

Federal Trade Commission Webinar

A white silhouette of a crowd of people is positioned above the main title box.

Fighting Consumer Fraud & Identity Theft in Pennsylvania

November 18, 2020

TO HEAR THE WEBINAR CALL 1-844-291-6360

Access Code: 1663925

Welcome!

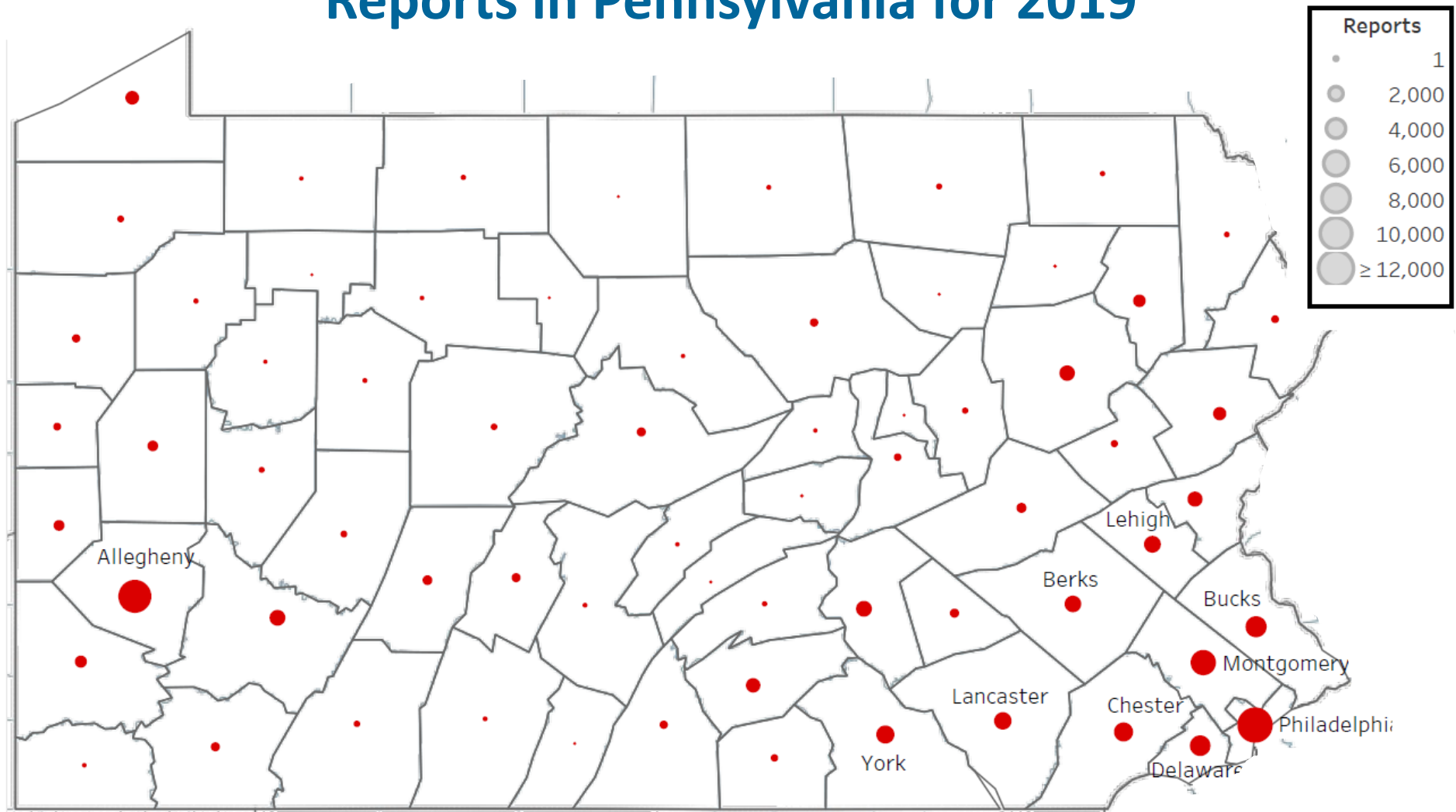
Presenters:

- **Jon Miller Steiger**, FTC East Central Region
- **Sarah Frasch**, Office of the Pennsylvania Attorney General
- **David Degnan**, U.S. Attorney's Office for the Eastern District of Pennsylvania
- **Christopher Hega**, Southwestern Pennsylvania Legal Services, Inc.
- **Michael Froehlich**, Community Legal Services
- **Warren King**, BBB Serving Western Pennsylvania
- **Patti Poss & Maria Del Monaco**, FTC

