

**Federal Trade Commission Webinar**

A white silhouette of a diverse group of people, including men and women of various ages and ethnicities, standing in a line. The background is orange with a repeating pattern of smaller, lighter silhouettes of people in various poses and activities.

# **Fighting Consumer Fraud & Identity Theft in New Jersey**

**March 12, 2019**

**TO HEAR THE WEBINAR CALL 1-800-230-1093**

**Access Code: 464374**

# Welcome!

## Presenters:

- **Bill Efron**, FTC Northeast Regional Office
- **Paul R. Rodríguez**, Office of the New Jersey Attorney General
- **Annmarie DeVito**, New Jersey County & Municipal Consumer Affairs, CAMCA
- **Melissa Companick**, Better Business Bureau Serving New Jersey
- **David McMillin**, Legal Services of New Jersey
- **Lakezia Carmichael**, Centers for Medicare & Medicaid Services
- **Patti Poss & Ari Lazarus**, FTC

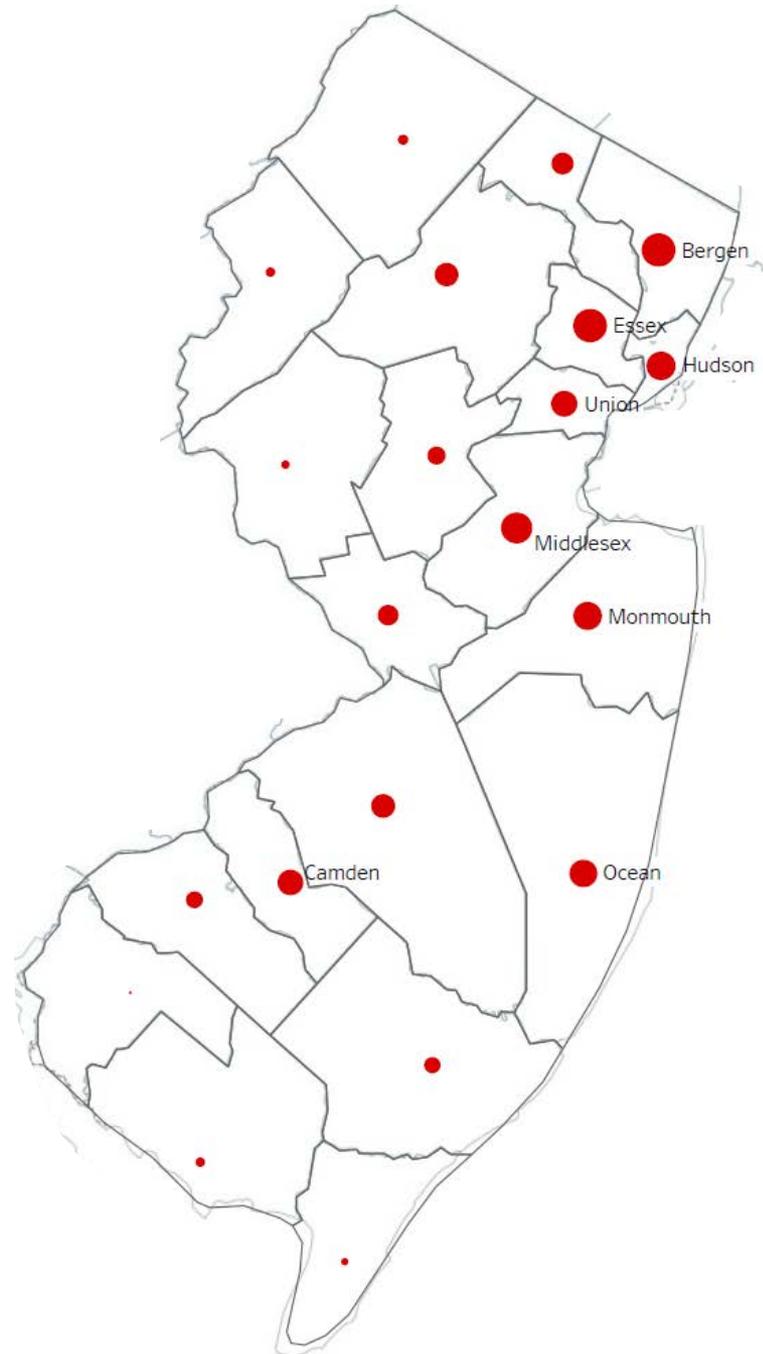
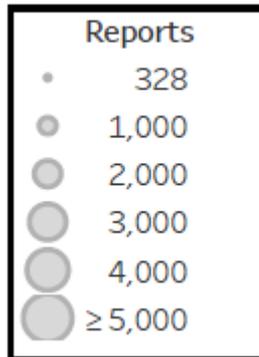
# Overview

