-maintain data base of all consumer complaints
- Mediation-Mediate consumer complaints between consumers and businesses
- Initiate investigations and pursue legal actions for violations of laws enforced by the division
- Educate consumers and law enforcement personnel on consumer fraud prevention and enforcement
- Coordinate investigations and legal actions with local, state and federal law enforcement

# Top Ten North Dakota Complaints January 1, 2017-July 31, 2018

1. Telemarketing / Do Not Call
2. Imposter Scams
3. Contractor/Home Improvement
4. Debt Adjustment-Settlement-Credit Counseling-Debt Collection
5. Mail Order
6. Automobiles (Advertising, repairs warranty problems)
7. Identity Theft
8. Medical
9. Services (credit card processing/home security)
10. Retail

# Imposter Scams-ND's Most Serious Problem

Some additional Imposter Scam comments

- Scammer pretends to be someone you trust to send you money
- Lottery Sweepstakes—Family Emergency— Romance— Computer Technician—Free Government Grants--IRS
- WITH ALL OF YOUR CONCERNS ABOUT WHAT MIGHT BE HAPPENING TO YOU NOW, HERE ARE SOME THINGS DEFINITELY NOT HAPPENING TO YOU...
- 2017--123 victim reports with total losses of \$1.8M
- 2018-January 1 to date—80 victims with total losses of \$2.2M
- May just be tip of the iceberg--many of the imposter scam victims do not report to the Attorney General or report only to local law enforcement, etc.

***Office of the North Dakota Attorney General***



# Do Not Call in North Dakota

- Unwanted telephone calls continue to be a serious problem in North Dakota and enforcement of illegal robo-calls is a concern, although very problematic
- The calls originate from spoofed (faked) numbers and impossible to trace the origins
- These calls are solicitations for lowering credit card interest rates, automobile warranty, health related, student loan debt, and general scams including IRS, computer technician, grants, etc.
- Call recipients cannot rely on the telephone numbers appearing on the caller ID, and can be easily manipulated.
- FTC will be addressing some of the call blocking technology in this presentation
- Contact the Attorney General's Consumer Protection Division for more information about this issue.

***Office of the North Dakota Attorney General***

# STATISTICS-July 1, 2015-June 30, 2017

- Opened 2,590 complaints and investigations
- Closed 2,557 complaints and investigations
- Conducted 224 consumer fraud investigations
- \$1.3M in refunds to consumers through complaints and legal actions
- 46 Contractor/Construction Fraud Legal Actions
- 205 do not call complaints, including robo-calls, resulting in 36 legal actions
- Processed 184 Identity Theft Affidavits in Attorney General's ID Theft Clearinghouse

# What to Do! (Fraud Prevention)

- Check it out
- Don't' be in a hurry
- Talk about it—especially if they tell you NOT to tell...
- Report it to the Attorney General or local law enforcement
- Trust your gut. If it doesn't seem right, then don't do it!
- Educate others—young and old.
- It can happen to anyone, so never say it can't happen to you.
- If it sounds too good to be true...it is!



LEGAL SERVICES

*of North Dakota*

# Legal Services of North Dakota

- Central Intake: 1-800-634-5263 Mondays, through Thursdays from 9am – 3pm
- Senior Hotline: 1-866-621-9886 Monday through Friday from 8am – 5pm (must be 60 or older)
- [www.legalassist.org](http://www.legalassist.org): Apply online 24/7



# Legal Services of North Dakota

- [Bismarck Law Office](#)  
418 E Broadway #7  
Bismarck, North Dakota 58501
- [Fargo Law Office](#)  
112 N University Suite 220  
PO Box 1327  
Fargo, North Dakota 58107
- [Grand Forks Office](#)  
UND School of Law Suite 1  
215 Centennial Drive Stop 9003  
Grand Forks, ND 58202-9003
- [Minot Law Office/Central Intake Unit](#)  
20 - 1st St SW Suite 201  
Minot, North Dakota 58701
- [Belcourt Office](#)  
BIA Road 7 - Bldg 85  
PO Box 1365  
Belcourt, North Dakota 58316
- [New Town Office](#)  
345 Main St  
PO Box 217  
New Town, North Dakota 58763
- [Administrative Office](#)  
418 E Broadway #7  
Bismarck, North Dakota 58501



LEGAL SERVICES  
*of North Dakota*

# Better Business Bureau

## Vision

- An ethical marketplace where buyers and sellers trust each other.

