

Federal Trade Commission Webinar



Fighting Consumer Fraud & Identity Theft in Michigan

March 6, 2018

TO HEAR THE WEBINAR CALL 1-800-230-1059

Welcome!

Speakers:

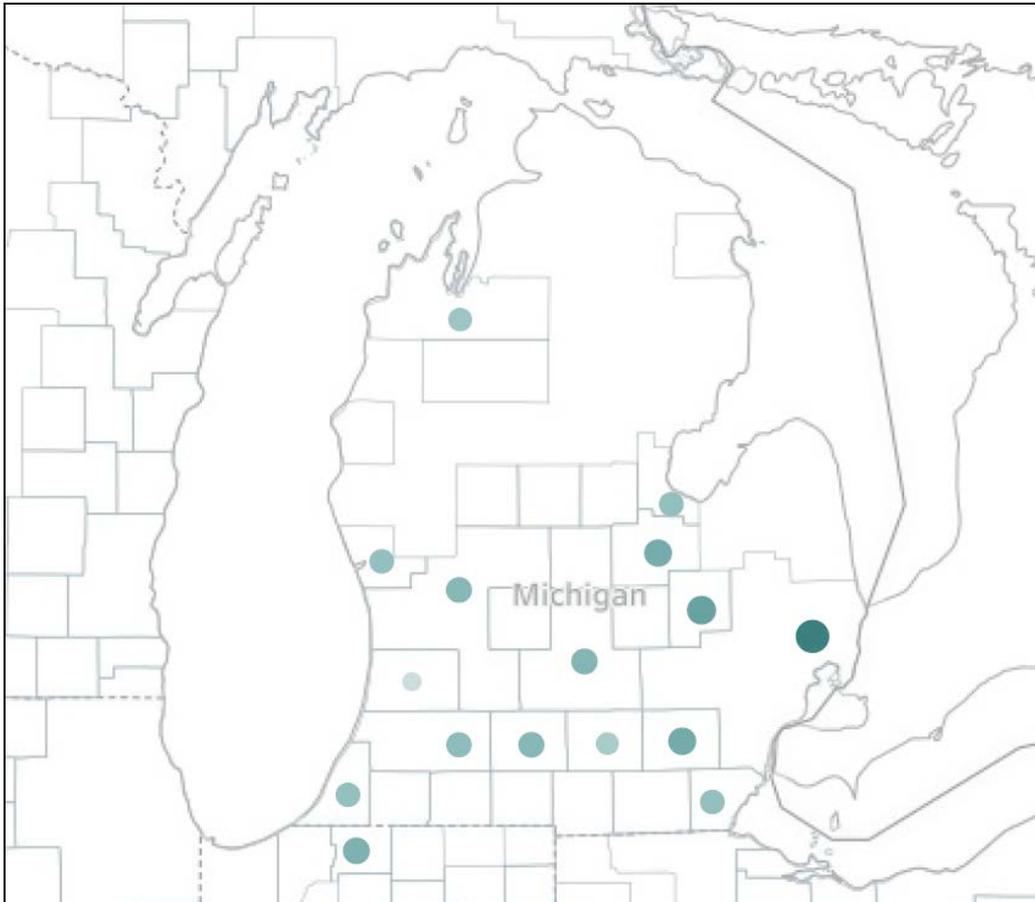
- **Jon Miller Steiger**, FTC East Central Regional Office
- **Katharyn Barron**, Michigan Office of the Attorney General, Consumer Protection Division
- **Melanie Near**, Department of Insurance and Financial Services, Office of Consumer Services
- **Phil Catlett**, Western Michigan Better Business Bureau
- **Alison Hirschel**, Michigan Elder Justice Initiative
- **Marilyn D. Maultsby**, Centers for Medicare & Medicaid Services, HHS
- **Patti Poss & Lisa Schifferle**, FTC

Overview

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

TO HEAR THE WEBINAR CALL 1-800-230-1059

Fraud & Identity Theft Reports in Michigan



Reports for 2017

Reports per 100K Population

246 ● ● ● 746

Michigan Top Reports - 2017

1. Debt Collection	36,993	6. Shop-at-Home and Catalog Sales	3,244
2. Imposter Scams	8,487	7. Credit Bureaus, Information Furnishers and Report Users	2,673
3. Banks and Lenders	4,007	8. Auto-Related Complaints	1,861
4. Telephone and Mobile Services	3,736	9. Television and Electronic Media	1,657
5. Prizes, Sweepstakes and Lotteries	3,477	10. Internet Services	1,099

