

Federal Trade Commission Webinar

A white silhouette of a diverse group of people, including men and women of various ages and ethnicities, some with disabilities, standing in a line.

Fighting Consumer Fraud & Identity Theft in Oregon

November 29, 2018

TO HEAR THE WEBINAR CALL 1-800-700-7784

Access Code: 455946

Welcome!

Presenters:

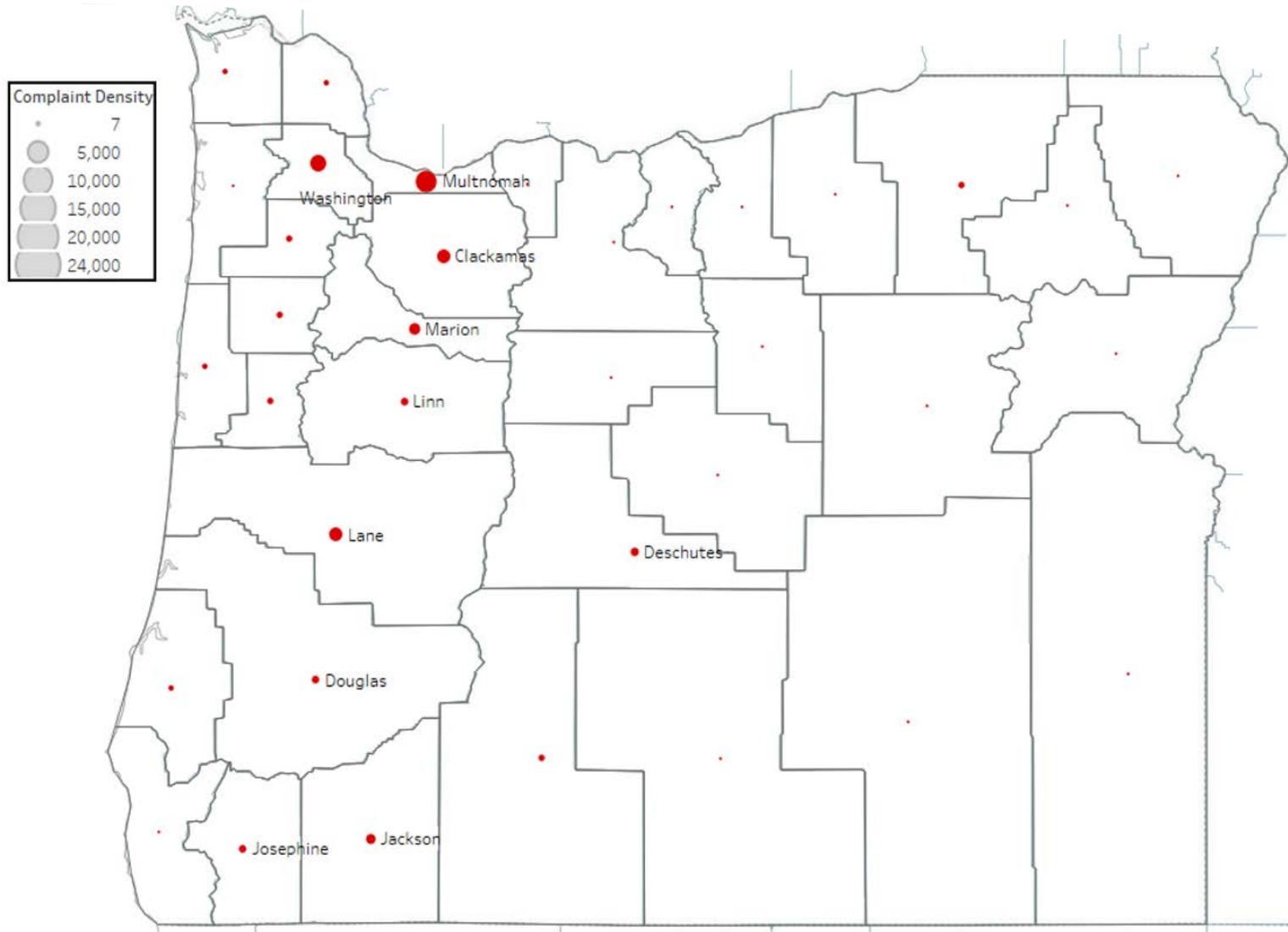
- **Chuck Harwood**, FTC Northwest Regional Office
- **Ellen Klem**, Oregon Office of the Attorney General
- **Kevin Jeffries**, Oregon Dept. of Consumer & Business Services
- **Donna Maddux**, U.S. Attorney's Office for the District of Oregon
- **Dawn Johnson**, Better Business Bureau Northwest
- **Andrea Ogston**, Legal Aid Services of Oregon
- **Priya Helweg**, Centers for Medicare & Medicaid Services
- **Ryan Kibby**, Senior Medicare Patrol of Oregon
- **Patti Poss**, FTC

