

Federal Trade Commission Webinar



Fighting Consumer Fraud & Identity Theft in New York

February 13, 2018

TO HEAR THE WEBINAR CALL 1-800-230-1092

Welcome!

Speakers:

- **William Efron**, FTC Northeast Regional Office
- **Jane M. Azia**, NY Office of the Attorney General Bureau of Consumer Frauds and Protection
- **Vaeme Afokpa**, NYS Department of State, Division of Consumer Protection
- **Steven Ettannani**, NYC Department of Consumer Affairs
- **Claire Rosenzweig**, BBB of Metropolitan NY
- **Patti Poss & Lisa Schifferle**, FTC

Overview

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

TO HEAR THE WEBINAR CALL 1-800-230-1092

New York's Top Reports - 2017

1. Debt Collection	19503	6. Credit Bureaus, Information Furnishers and Report Users	5623
2. Imposter Scams	15136	7. Prizes, Sweepstakes and Lotteries	4711
3. Banks and Lenders	9258	8. Auto-related Complaints	4313
4. Telephone and Mobile Services	7565	9. Credit Cards	3249
5. Shop-at-Home and Catalog Sales	6594	10. Television and Electronic Media	2144

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: 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 or check [IRS.gov/balancedue](https://www.irs.gov/balancedue)

www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors

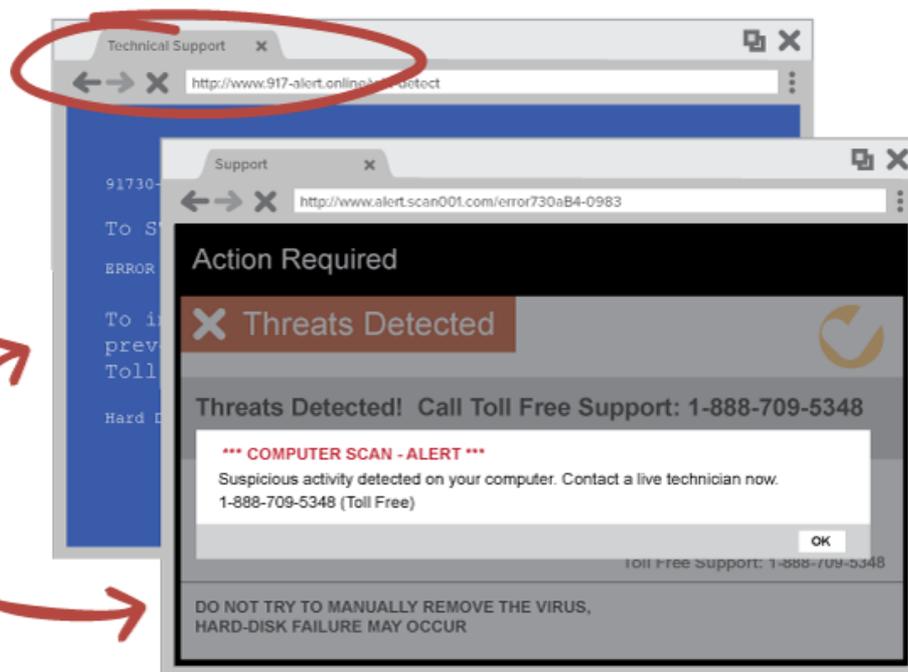
HOW TO SPOT A TECH SUPPORT SCAM

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 they 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!

- [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 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 your state upon to follow 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

Debt Collection and Debt Scams

Fair Debt Collection Practices Act

Prohibits debt collectors from using abusive, unfair, or deceptive practices to collect.

www.consumer.ftc.gov/articles/0149-debt-collection

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!**

Opportunity Scams

Tips for Consumers:

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

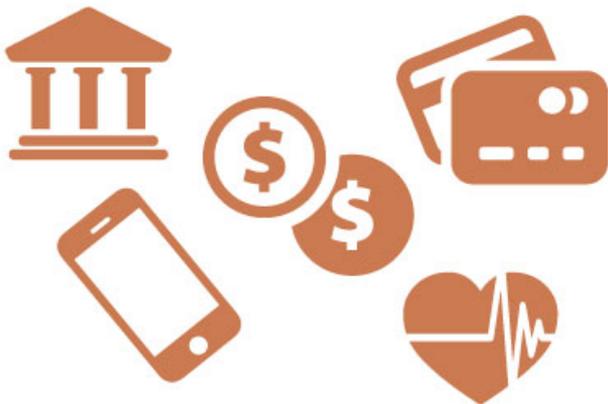
Someone uses your personal information to

- 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 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
 - Consider free credit monitoring
 - Fraud alert or credit freeze
 - File taxes early
- Visit 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**

New York's Office of the Attorney General



**Speaker: Jane M. Azia, Chief
Bureau of Consumer Fraud and Protection**

New York's Office of the Attorney General

www.ag.ny.gov

Consumer Helpline: 1-800-771-7755

Resources

Charities Registry

Identity Theft

Smart Seniors Program



New York's Office of the Attorney General

File a Complaint

<https://forms.ag.ny.gov/CIS/consumer-complaints.jsp>



New York's Office of the Attorney General

- **Executive Offices:** Albany & New York City
- **Regional Offices:** Binghamton, Poughkeepsie, Brooklyn, Rochester, Buffalo, Suffolk, Harlem, Syracuse, Nassau, Utica, Plattsburgh, Watertown, Westchester



NYS Department of State Division of Consumer Protection



Division of
Consumer Protection

www.dos.ny.gov/consumerprotection

NYS Department of State Division of Consumer Protection

Visit us online for consumer information or to complain about a company:

- www.dos.ny.gov/consumerprotection
- Fill out a complaint form:
<http://www.dos.ny.gov/consumerprotection/form/ComplaintForm1.asp>
- Leave us a message at
www.dos.ny.gov/about/contact.asp?DCode=CP#emailcontact

NYS Department of State Division of Consumer Protection

**You can also contact us by phone,
fax, or mail:**

- Consumer Helpline 518-474-8583 or 800-697-1220
- Division Administration 518-486-3933
- Direct fax 518-486-3936
- Mail at 99 Washington Ave, Suite 640, Albany, NY 12231

New York City Department of Consumer Affairs

- www.nyc.gov/consumers
- call 311 (in NYC) or
- 212-New-York (outside of NYC)



New York Better Business Bureau

To check out or report a business or charity:

Find your local Better Business Bureau at
www.bbb.org

Two BBBs cover New York State:

- BBB serving Metropolitan New York, Long Island, and the mid-Hudson Region
- BBB serving Upstate New York



Other Resources in New York

For information or to file a complaint about a financial institution, including banks, mortgage companies, insurance companies, charitable foundations, and brokers:

- **New York State Department of Financial Services**
- www.dfs.ny.gov
- 800-342-3736 or 212-480-6400



Other Resources in New York

New York State Office for the Aging – www.aging.ny.gov

- To locate local aging services

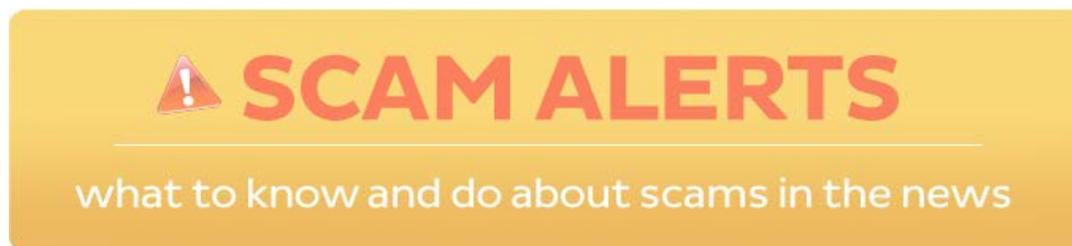
<https://aging.ny.gov/NYSOFA/LocalOffices.cfm>

Legal Services Organizations:

- www.legal-aid.org
- www.legalservicesnyc.org
- www.empirejustice.org
- www.lawhelp.ny.org
- www.nylag.org
- <http://mobilizationforjustice.org> (formerly mfylegalservices)