Overview

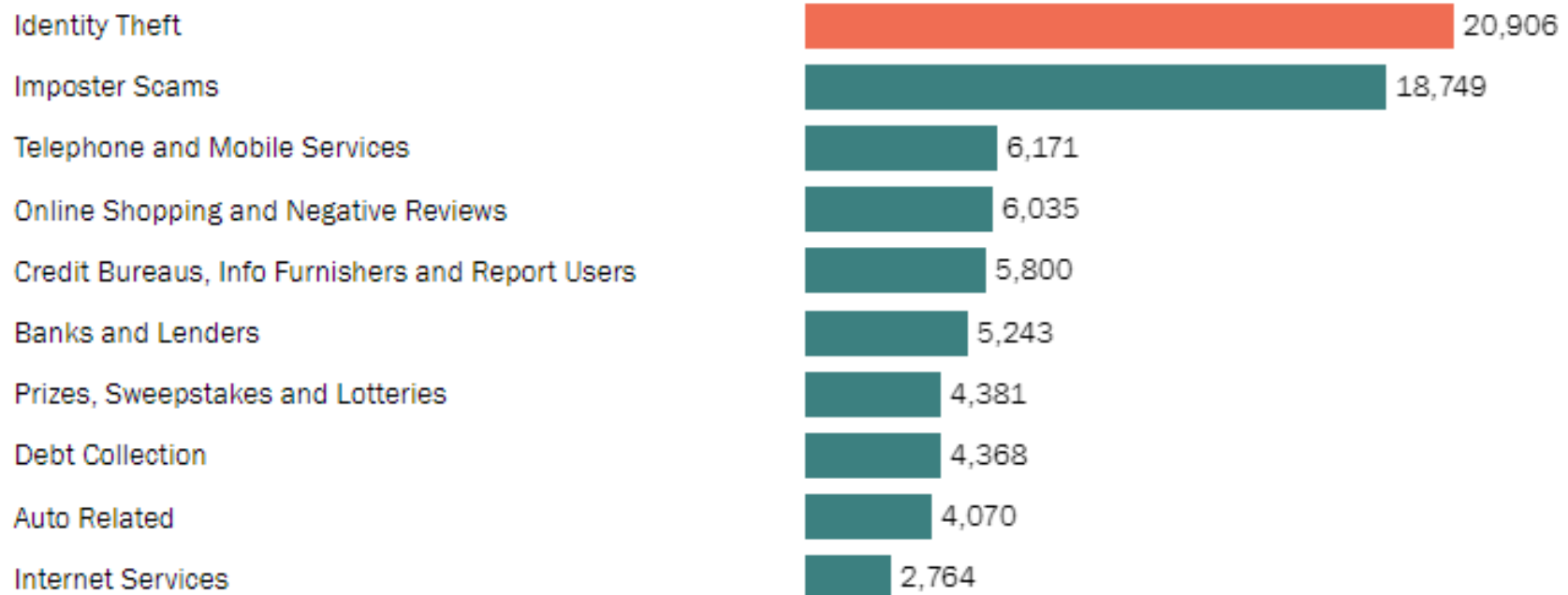
- **The Pennsylvania landscape**
- **The latest scams**
- **Identity theft**
- **Working together to fight fraud and identity theft**