Overview

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

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Fraud & Identity Theft Reports in Oregon for 2017



Oregon Top Reports - 2017

1. Imposter Scams	5,781	6. Shop-at-Home and Catalog Sales	1,352
2. Debt Collection	2,896	7. Auto-Related Complaints	907
3. Prizes, Sweepstakes and Lotteries	1,793	8. Credit Bureaus, Information Furnishers and Report Users	863
4. Banks and Lenders	1,711	9. Internet Services	780
5. Telephone and Mobile Services	1,538	10. Mobile: Accessories, Devices, and Services	576

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

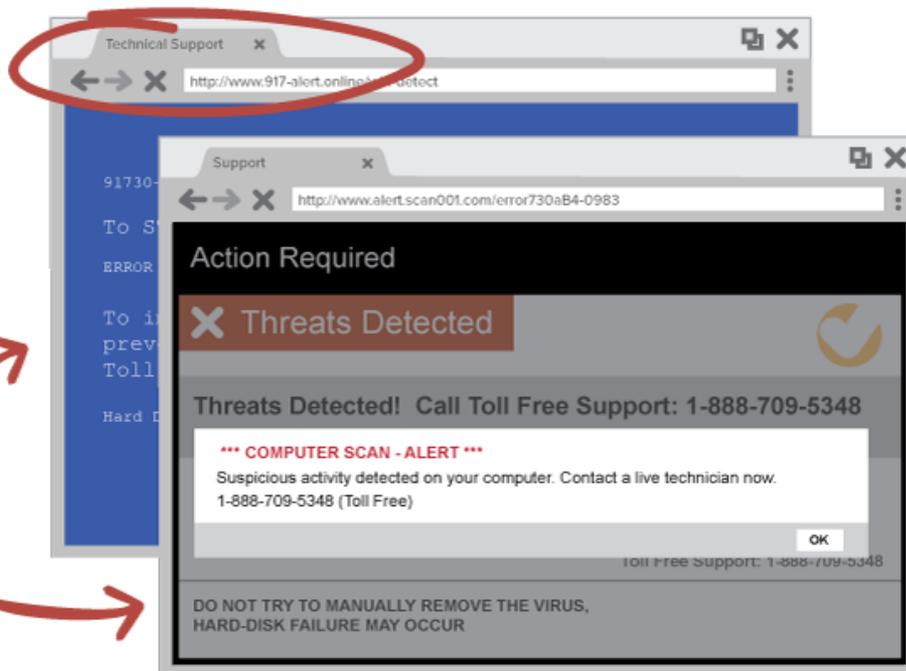
HOW TO SPOT A TECH SUPPORT SCAM

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

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!

(#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 processing fee (Section B / 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 business days of all requirements and verification, 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 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

Fake Check Scams



www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam

Fake Check Scams

IF IT'S A FAKE CHECK,
WHY IS MONEY IN YOUR ACCOUNT?



WHAT TO DO:



Be wary.
Talk to someone you
trust and contact your
bank before you act.



Never take a check
for more than your
selling price.



Selling online?
Consider using an escrow
or online payment service.



Never send money
back to someone who
sent you a check.