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

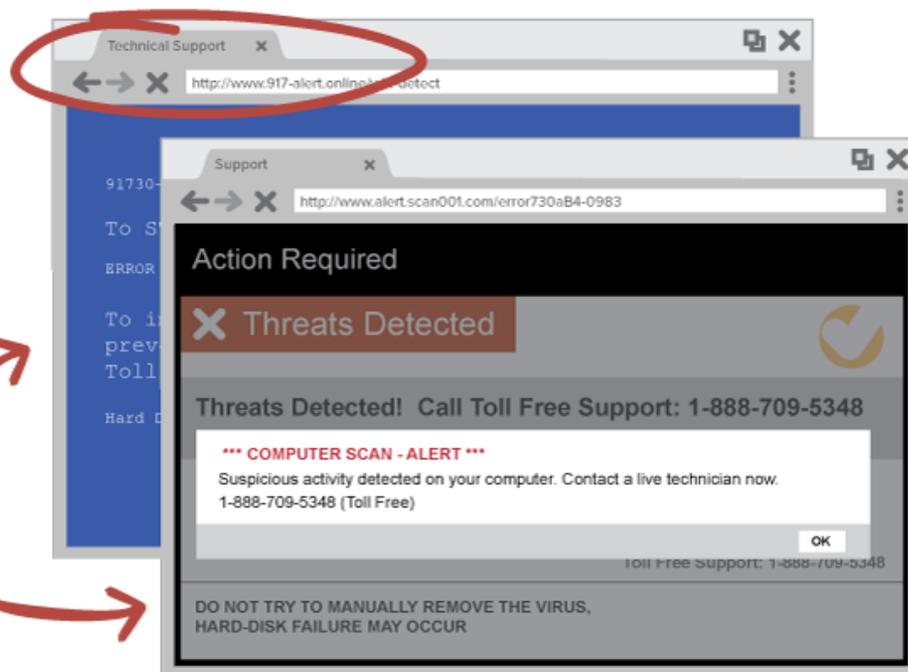
HOW TO SPOT A TECH SUPPORT SCAM

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 [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 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!**

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



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.

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 (1-800-633-4227)

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
HOSPITAL (PART A) 03-01-2016
MEDICAL (PART B) 03-01-2016

Coverage starts/Cobertura empieza



CMS Product No. 12000-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:
 - [go.medicare.gov/newcard](https://www.go.medicare.gov/newcard)

Report Fraud to the FTC



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

Michigan Department of Attorney General Consumer Protection Division

- Visit www.mi.gov/ag
- Call 517-373-1140 or Toll free: 877-765-8388
- P.O. Box 30213 Lansing, MI 48909



