

**Federal Trade Commission Webinar**

A row of white silhouettes of diverse people, including men and women of various ages and ethnicities, some with disabilities (e.g., using a wheelchair, a cane, or a service dog), positioned above the main title box.

# **Fighting Fraud & Identity Theft in Georgia**

**October 3, 2017**

**CALL IN: 1 (800) 700-7784  
Access Code 429787**

# Welcome!

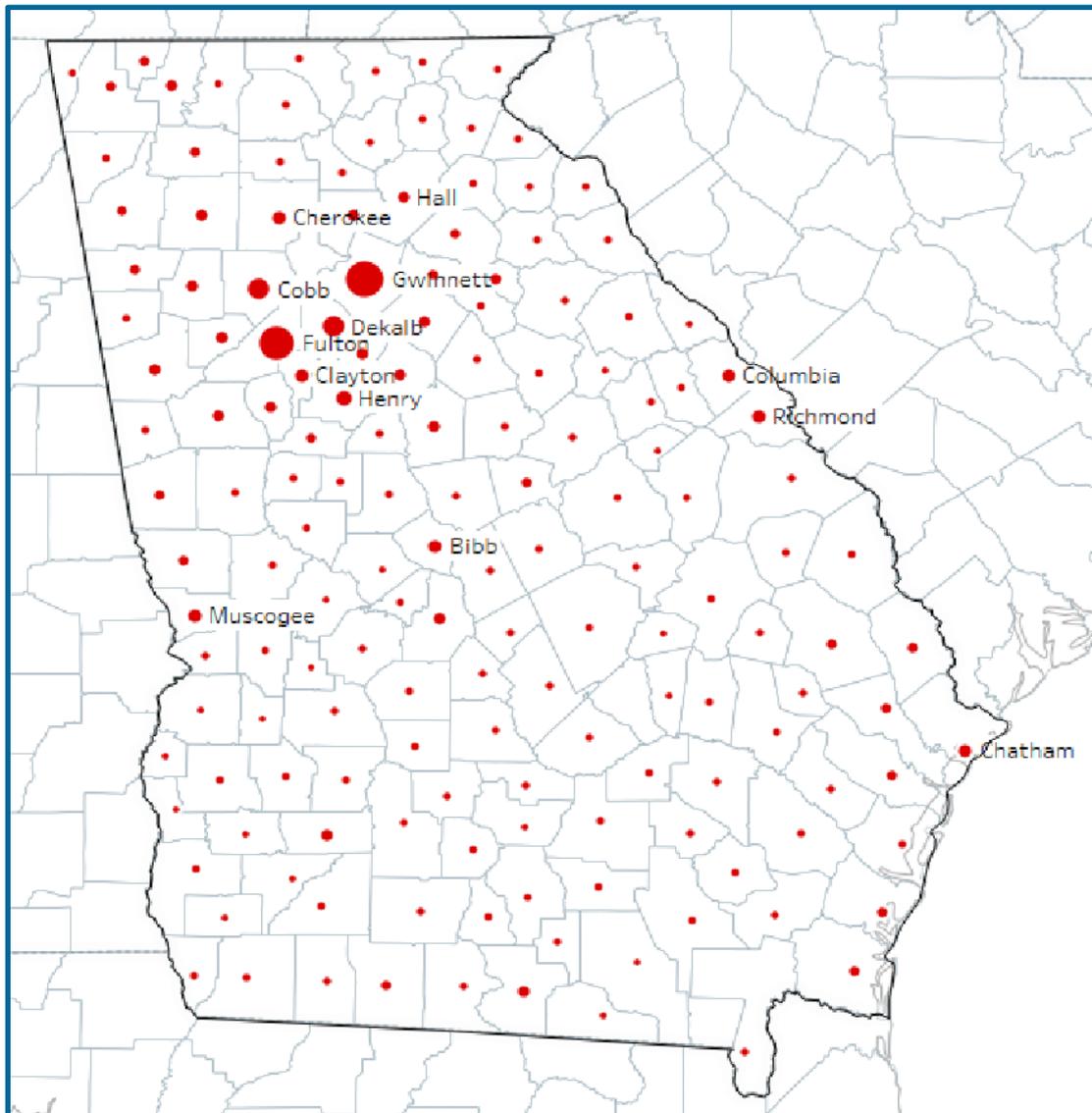
## Speakers:

- Cindy Liebes, FTC Southeast Regional Office
- Anne Infinger, Georgia Attorney General's Consumer Protection Unit
- Patti Poss, FTC
- Lisa Schifferle, FTC