Spot this scam?
Tell the Federal Trade Commission:
[ftc.gov/complaint](https://www.ftc.gov/complaint)

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

Charity Scams

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

www.consumer.ftc.gov/features/how-stop-unwanted-calls

- Report them:
 - 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

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.consumer.ftc.gov/articles/1028-student-loans

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



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

New Law, New Credit Rights

- FRAUD ALERTS now last one year rather than 90 days
- CREDIT FREEZES are free for all
 - Also for kids under age 16
 - Also for incapacitated adults
- FREE CREDIT MONITORING for active duty military starting May 24, 2019
- For more information, go to ftc.gov/newcreditlaw



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) 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
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	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](https://www.ftc.gov/complaint) or

[FTC.gov/queja](https://www.ftc.gov/queja)

1-877-FTC-HELP

TOP TEN 2017 CONSUMER COMPLAINTS



OREGON DEPARTMENT OF JUSTICE
CONSUMER PROTECTION
FIGHTING FRAUD ■ PROTECTING OREGONIANS

1	Imposter Scam Calls	5,378
2	Telecommunications	1,106
3	Motor Vehicle Sales	614
4	Financial Services	584
5	Fraudulent Entity	462

199 victims reported losses of \$4,093,247

JUST HANG UP

THE PHONE ON IMPOSTER SCAMS!

IF THE CALLER...

- ✓ asks you to wire money or buy a prepaid card;
- ✓ says you have won a prize or a gift but you need to pay fees or taxes first;
- ✓ asks you to visit websites or download software;
- ✓ asks for usernames, passwords, account numbers, or your home address;
- ✓ says the offer is only good for today; or
- ✓ asks you to keep the call a secret, **JUST HANG UP!**

Fraud and Scams



OREGON DEPARTMENT OF JUSTICE

ATTORNEY GENERAL ELLEN ROSENBLUM

FIGHTING FRAUD  PROTECTING OREGONIANS

SIX SIGNS IT IS A SCAM

1. Scammers Contact You “Out Of The Blue”

It could be a knock on the door, a phone call, or a piece of mail you weren't expecting. For example, you didn't think you owed the IRS or a debt collection agency money, but they called claiming you could be in trouble if you don't pay.

2. Scammers Claim There Is An “Emergency”

A scam might warn that if you don't respond immediately your prize winnings will be lost, or that a relative or friend is in trouble in a foreign country. If something prompts immediate action, be cautious.

4. Scammers Want You To Wire Money

You may be asked to wire money or purchase pre-paid debit cards. This is the easiest way for scam artists to get their hands on your money, and it's almost impossible to get it back once it has been sent. Don't do it!

5. Scammers Tell You To Keep It “Secret”

By asking you to keep a transaction secret, scammers know you won't have to respond to questions from family and friends who might see through the scam. Check with someone you trust before acting.

Recursos en español

OREGON DEPARTMENT OF JUSTICE

Consumer Protection

Fighting Fraud. Protecting Oregonians.



ATTORNEY GENERAL

CHILD SUPPORT

CONSUMER PROTECTION

CHARITIES

CRIME VICTIMS

MEDIA

Motor Vehicles

Homes & Mortgages

Phone, Internet & TV

Sales, Scams & Fraud

ID Theft & Data Breaches

Credit, Loans & Debt

For Businesses

[DOJ Home](#) / [Consumer Protection](#)

What We Do

The **Oregon Department of Justice** is committed to ensuring a safe and fair marketplace in Oregon. We help consumers with complaints, we prevent fraud, we enforce consumer protection laws and we invest in consumer education.

Featured



**CONSUMER
HOTLINE:**

1-877-877-9392

[SEARCH COMPLAINTS DATABASE »](#)

[REPORT A DO NOT CALL VIOLATION](#)

[FILE A COMPLAINT ONLINE »](#)

[FREE FRAUD PREVENTION TRAINING](#)

[OREGON'S LEMON LAW](#)

Join the Scam Alert Network

Get up-to-the-minute information about scams, frauds and other threats to consumers. Sign up for email alerts, or follow our Twitter feed.

Tweets by @oregonscamalert



Oregon Scam Alert @oregonscamalert

AG Rosenblum Urges Eclipse Travelers to Confirm Hotel Rooms doj.state.or.us/media-home/new...



AG Rosenblum Urges Eclipse Trav...