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

**TO HEAR THE WEBINAR CALL 1-800-230-1093**

**Access Code: 464374**

# Fraud & Identity Theft Reports in New Jersey for 2018

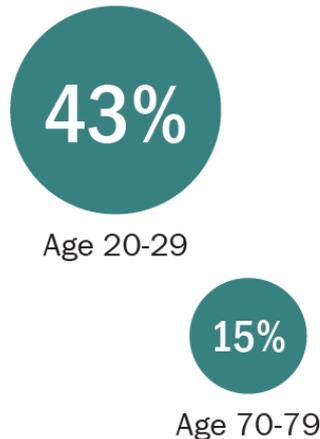


# New Jersey Top Reports - 2018

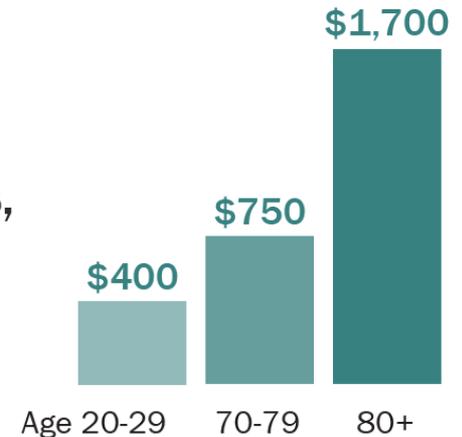
1. Imposter Scams	10,527	6. Telephone and Mobile Services	3,169
2. Debt Collection	9,854	7. Auto-related	3,042
3. Banks and Lenders	4,615	8. Prizes, Sweepstakes and Lotteries	2,162
4. Credit Bureaus, Information Furnishers and Report Users	4,199	9. Credit Cards	1,787
5. Shop-at-Home and Catalog Sales	3,570	10. Internet Services	1,545

# Consumer Sentinel Network Data Book 2018

**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)

# Fake Social Security Administration Calls

- Scammers claim a person's SSN has been suspended because of suspicious activity, or it's been involved in a crime.

Here's what to tell consumers:

- Your SSN is not about to be suspended!
- Real SSA's number is 1-800-772-1213, but don't trust Caller ID
- What the SSA Scam sounds like at [www.consumer.ftc.gov/blog/2018/12/what-social-security-scam-sounds](http://www.consumer.ftc.gov/blog/2018/12/what-social-security-scam-sounds)
- Recent Alert (March 6) at: <https://www.consumer.ftc.gov/blog/2019/03/getting-calls-ssa>