Fraud & Related Reports in Pennsylvania for 2019



Pennsylvania Reports 2019

Top 10 Report Categories



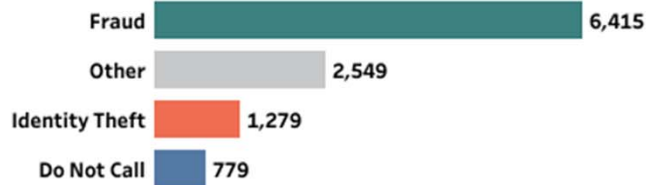


FTC COVID-19 and Stimulus Reports

Consumer Sentinel Network Reports for Pennsylvania

*Data from January 1, 2020 to November 11, 2020

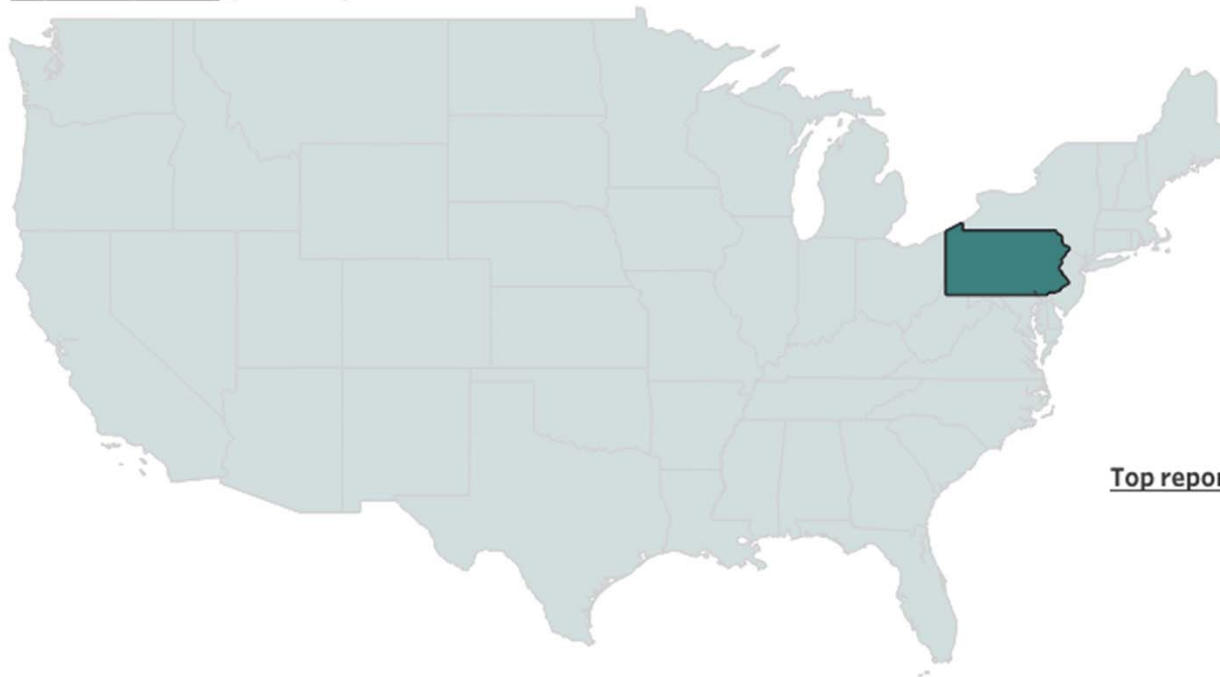
Reports by type for Pennsylvania: *(Select Report Type)*



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



Reports by state: *(Select State)*



9,699

Overall Reports
for Pennsylvania

\$14.51M

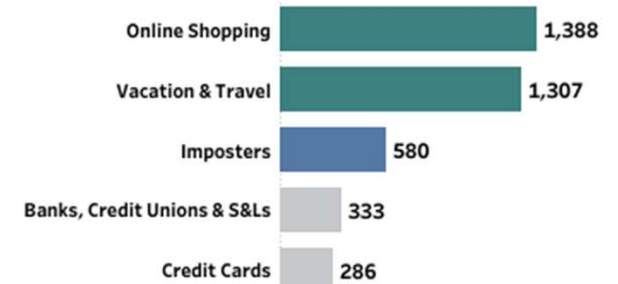
Total Fraud Loss

*54.6% of Fraud reports indicate a loss

\$493

Median Fraud Loss

Top reports for Pennsylvania were about:



© Mapbox © OSM

© Mapbox © OSM

© Mapbox © OSM

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 - Spanish

THE LATEST SCAMS

Government Imposter Scams

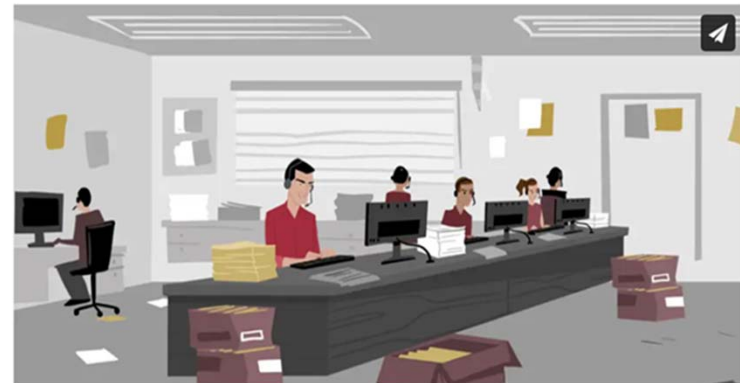
TOP GOVERNMENT IMPOSTER SCAMS

- | | |
|---|-----------------------------------|
| 1 Social Security Administration | 4 IRS Imposter |
| 2 Health & Human Services/Medicare | 5 Federal Trade Commission |
| 3 Police, Sheriff, or FBI | |