Oregon Attorney General Ellen Rosenblum today urged visitors and doj.state.or.us



Aug 8, 2017



Oregon Scam Alert Retweeted



PDX Crime Prevention @pdxpreventcrime

Drop off your unwanted/expired Rx drugs and sensitive docs at our Turn In Saturday, 10am. Info: portlandoregon.gov/oni/68659

The Department of Consumer and Business Services (DCBS) includes:

- Oregon OSHA
- Building Codes Division
- Division of Financial Regulation
- Workers' Compensation Board
- Workers' Compensation Division
- Oregon Health Insurance Marketplace



Division of Financial Regulation

We regulate:

- Banks and credit unions
- Check cashing
- Debt management services
- Financial & investment advisors
- Insurance industry
- Mortgage industry
- Money transmitters
- Pawnshops
- Payday and title lenders
- Securities



Consumer Advocacy

- Assist in resolving complaints
- Investigate violations of insurance and financial law
- Education and outreach



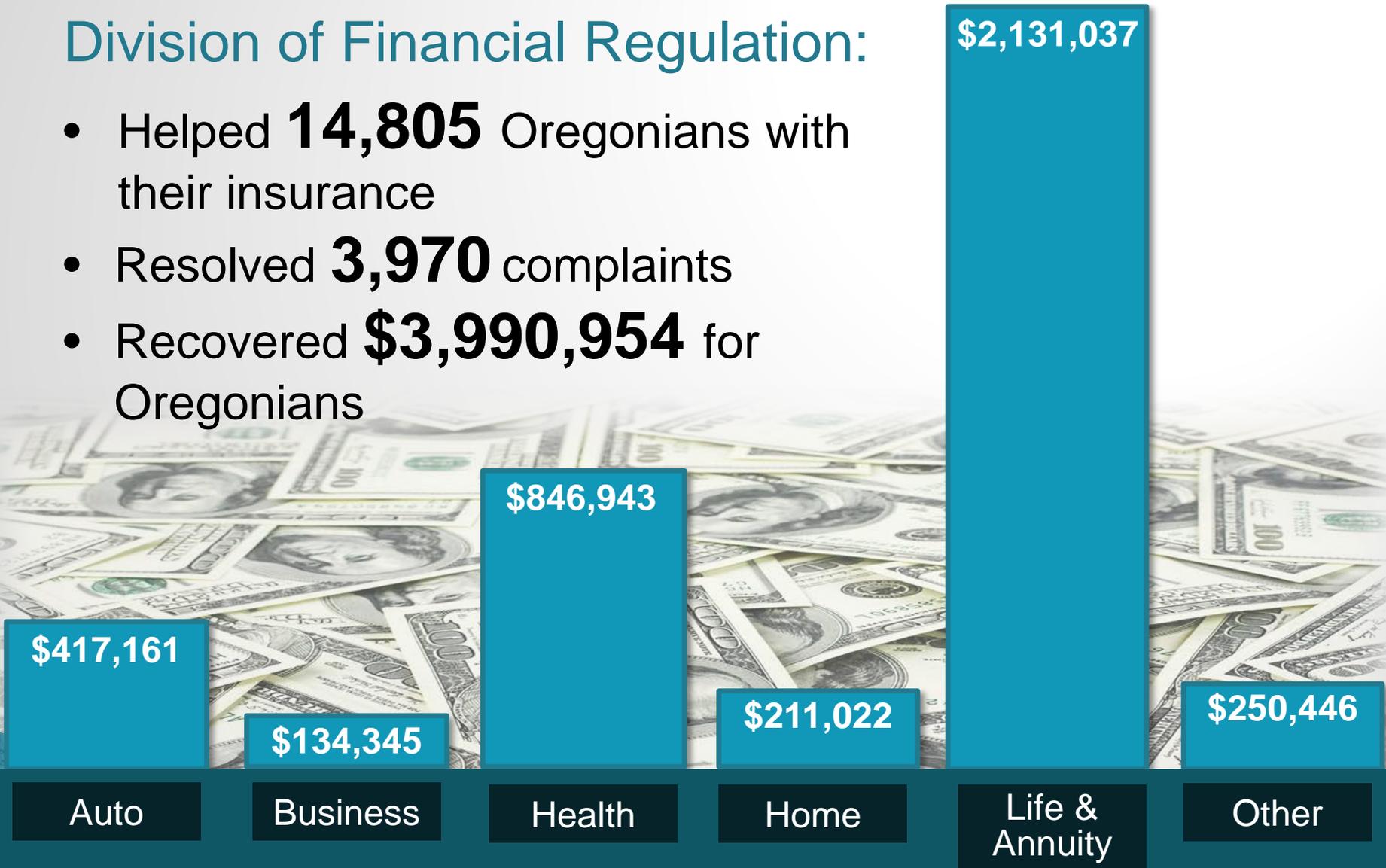
www.dfr.oregon.gov
888-877-4894 (toll-free)