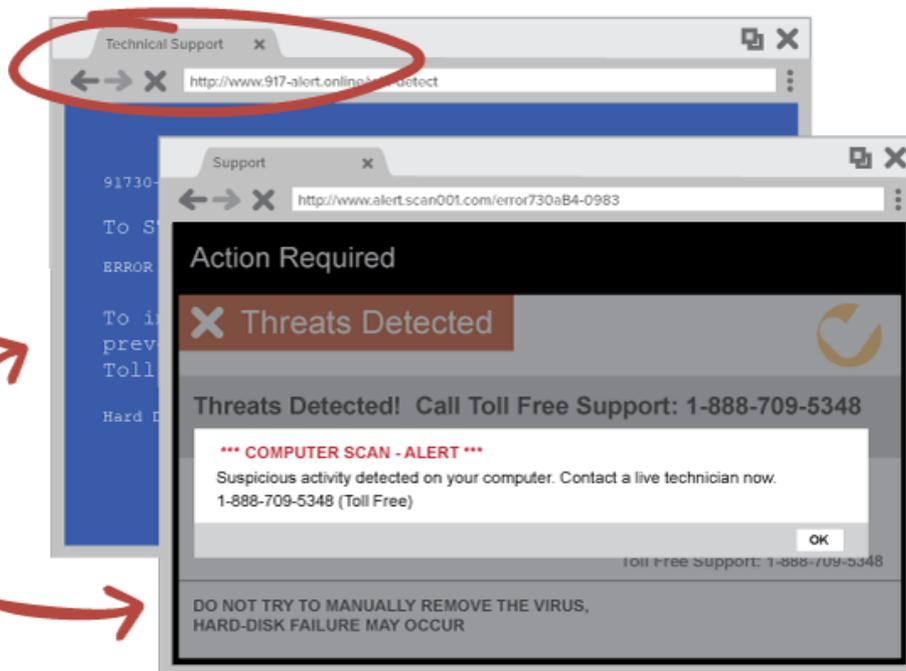
# HOW TO SPOT A TECH SUPPORT SCAM

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

## Tips for Consumers:

- Legitimate tech companies won't contact you by phone, email or text message to tell you there's a problem with your computer.
- Security pop-up warnings from real tech companies will never ask you to call a phone number.

<https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-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 to you. Please use an address on file or telephone and correspondence 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](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)

# Fake Check Scams



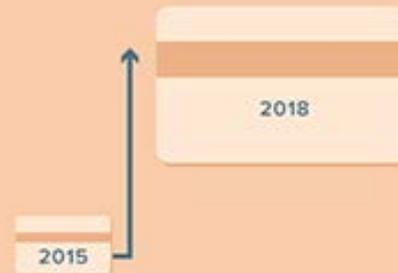
[www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam](http://www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam)

# 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.**

## 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](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

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

- Report them:
  - [DoNotCall.gov](http://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](http://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](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 mail, especially financial statements
- Check credit report every year:
  - Free report from [AnnualCreditReport.com](https://www.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](https://www.identitytheft.gov/databreach)

# 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](https://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

Started In April 2018, Finished Wave Card Mailing In January 2019

**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) 07-01-16**  
**MEDICAL (PART B) 07-01-16**

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. 12000-P  
September 2017

# **New Medicare Cards – If Someone with Medicare Says They Haven't Received Their New Card**

Instruct them to:

- Look around their house for old or unopened mail. We mailed new Medicare cards in a plain white envelope from the Department of Health and Human Services.
- Sign into MyMedicare.gov to get their new number or print an official card. They'll need to create an account, if they don't already have one.
- Call 1-800-MEDICARE (1-800-633-4227) where we can verify their identity, check their address and help them get their new card.
- Ask their health care provider, who may be able to securely look up their new number at the point-of-service.
- Continue to use their current card to get health care services until they get their new card. They can use their old card until January 1, 2020.

## 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)**

- Information for people with Medicare:

**[Medicare.gov/newcard](https://www.medicare.gov/newcard)**

- Comments and questions are always welcome! Send to:

**[NewMedicareCardSSNRemoval@cms.hhs.gov](mailto:NewMedicareCardSSNRemoval@cms.hhs.gov)**

# Report Fraud to the FTC



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



# NJ Division of Consumer Affairs

PROTECTING NEW JERSEY CONSUMERS  
IS OUR **NUMBER ONE**  
**PRIORITY**

**Paul R. Rodríguez**, *Acting Director*  
New Jersey Division of Consumer Affairs  
March, 2019





# WHO WE ARE...

The **New Jersey Division of Consumer Affairs**  
*touches on almost every area of life...*

***We license or register businesses throughout the state;***

***We support the boards and committees that regulate most professions;***

***We educate New Jersey Consumers; and***

***We enforce the Consumer Fraud Act and related statutes with our CALA partners.***



# TOP TEN COMPLAINTS (2018)...

- 1. Home Improvement**, *including home improvement services, HVAC, and alarm systems*
- 2. Motor Vehicles**
- 3. Professional Services and Occupations**
- 4. Phone Complaints**, *including telemarketing and wireless phones*
- 5. Home Repair Service Contracts**
- 6. Medical and Care-related**
- 7. Credit**
- 8. Internet Sales/Goods**
- 9. Home Construction, Sales and Furnishings**
- 10. Scams**



## WHAT CONSUMERS TELL US...

*Impostor scams are a major issue. They include:*

***The Grandparent scam**– a caller impersonates a family member in need of quick cash; and*

***The Government Imposter scam**–the caller claims to be from the **IRS, Social Security,** or the **FBI** and demands immediate payment on threat of arrest or other action.*

***Note:** Imposter callers often ask to be paid with gift cards or other prepaid cards.*



# NJ AND CYBERSECURITY...

New Jersey is stepping up enforcement on data privacy and cyber security:

***New Data Privacy and Cybersecurity Section*** within the Attorney General's Office

***New Jersey Cybersecurity and Communications Integration Cell*** to respond to cyber threats and incidents

Recent actions include online protection for children, protecting consumer healthcare information, and responding to data breaches and data misuse.