## Mission

BBB's mission is to be the leader in advancing marketplace trust. We do this by:

- 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

***BBB remains one of the most trusted institutions to report scams***

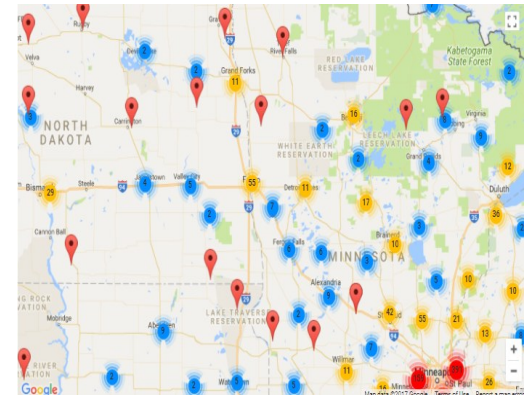


# Fighting Consumer Fraud with Scam Tracker

## BBB Scam Tracker

[bbb.org/scamtracker/us](http://bbb.org/scamtracker/us)

- Invaluable tool for consumers, law enforcement, media and consumer advocates
- Tracks pulse of the marketplace
- More than 115,000 nationally and 2,300 locally scam reported
- Allows people the ability to see where scams are happening locally and nationally and the ability to search by keyword or geographical region
- These reports are compiled and shared with law enforcement
- Help us help others!





# Top Scams as reported to BBB's Scam Tracker

## Top 10 scams for 2017 in North Dakota:

- Phishing
- Online purchases
- Travel/vacation offers
- Tech support schemes
- Suspect debt collect calls
- Unwanted credit card offers
- Tax/IRS collection schemes
- Counterfeit products



Our data shows the percentage of those reporting who lost money to a scams fell from 18.8% in 2016 to 15.8% in 2017.

We also saw a 17% decrease in median monetary loss, down to \$228.

As of March 2018, online purchase scams are now the riskiest. The most common online scams were related to pets, clothing, cosmetics, electronics and automobiles. As of today, online purchase scams are trending #1.



The offer of free trials was a common tactic. For example, 67% of scams involving cosmetics and 60% involving nutrition products mentioned a free trial opportunity.

# BBB Scam Risk Index

BBB utilizes our Scam Risk Index to determine riskiest scams based on:

- Exposure
- Susceptibility
- Monetary loss



Scam Tracker warns the consuming public of scams. *An ounce of prevention is worth a pound of cure.*

Key findings:

- Young people continue to be at a higher risk for scams
- Susceptibility decreases with age...BUT – dollars lost increases when victims are older
- One of the most common tactics of scammers is impersonation, where the scammer pretends to be a legitimate business that is well known and trusted by the consumer.
- The primary means of contact is telephone, but websites are the top means of contact for scams with monetary loss.



Visit [BBB.Org/ScamTips](http://BBB.Org/ScamTips) for more!

# 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](https://youtube.com/FTCVideos): view and share videos

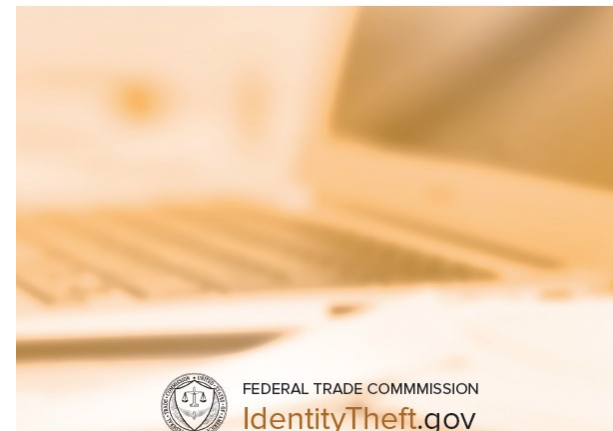
# Use and Share Free FTC Resources

[Bulkorder.FTC.gov](http://Bulkorder.FTC.gov)



## Identity Theft

What to know, What to do



# Talk to Us

- **Help for North Dakota'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:

- **Joannie Wei**, FTC Midwest Regional Office
- **Parrell Grossman**, North Dakota Office of the Attorney General
- **Richard LeMay**, Legal Services of North Dakota
- **Susan Adams Loyd**, Better Business Bureau of Minnesota and North Dakota
- **Gloria Baca**, Centers for Medicare & Medicaid Services
- **Patti Poss & Drew Johnson**, FTC

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

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

***Please spread the word to fight fraud and  
identity theft throughout North Dakota!***

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