2017 Consumer Advocacy Results

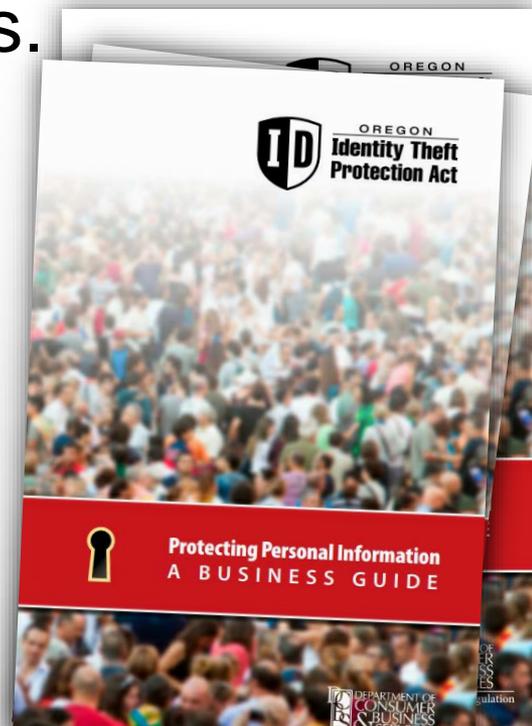
Division of Financial Regulation:

- Helped **14,805** Oregonians with their insurance
- Resolved **3,970** complaints
- Recovered **\$3,990,954** for Oregonians



Oregon Identity Theft Protection Act

- Required to develop, implement, and maintain reasonable safeguards to ensure the security, confidentiality, and integrity of personal information.
 - This includes the disposal process.