# WHAT ABOUT ID THEFT?

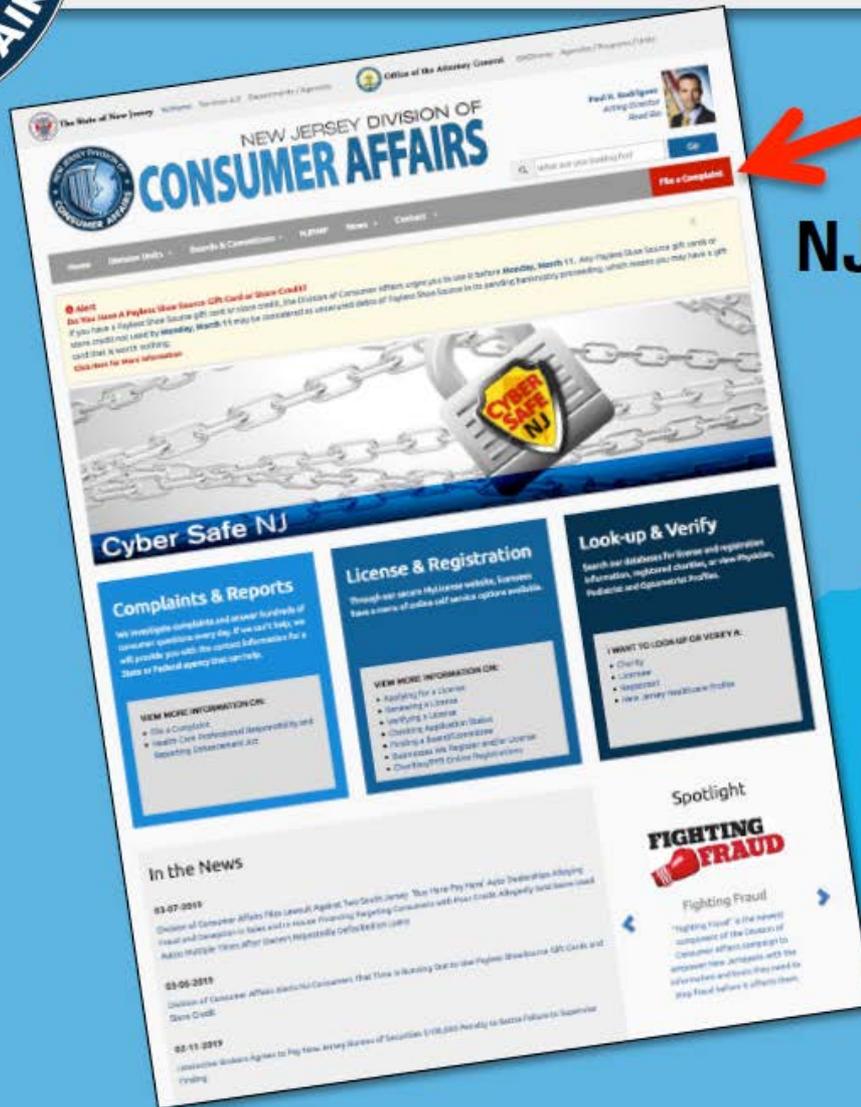
The *Identity Theft Prevention Act* regulates how businesses use and dispose of your sensitive personal information, and *allows consumers to:*

- **File and get copies of ID theft police reports; and**
- **Be notified if their information is compromised**

If you believe you are a victim of identity theft and have questions, **CONTACT US**. We can direct you to multiple resources that support victims of ID theft.