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

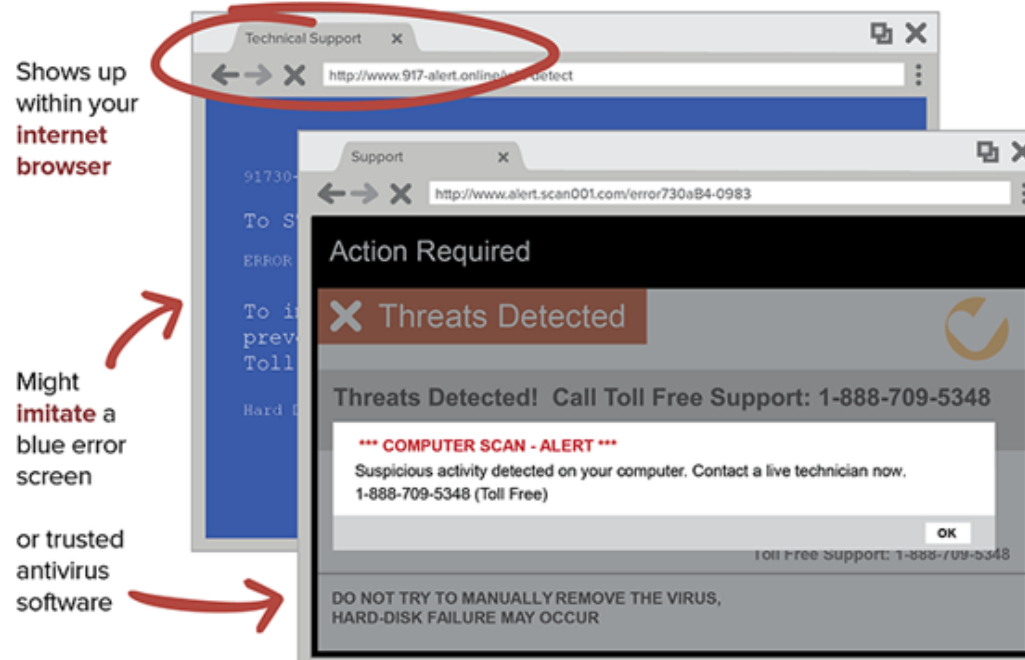
- Government agencies don't call people out of the blue with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Never pay with a gift card or wire transfer
- Learn more at: [ftc.gov/imposters](https://www.ftc.gov/imposters)



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

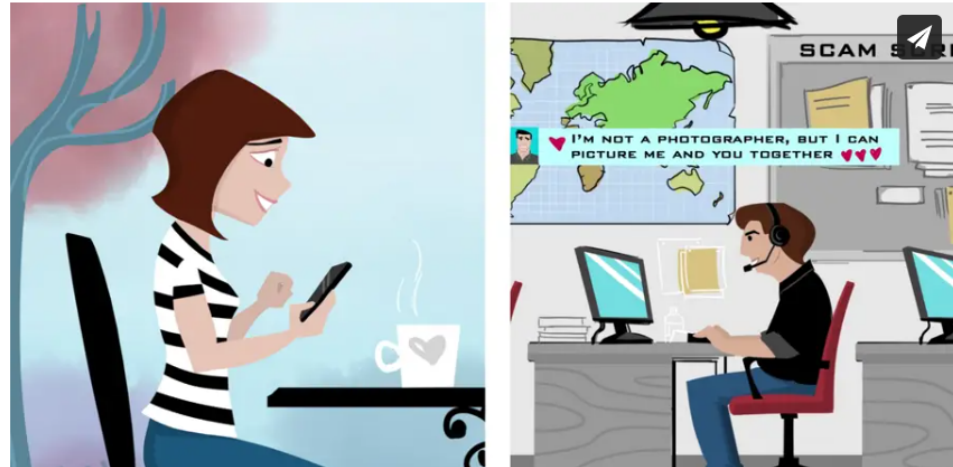
<https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams>

Other Imposter Scams

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.



Sweepstakes & Grant Scams

CONFIRMED PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER

With Winner Identification and
Claimant Transfer Paper

KELLER, SLOAN & ASSOCIATES
P.O. Box 208, CE Bonnik, The Netherlands

PROMPT REPLY REQUESTED

Pending Full Amount:

\$1,943,543.54

ISSUED TO:

ANITA

ASSIGNMENT OF THIS MAIL TO
ANOTHER PARTY IS:
PROHIBITED

PRINTOUT INDIVIDUAL ONLY
ANITA

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 the 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 premeditated (Section 9 / page 2) for outright access to the amount noted 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 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 cash prize within 10 days upon receipt of all instructions and references, and insure 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 agencies who provide grants
- Grants.gov – one place to apply
- www.consumer.ftc.gov/articles/0113-government-grant-scams

Fake Check Scams



<https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-fake-check-scams>

FTC.gov/giftcards

ftc.gov/giftcards

Gift cards and reload cards are the
#1 payment method
for imposter scams.