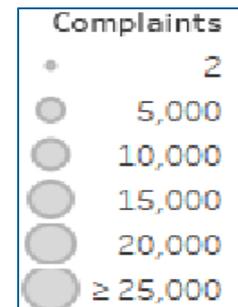
# Overview

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

# Fraud & Identity Theft Reports in Georgia



## Reports for 2016 by County



# Georgia's Top Reports - 2016

1. Debt collection	56,815	6. Auto-related	3,836
2. Telephone/mobile services	14,665	7. Credit bureaus, info furnishers, report users	3,061
3. Imposter scams	9,457	8. Shop-at-home/Catalog sales	2,891
4. Banks and lenders	6,110	9. TV and electronic media	2,153
5. Prizes, sweepstakes, lotteries	4,264	10. Credit cards	1,697

# For Consumers Who Have Been Scammed:

- **Contact the payment provider**
  - Tell them the transaction was fraudulent
  - Ask for 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)
  - [consumer.georgia.gov](https://www.consumer.georgia.gov)

# THE LATEST SCAMS

# IRS IMPOSTER SCAMS

on the rise

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

- 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 you

# IRS Imposters: A New Twist

- Private debt collection for old IRS debts
- Always get a letter first
  - Name of debt collector
  - Authentication number
- Always pay the IRS, nobody else
- Questions?
  - Call the IRS: 1-800-829-1040
  - [IRS.gov/balancedue](https://www.irs.gov/balancedue) to check your account balance

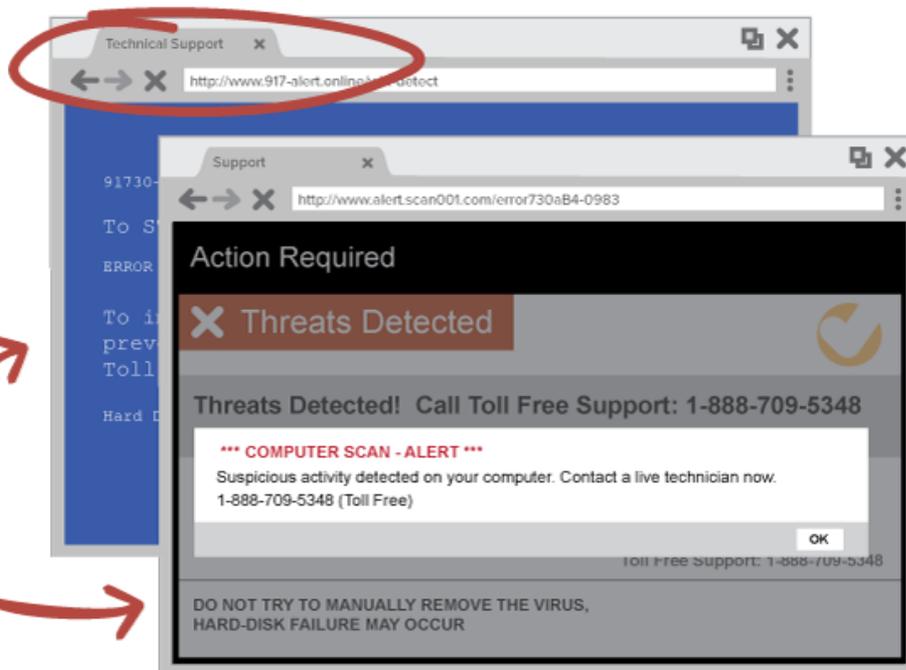
# HOW TO SPOT A TECH SUPPORT SCAM

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

# Tech Support Scams

- Hang up on callers who say you have a computer problem
- Ignore pop-ups that tell you to call tech support
- Never share passwords or give control of your computer
- Questions? Call your security software company **before** you do anything

# Tech Support Scams

- Caught by a tech support scam?
  - Change passwords
  - Scan for malware and get rid of any problems
  - Ask your credit card company to reverse any charges for bogus services
  - Watch statements for more bogus charges – and ask to reverse those, too

# 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 to follow all instructions and verifications, 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

## Grant Scams

- No surprise government grants
- No charge for a government grant or for a list of government grants-making agencies
- [Grants.gov](https://www.grants.gov) – one place to apply

# Family Emergency Scams



# Family Emergency Scams

- SLOW DOWN
- If you're worried, get off the phone and check with a family member or friend. (Even if they say it's a secret)
- Do not wire money
- Do not buy a prepaid card or a gift card and give someone the card's numbers

# 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

- “No thanks” and hang up
- “I don’t give money over the phone. If you send something in writing, I’ll consider it”
- Never send cash, wire money, or give with a prepaid card or a gift card
- Do some research