# HOW TO COMPLAIN ONLINE...



Visit:  
**NJConsumerAffairs.gov**

Click on:  
**File A Complaint**



# NJ Division of Consumer Affairs

## CONTACT INFORMATION

1-800-242-5846 (toll free within NJ)

1-973-504-6200

Email: [AskConsumerAffairs@dca.lps.state.nj.us](mailto:AskConsumerAffairs@dca.lps.state.nj.us)

**[NJConsumerAffairs.gov](http://NJConsumerAffairs.gov)**

PROTECTING NEW JERSEY CONSUMERS  
IS OUR **NUMBER ONE**  
**PRIORITY**



# New Jersey County And Municipal Consumer Affairs – CAMCA

**CAMCA** is an association of county and municipal consumer agencies, consumer advocate groups, attorneys, members of the Attorney General offices and other professionals that deal with the public from NJ, NY, PA, and DE

**MISSION:** To educate, advocate, protect and empower consumers of all ages

**Contact us:** [camcaseminar@gmail.com](mailto:camcaseminar@gmail.com)

**Website:** [camcaconnect.org](http://camcaconnect.org)



# How BBB<sup>®</sup> Helps

- BBB works for a trustworthy marketplace by:
  - Settling disputes
  - Maintaining standards for truthful advertising
  - Investigating and exposing fraud against consumers and businesses
  - Providing information to consumers before they buy products and services



Better Business Bureau<sup>®</sup>

Start With Trust<sup>®</sup>

# Investigating/Exposing Fraud

- Although BBB does not have legal and policing powers, we provide information about marketplace fraud through alerts on scams to the public.
- BBB works closely with local, state and federal law enforcement agencies, providing them with valuable information on potential frauds.



Better Business Bureau®

Start With Trust®

# BBB Scam Tracker

- [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker)
- Check out scams from across North America
- Help us investigate and warn others by reporting what you know
- Top in 2018 (of the 50,559 reported)
  - Online purchase
  - Phishing
  - Employment (Riskiest! Exposure x Susceptibility x \$ Loss)
- [BBB.org/RiskReport](https://www.bbb.org/RiskReport)
- Learn more about scam types  
[BBB.org/ScamTips](https://www.bbb.org/ScamTips)



**SCAM  
TRACKER**

Find out where scams  
are happening.  
**Be alert.**



Better Business Bureau®

Start With Trust®

# BBB Serving New Jersey

1262 Whitehorse-Hamilton Square Road

Bldg A, Ste 202

Hamilton, NJ 08690

609-588-0808

Live operators

[info@newjersey.bbb.org](mailto:info@newjersey.bbb.org)

Find your local BBB at [www.bbb.org](http://www.bbb.org)



Better Business Bureau®

Start With Trust®

# New Jersey's Legal Services System

<https://www.lsnj.org>

Legal Services of New Jersey (LSNJ) is a non-profit organization that coordinates and supports all five regional Legal Services programs, with branch offices in all 21 counties. We provide essential legal aid in civil cases, such as eviction, foreclosure, access to healthcare, consumer fraud, and domestic violence.

## **Statewide Hotline**

**1-888-LSNJ-LAW**

1-888-576-5529

Open for calls 8:00 to 5:30 pm

Monday through Friday.