Detect, Test your Process



Protect your Credit

Contact Credit Bureau to set up Freeze

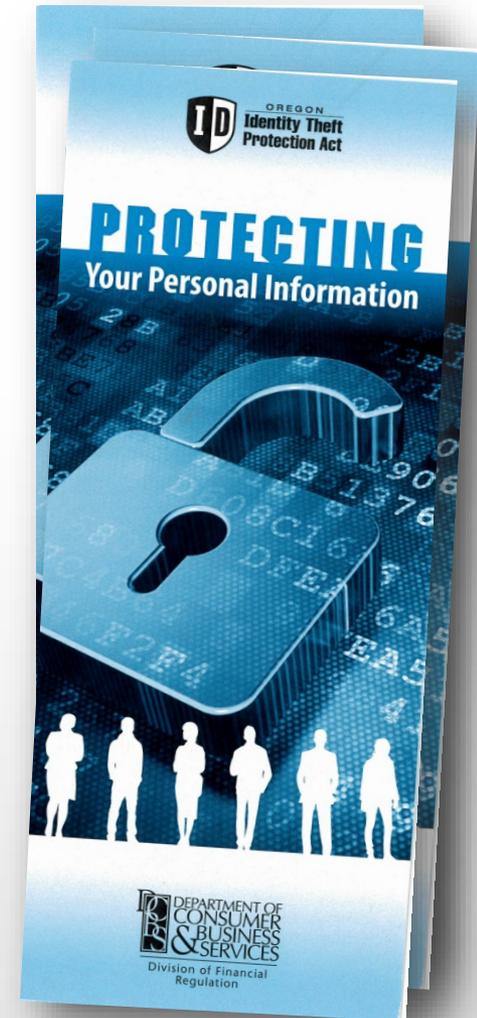
- Equifax
- Transunion
- Experian

NO COSTS---This services is now Free

Check Credit Report at least once a year

www.annualcreditreport.com

877-322-8228



Division of Financial Regulation

Key Contacts

Consumer Advocacy

1-888-877-4894

cp.ins@oregon.gov

www.dfr.oregon.gov

Request Training or Speaker

503-947-7238

Outreach.dfr@oregon.gov



Elder Financial Exploitation: New Federal Direction

Donna Maddux
Assistant United States Attorney
Elder Justice Coordinator
District of Oregon

donna.maddux@usdoj.gov



The Elder Abuse Prevention & Prosecution Act

The Elder Abuse Prevention and Prosecution Act (34 USC § 21701 – 21752) establishes the Elder Justice Coordinator position in each District and sets out responsibilities as follows:

- ▶ **Elder Justice Coordinators.** The Attorney General shall designate in each Federal judicial district not less than one Assistant United States Attorney to serve as the Elder Justice Coordinator for the district, who shall be responsible for—
 - ▶ prosecuting, or assisting in the prosecution of, elder abuse cases;
 - ▶ conducting public outreach and awareness activities relating to elder abuse.

- ▶ The statute defines “**elder**” as an individual 60 or older.



USAO EJC Program

- ▶ Support EJ **training and outreach** events in Oregon.
- ▶ Continue to serve as a **convener and connector** for information sharing in support of EJ investigations and prosecutions.
- ▶ Target support efforts in **tribal and rural** communities.
- ▶ **Investigate and prosecute** EFE working with federal, state, and local counterparts, including the banking community.



Current National Efforts

- ▶ **October & November:** Money Mule Surge
 - ▶ Goal: Disrupt money mule activity
- ▶ **March:** Tech Support and Related Scams
 - ▶ Goal: Prosecutions & civil suits

Dawn Johnson, Marketplace Manager,
Oregon

dawn.johnson@thebbb.org

541-514-8697

• **Scam and Identity Theft Resources:**

- Community PowerPoint Presentations by request
- Prevention Tips Brochures/Handouts by request
- Community event sponsorships/support
- BBB.org to find a trustworthy business
- Online Magazine, Torch Talk for consumer tips
- BBB.org/ScamTracker to report scams
- www.facebook.com/BBBOregon