# Unwanted Calls

- 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)

# 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!**

# Opportunity Scams

- Check it out
  - Research the opportunity online
    - Company name + “complaint” + “scam”
  - Talk to references, participants and experts
  - Check their record: state AG or BBB
  - Avoid high-pressure pitches
  - Be skeptical of glowing testimonials
- Talk to an attorney, accountant or business advisor **before** you act

# Small Business Scams

- Unordered supplies
- Business directory listings
- Domain name/website registrations
- Payment processing
- Charity scams



# Small Business Scams

- Inform your staff
- Check your invoices carefully
- Check out anybody asking you for money
- [FTC.gov/SmallBusiness](https://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
  - Consider free credit monitoring
  - Fraud alert or credit freeze
  - File taxes early
- Visit <https://www.ftc.gov/equifax-data-breach>



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.

# Report Fraud to the FTC



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

# Report Fraud to the Georgia Department of Law



**[consumer.georgia.gov](http://consumer.georgia.gov)**

**404-651-8600 or 1-800-869-1123**

**Fax: 404-651-9018**

# Other Resources in Georgia

## To check out or complain about a charitable organization

- Contact Georgia Secretary of State Securities and Charities Division:
  - [http://sos.ga.gov/index.php/charities/registered\\_charities\\_search2](http://sos.ga.gov/index.php/charities/registered_charities_search2)
  - 404-654-6023 or 844-753-7825
  - [charities@sos.ga.gov](mailto:charities@sos.ga.gov)

# Other Resources in Georgia

## To check out or report a Georgia business:

- Find your local Better Business Bureau at **BBB.org**
  - Four offices that cover Georgia:
    - » Atlanta, Athens, Northeast Georgia
    - » Columbus and Macon
    - » NE Florida and SE Atlantic
    - » SE Tennessee and NW Georgia

# Other Resources in Georgia

## To get help with aging-related issues:

- Georgia Division of Aging Services
  - [aging.georgia.gov](http://aging.georgia.gov)
- To locate local aging services
  - [aging.georgia.gov/locations](http://aging.georgia.gov/locations)
- Or call 866-552-4464

# 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

# Bulkorder.FTC.gov

## FREE PUBLICATIONS TO SHARE

### CAMPAIGNS

Military (24)  
Immigration (24)  
Pass It On (34)  
Consumer.gov (48)  
Identity Theft (12)  
[View Campaigns >](#)

### TOPICS

Scams (71)  
Credit & Loans (41)  
Shopping & Advertising (35)  
Privacy & Identity (30)  
Debt (13)  
Online Safety & Security (10)  
Jobs & Making Money (10)  
Homes & Mortgages (5)  
Health (5)

[View All Publications >](#)

### FEATURED PUBLICATIONS

[View All Publications >](#)



#### Consumer.gov Educator's Sample Pack

This envelope covers all 20 topics on Consumer.gov to help educators and others plan to deliver the content.



#### Start with Security: A Guide for Business

What can companies learn from the FTC's 50+ data security cases? Lesson #1: Start with security.



#### Talking about Scams (Spanish)

Spanish-language fotonovela about talking about and reporting scams.

### ADDITIONAL PUBLICATIONS



**Pass It On**  
Flyers and bookmarks on topics from identity theft to charity fraud, to help you start conversations and pass it on



**Consumer.gov**  
Consumer protection basics in a clear, direct style



**For Businesses**  
No matter your industry or the size of your company, these publications can help you understand and comply with the law.

# Talk to Us

- Help for Georgia's Congressional delegation
  - Derick Rill, FTC's Office of Congressional Relations  
[drill@ftc.gov](mailto:drill@ftc.gov) or 202-326-3007
- Holding a big event? Need a speaker?
  - Cindy Liebes, Director, FTC Southeast Region  
[cliebes@ftc.gov](mailto:cliebes@ftc.gov) or 404-656-1359
  - Georgia's Attorney General Consumer Protection Unit  
404-651-8600 or 1-800-869-1123

# *Thank you for joining us!*

- **Cindy Liebes: [cliebes@ftc.gov](mailto:cliebes@ftc.gov)**
- **Anne Infinger: [ainfinger@law.ga.gov](mailto:ainfinger@law.ga.gov)**
- **Patti Poss: [pposs@ftc.gov](mailto:pposs@ftc.gov)**
- **Lisa Schifferle: [lschifferle@ftc.gov](mailto:lschifferle@ftc.gov)**

Slides available at: [Consumer.gov/StateWebinars](http://Consumer.gov/StateWebinars)

*Please spread the word to fight fraud and  
identity theft throughout Georgia*