More scammers are demanding payment with a gift card. The percentage of consumers who told the FTC they paid a scammer with a gift card has increased **270%** since 2015.



Reports to the FTC say scammers are telling people to buy gift cards at **Walmart, Target, Walgreens, CVS and other retail shops.**

42% of people who paid a scammer with a gift card used **iTunes or Google Play.**

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.

<https://www.consumer.ftc.gov/articles/0020-shopping-online>

Debt Collection and Debt Scams

- **Fake Debt Collection Scams**

<https://www.consumer.ftc.gov/articles/0258-fake-and-abusive-debt-collectors>

- **Mortgage Relief Scams**

<https://www.consumer.ftc.gov/articles/0100-mortgage-relief-scams>

- **Student Loan Debt Scams**

www.StudentAid.gov/repay

**Fraud Affects Every Community:
Debt Settlement Companies**

<https://www.consumer.ftc.gov/media/video-0148-fraud-affects-every-community-debt-settlement-companies>



Unwanted Calls

- Telemarketing robocalls are more than just annoying: ***they are illegal***



Unwanted Calls

www.ftc.gov/calls


- Hang up. It's okay to be rude!
- Sign Up for the Do Not Call Registry at donotcall.gov
- Don't trust caller ID — it can be faked
- Report calls to the FTC at donotcall.gov
- Ask your carrier about call blocking
<https://www.consumer.ftc.gov/articles/how-block-unwanted-calls>

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


★★★☆☆

Look up a charity's report & ratings:


- give.org
- charitywatch.org
- guidestar.org
- 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](https://www.ftc.gov/charity)

Charity Scams

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

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!**

<https://www.consumer.ftc.gov/jobs>

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 mail, especially financial statements
- Check credit report every year:
 - Free report from 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



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 - English
reportefraude.ftc.gov - Spanish





Sarah Frasch

Chief Deputy Attorney General
Bureau of Consumer Protection

www.attorneygeneral.gov
scams@attorneygeneral.gov

Josh Shapiro, Attorney General



**U.S. Attorney's Office
Eastern District of Pennsylvania**

**David Degnan
Assistant U.S. Attorney
Elder Justice Coordinator
Telephone: 215-861-8522
David.Degnan@usdoj.gov**

- **Nursing Home Initiative**
 - Failure of Care
 - Neglect and Abuse
- **Personal Care Homes**
 - Social Security Fraud
- **Financial Fraud**
 - Phishing, Mail Scams, Robocalls
- **Money Mule Initiative**

Resources

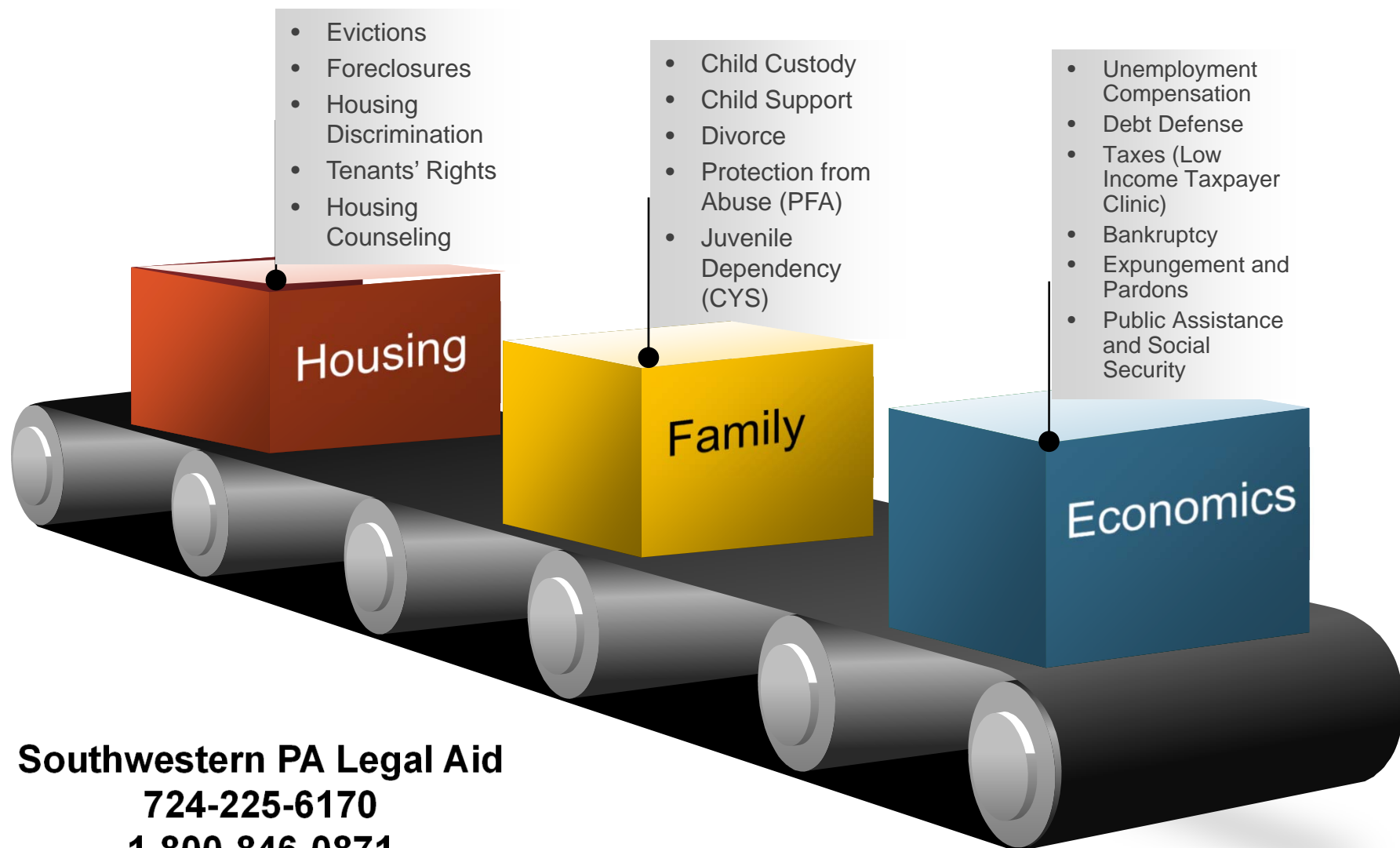
E.D. Pa. Elder Justice Task Force:

<https://www.justice.gov/usao-edpa/elder-justice-task-force>

Dept. of Justice Elder Justice Initiative:

<https://www.justice.gov/elderjustice>



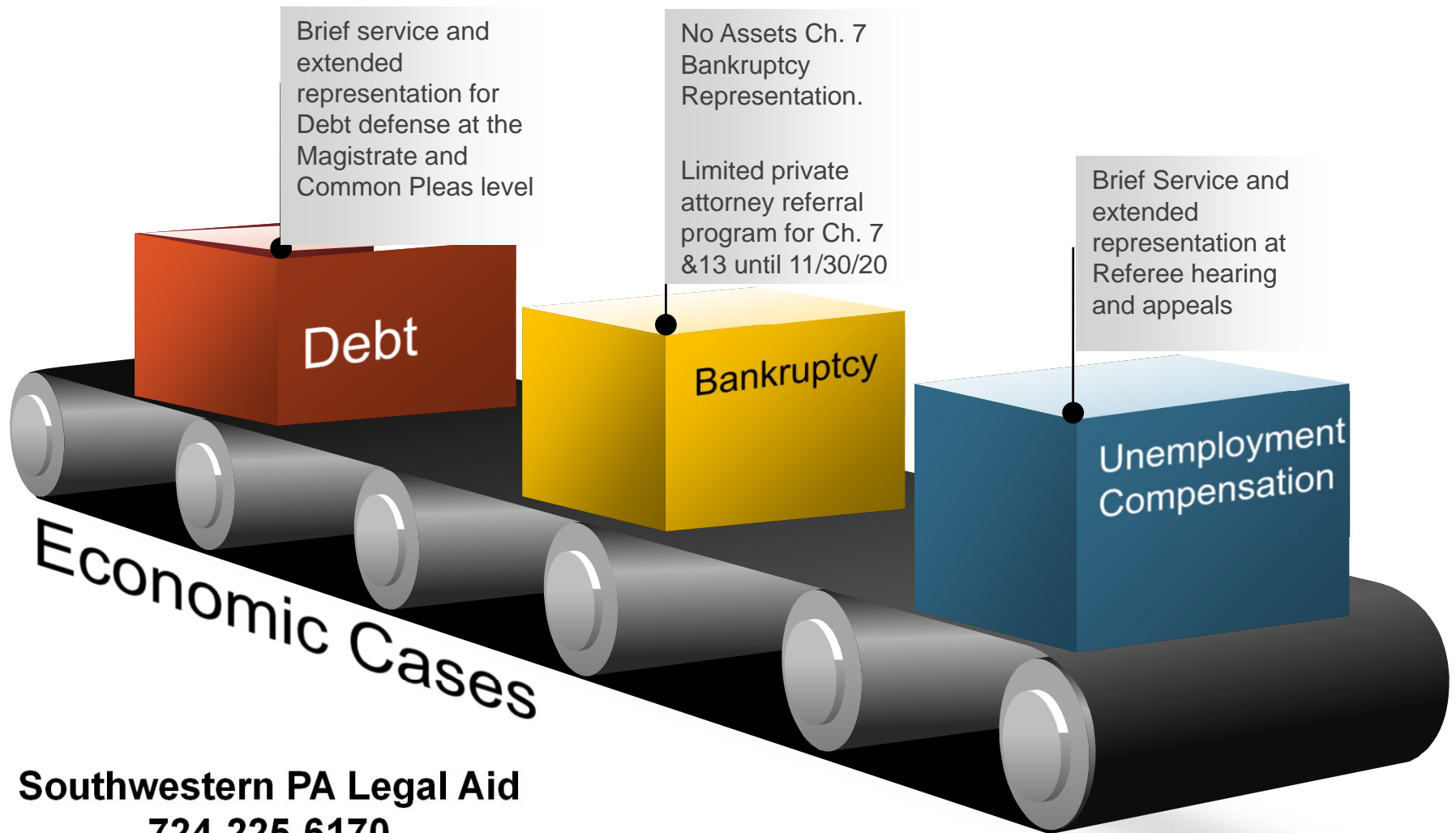


Southwestern PA Legal Aid

724-225-6170

1-800-846-0871

www.spla.org



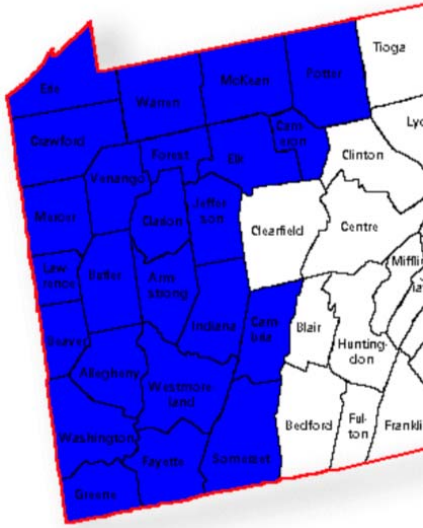
Southwestern PA Legal Aid

724-225-6170

1-800-846-0871

www.spla.org

Southwestern PA Legal Aid -Low Income Taxpayer Clinic (LITC)



Where are our Clients?

We represent clients who live in the 24 Western PA Counties

What we do ?

- Ensure fairness and integrity for taxpayers
- Represent low Income Taxpayers in controversies with the IRS
- Educate taxpayers about their rights and responsibilities
- Identify/advocate for issues that impact low income taxpayers

How to Contact Us

Southwestern PA Legal Aid

724-225-6170

1-800-846-0871

www.spla.org or www.pataxhelp.org

@westernpalitc

How can we help?

- Assist with audits and EITC audits
- Identity theft
- Issues with Federal Tax Return
- Installment Agreements
- Offer and Compromise
- Currently not collectable status (CNC)
- Injured/Innocent Spouse relief
- Representation before Tax Court
- Education and outreach for taxpayers
- EIP assistance



GET HELP: DEBT & CONSUMER RIGHTS



BANKRUPTCY

Bankruptcies can give people with significant debt a fresh start. CLS provides representation, legal advice, and referrals to clients for whom bankruptcy might be appropriate.



CONSUMER SCAMS

CLS provides legal advice and representation to Philadelphians who have been victimized by a consumer scam. We can also provide assistance on how to protect yourself from identity theft.



CREDIT ISSUES

CLS can help you get a copy of your credit report and dispute inaccurate information. We can help with issues and questions about credit repair and debt relief programs. We may also provide legal advice.



DEBT COLLECTION

If you are being harassed or sued by a debt collector, CLS can help. We can also help if your bank account, benefits or wages are being garnished or frozen.



PAYDAY LOANS

If you are having trouble with an illegal payday loan, CLS may be able to help. We can help you get out of the payday loan debt trap.



STUDENT LOANS

CLS helps student loan borrowers who are having trouble paying back their loans, who are facing garnishment of wages or government benefits, or who have a dispute with their lender or loan servicer.

For more information, please visit us at clsphila.org.
Seeking legal help in Philadelphia? Please call us at 215-227-2400.





**STANDING BESIDE
SMALL BUSINESSES**
FOR OVER 100 YEARS

BETTER BUSINESS BUREAU®

BBB's mission is to be the leader in advancing marketplace trust.