**Northeast New Jersey  
Legal Services**

***Bergen County Office***

190 Moore Street, Suite 100,  
Hackensack, NJ 07601  
Tel: 201-487-2166

***Hudson County Office***

574 Summit Avenue, 2<sup>nd</sup> Floor,  
Jersey City, NJ 07306  
Tel: 201-792-6363

***Passaic County Office***

152 Market Street, 6<sup>th</sup> Floor,  
Paterson, NJ 07505  
Tel: 973-523-2900

**Essex-Newark Legal Services**

5 Commerce Street, 2nd Floor,  
Newark, NJ 07102  
Tel: 973-624-4500

## **Legal Services of Northwest Jersey**

### **Hunterdon County**

82 Park Avenue  
Flemington, NJ 08822  
Tele.: (908) 782-7979

### **Somerset County**

90 East Main Street, 3rd Floor  
Somerville, NJ 08876  
Tele.: (908) 231-0840

### **Warren County**

91 Front Street  
Belvidere, NJ 07823-1437  
Tele.: (908) 475-2010

### **Morris County**

30 Schuyler Place, 2nd  
Floor  
P.O. Box 900  
Morristown, NJ 07963  
Tele.: (973) 285-6911

### **Sussex County**

18 Church Street, Suite  
120  
Newton, NJ 07860  
Tele.: (973) 383-7400

## **Central Jersey Legal Services**

### **Trenton**

198 West State Street  
Trenton, NJ 08608  
Phone: (609) 695-6249

### **New Brunswick**

317 George Street, Suite 201  
New Brunswick, NJ 08901  
Phone: (732) 249-7600

### **Perth Amboy**

313 State Street, Suite 308  
Perth Amboy, NJ 08861  
Phone: (732) 324-1613

### **Elizabeth**

60 Prince Street  
Elizabeth, NJ 07208  
Phone: (908) 354-4340

## **South Jersey Legal Services**

### **Atlantic County Office**

1300 Atlantic Avenue  
Mezzanine Floor  
Atlantic City, NJ 08401  
(609) 348-4200

### **Burlington County Office**

107 High Street  
Mount Holly, NJ 08060  
(609) 261-1088

### **Camden County Office**

745 Market Street  
Camden, NJ 08102  
(856) 964-2010

### **Cape May County Office**

1261 Route 9 South  
Cape May Court House, NJ 08210  
(609) 465-3001

### **Cumberland/Salem County Office**

415 W. Landis Avenue-2nd Floor  
Vineland, NJ 08360  
(856) 691-0494

### **Gloucester County Office**

47 Newton Avenue  
Woodbury, NJ 08096  
(856) 848-5360

### **Monmouth County Office**

303 West Main Street, Third Floor  
Freehold, NJ 07728  
(732) 414-6750

### **Ocean County Office**

215 Main Street  
Toms River, NJ 08753  
(732) 608-7794

# 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
  - @MilConsumer
  - Facebook.com/FederalTradeCommission
  - Facebook.com/MilitaryConsumer

# Sign up for FTC's Consumer Alerts

**GET EMAIL UPDATES**

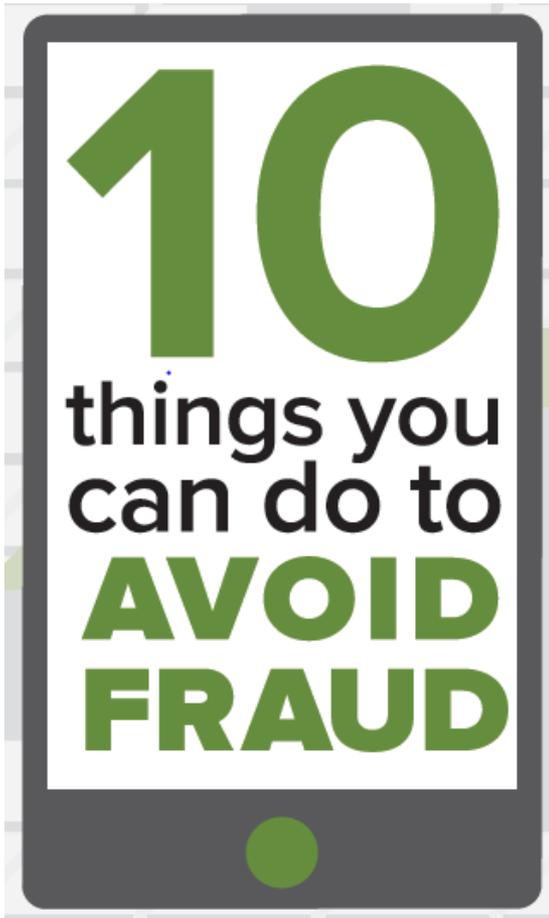
- Sign up for Consumer Alerts at [FTC.gov/Subscribe](https://www.ftc.gov/subscribe)
- Share these alerts on your website, in your newsletter or emails, or on social media

# 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 New Jersey'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:

- **Bill Efron**, FTC Northeast Regional Office
- **Paul R. Rodríguez**, Office of the New Jersey Attorney General
- **Annmarie DeVito**, New Jersey County and Municipal Consumer Affairs
- **Melissa Companick**, Better Business Bureau Serving NJ
- **David McMillin**, Legal Services of New Jersey
- **Lakezia Carmichael**, Centers for Medicare & Medicaid Services
- **Patti Poss & Ari Lazarus**, 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 Jersey!***

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