Legal Aid Services of Oregon

Andrea Ogston

Supervising attorney

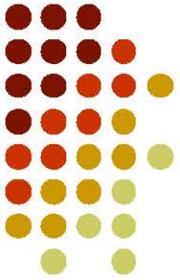


LEGAL AID SERVICES OF OREGON

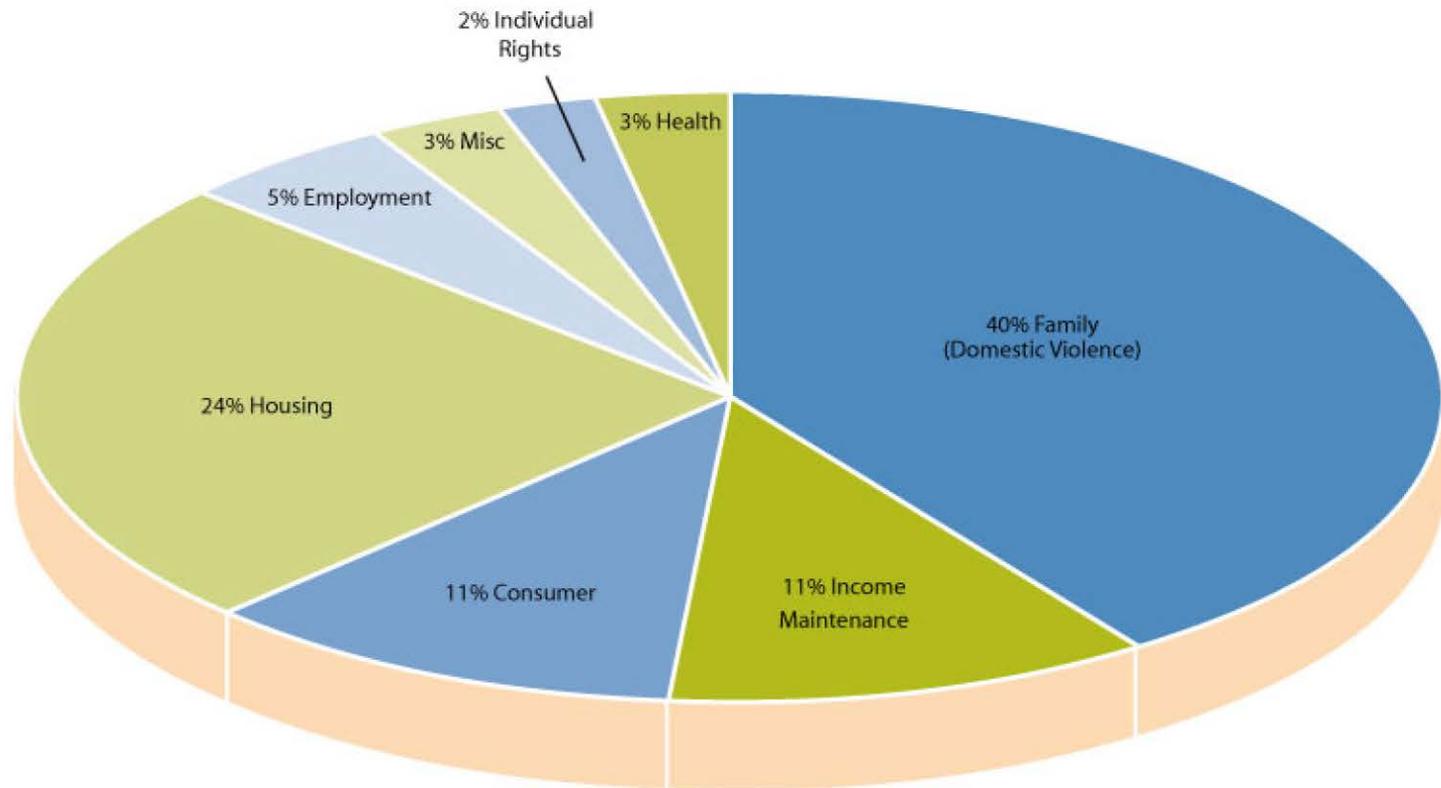
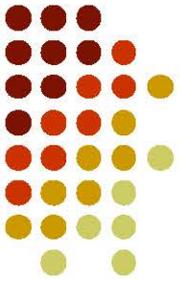
PORTLAND REGIONAL OFFICE



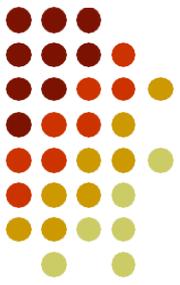
Legal Aid Offices in Oregon



Types of cases handled by LASO



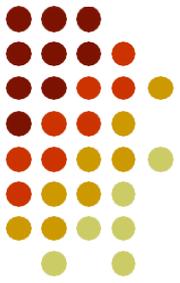
Issues impacting older adults



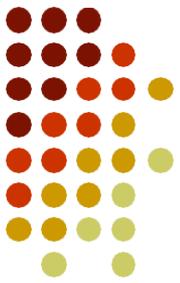
Case Types

- Medicaid / Medicare denials
- Independent Living
- Protection from abuse
- Housing issues: long term care, private housing, foreclosure, evictions, subsidized housing
- Consumer issues: bankruptcy, fraud, garnishments, debtor/creditor

Levels of Service



- Information and referral for ineligible clients
- Advice and direction to pro se materials
- Brief Service
- Extended representation



Contact Us

- Main number (503) 224-4086 or Andrea.Ogston@lasoregon.org
- Website: www.oregonlawhelp.org