We accomplish 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 Scam Tracker helped save consumers

\$42 MILLION
in 2019.*

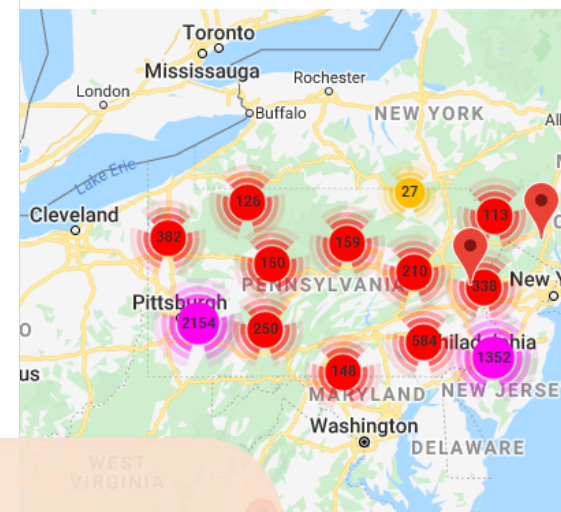


Have you
experienced a scam?

BE A CITIZEN HERO.

Report scams to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker)

6,002 Scams Found



**2020 Top
Scams
Reported
to BBB
Scam
Tracker in
PA:**

- **Online Purchase**
- **Phishing**
- **Employment**
- **Tech Support**
- **Sweepstakes/Lottery/Prizes**

Ask BBB: Contact Us



Better Business Bureau serving Western PA

- 877.267.5222
- info@pittsburgh.bbb.org

Better Business Bureau serving Metro Washington DC and Eastern PA

- 215.985.9313
- info@mybbb.org

BBB.org

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

Keep up with the latest scams and share with your community

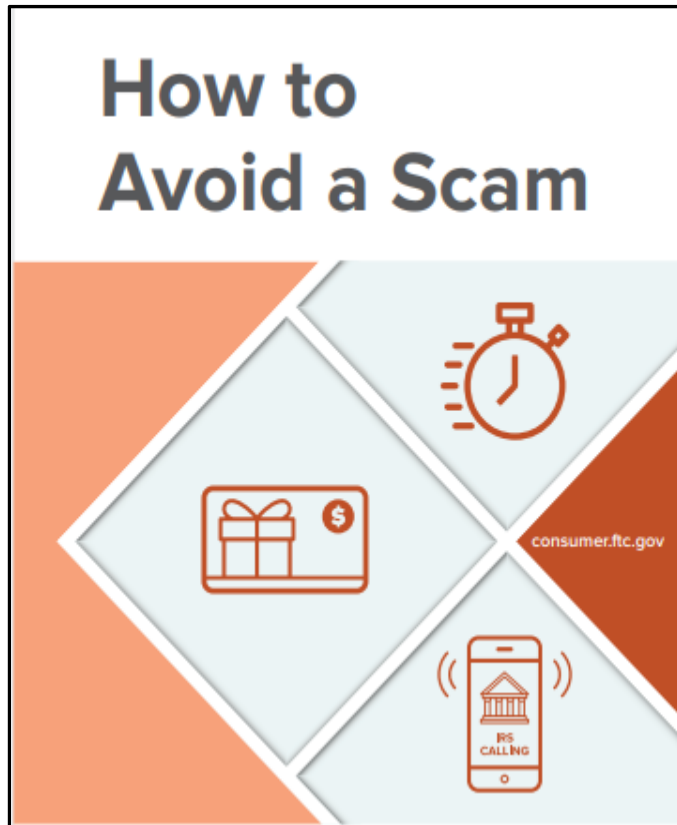
- Follow us on **social media** and share:
 - @FTC / @laFTC
 - Facebook.com/FederalTradeCommission
- Sign up for **Consumer Alerts** at **FTC.gov/Subscribe**
- Share these alerts on your website, in your newsletter or emails, or on social media

Use and Share Free FTC Resources

- [FTC.gov/coronavirus](https://www.ftc.gov/coronavirus): the latest scams related to COVID-19
- [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://www.ftc.gov/PassItOn): helping older adults protect others from fraud
- [YouTube.com/FTCVideos](https://www.youtube.com/FTCVideos): view and share videos

Use and Share Free FTC Resources

Bulkorder.FTC.gov



Talk to Us

- **Help for Pennsylvania'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 by contacting Nick Mastrocinque at
nmastrocinque@ftc.gov

Thank you for joining us!

Speakers:

- **Jon Miller Steiger**, FTC East Central Regional Office
- **Sarah Frasch**, Office of the Pennsylvania Attorney General
- **David Degnan**, U.S. Attorney's Office for the Eastern District of Pennsylvania
- **Christopher Hega**, Southwestern Pennsylvania Legal Services, Inc.
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- **Patti Poss & Maria Del Monaco**, 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 Pennsylvania!***

Feedback about the webinar:
everycommunity@ftc.gov