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

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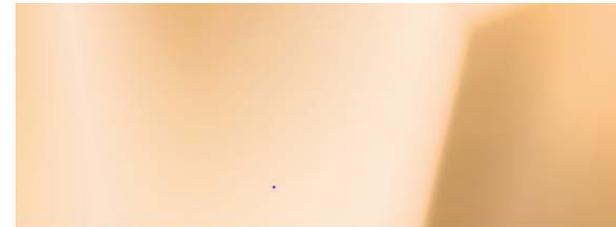
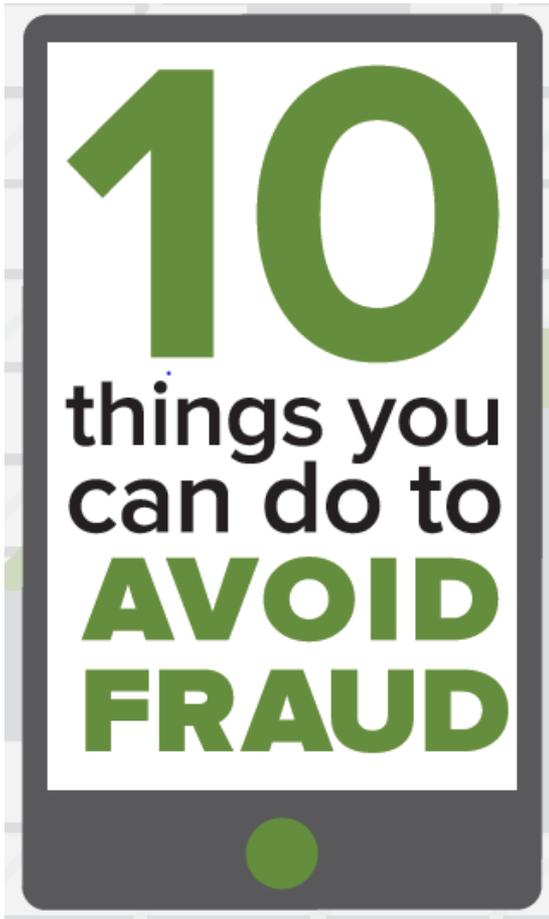
- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

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



Identity Theft

What to know, What to do



About NCPW.gov

**March 4-10,
2018, 20th year**

Nearly 100
federal, state
local and
nonprofit
partners

Free consumer
protection
resources from
partners for
download and
order in English
and Spanish

Learn about
consumer topics,
how to promote
consumer
education and
how to empower
constituents

MONEY &
CREDIT

HOMES &
MORTGAGES

HEALTH &
FITNESS

JOBS &
MAKING MONEY

PRIVACY,
IDENTITY &
ONLINE SECURITY

BLOG

VIDEO &
MEDIA

**SCAM
ALERTS** 

[Vea esta página en español](#)

NATIONAL CONSUMER PROTECTION WEEK

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March 4 – 10, 2018

National Consumer Protection Week (NCPW) is a time to help people understand their consumer rights and make well-informed decisions about money.

Get Involved

You can be a part of NCPW! Check out these tips for spreading the word, reaching local press and social media – plus tools like social media images and a sample article to personalize and promote NCPW, or your own community event.

Reach out to your community!

- **Plan an event** - Host a forum, workshop or seminar in your community and share the tools people need for today's economy. Partner with local organizations such as a police department or library.
- **Write about it** - Draft an article and send it to local organizations so they can promote consumer education through their publications.
- **Blog about it** - Add a comment about NCPW to blogs you regularly read. Keep your comment brief and include a link to your NCPW event, your website for consumer tips, or

Talk to Us

- **Help for New York'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!

- **William Efron**, FTC Northeast Regional Office
- **Jane M. Azia**, New York Office of the Attorney General
Bureau of Consumer Frauds and Protection
- **Vaeme Afokpa**, NYS Department of State, Consumer
Protection Division
- **Steven Ettannani**, NYC Department of Consumer Affairs
- **Claire Rosenzweig**, BBB of Metropolitan NY
- **Patti Poss & Lisa Schifferle**, 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 New York***

Feedback about the webinar:
everycommunity@ftc.gov