Senior Medicare Patrol (SMP) Program

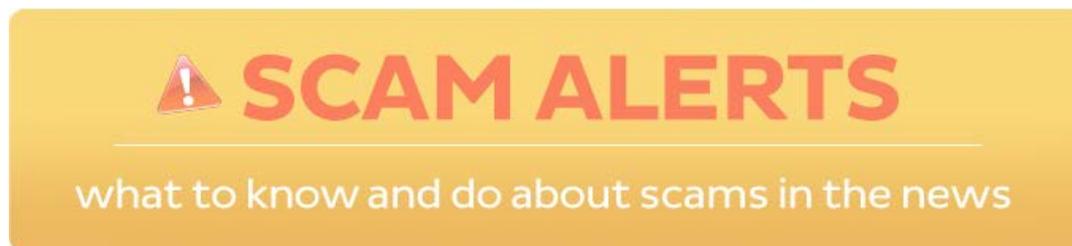
SMP Mission

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
 - For SMP information, contact the ADRC of Oregon:
www.ADRCoforegon.org or 1-855-ORE-ADRC (673-2372)
- 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



- 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

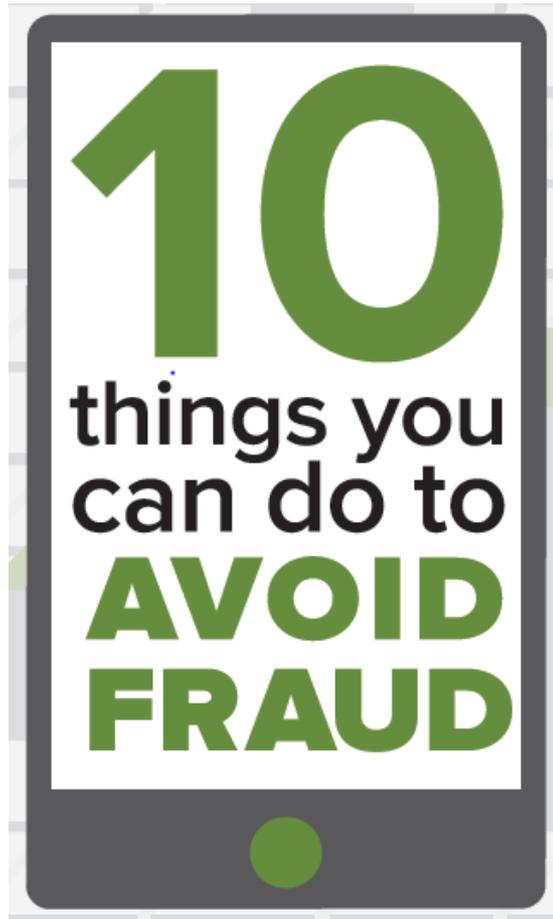
- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

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

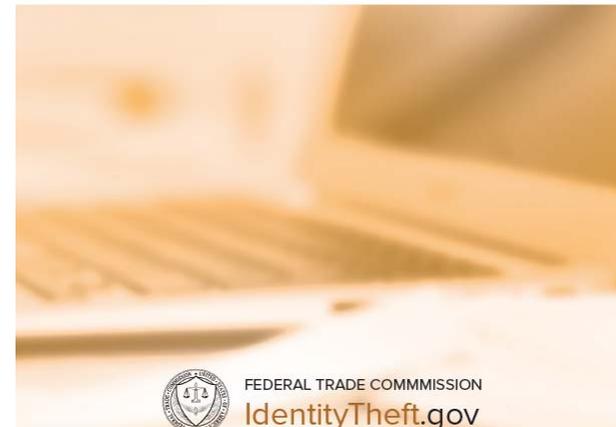
Use and Share Free FTC Resources

Bulkorder.FTC.gov



Identity Theft

What to know, What to do



Talk to Us

- **Help for Oregon'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:

- **Chuck Harwood**, FTC Northwest Regional Office
- **Ellen Klem**, Oregon Office of the Attorney General
- **Kevin Jeffries**, Oregon Dept. of Consumer & Business Services
- **Donna Maddux**, U.S. Attorney's Office for the District of Oregon
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- **Ryan Kibby**, Senior Medicare Patrol of Oregon
- **Patti Poss**, 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 Oregon!***

Feedback about the webinar:
everycommunity@ftc.gov