Michigan Department of Attorney General Consumer Protection Division

Complaints



Consumer
Complaint



Child Support
Complaint



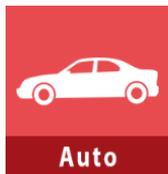
Environmental
Incidents



Medicaid Fraud &
Patient Abuse



FILE A COMPLAINT WITH ANOTHER AGENCY



Automotive



Do Not Call



Financial
Services

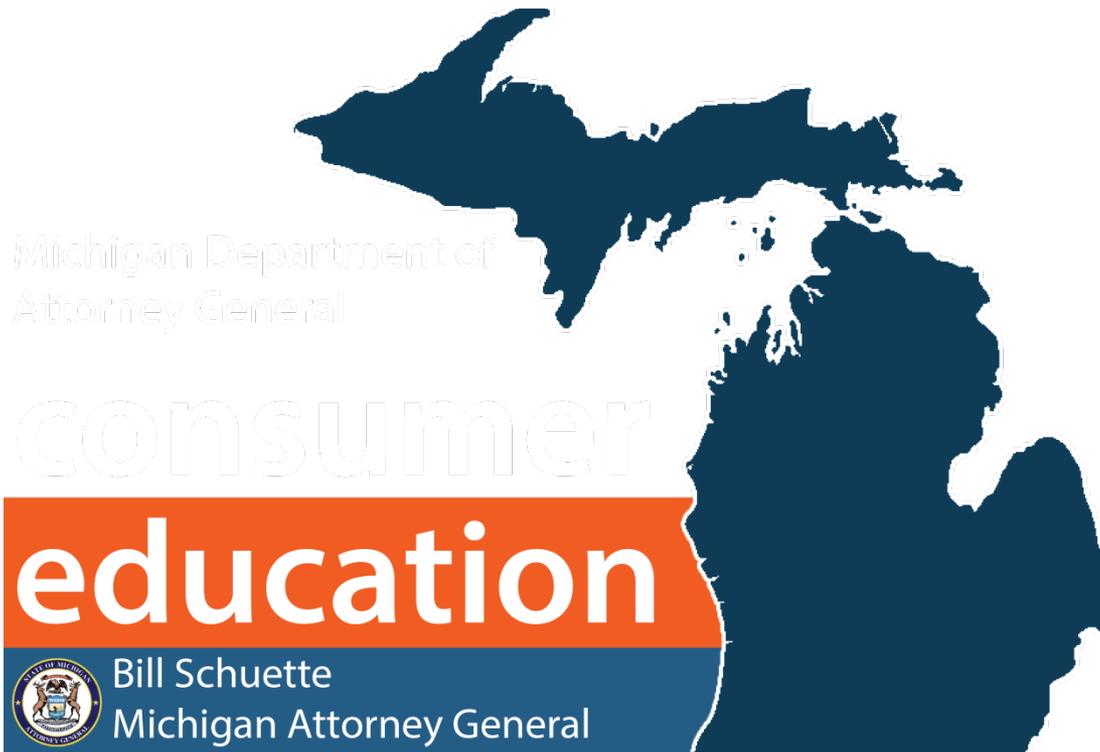


Identity Theft

Michigan Department of Attorney General Consumer Protection Division

Six FREE, 45-minute seminars:

- Identity Theft;
- Phone, Mail & e-Scams;
- Online Safety;
- Investment Fraud;
- Home Repair & Improvement; and
- In-Home Care & Senior Residences.



Michigan Department of Attorney General Donor and Charity Resources

- Visit www.mi.gov/charity
- Call 517-373-1152
- Charity and Fundraiser search feature
- Professional Fundraising Charitable Solicitation Report



Michigan Department of Insurance and Financial Services (DIFS)

DIFS is responsible for the chartering, regulation, examination and supervision of state-chartered banks and credit unions.

DIFS also licenses and/or supervises the activities of:

- Small loan companies;
- Payday lenders;
- Auto dealers that finance cars;
- Debt management companies;
- Mortgage loan lenders;
- Money transmitters – sellers of money orders, travelers checks, and wire transfers;
- Insurance companies, agents and agencies.

Michigan Department of Insurance and Financial Services

DIFS accepts complaints against any company regulated by DIFS.

- Step one: contact someone with authority at the company to attempt to resolve the issue.
- Step two: contact DIFS – submit an electronic consumer complaint with supporting documentation via DIFS complaint website www.mi.gov/difscomplaints. Paper complaint forms may also be downloaded at this site to be mailed, faxed or emailed to the department.

Michigan Department of Insurance and Financial Services

Physical Location:

530 W. Allegan Street,
7th Floor
Lansing, MI 48933

Mailing Address:

PO Box 30220
Lansing MI 48909-7720

Phone Number: 877-999-6442

Website: www.mi.gov/DIFS

Email: difscomplaints@michigan.gov

Better Business Bureau



To check out or report a business or charity:

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

BBB of Detroit and Eastern Michigan

info@easternmichiganbbb.org or call (248) 223-9400

BBB Serving Western Michigan

info@westernmichigan.bbb.org or call (616) 774-8236

BBB Serving Northwest and West Central Ohio and Southeast Michigan

info@toledobbb.org or call (419) 531-3116 or 800-743-4222

Michigan Poverty Law Program

- Visit us online at www.mplp.org
- MPLP has statewide programs to meet emerging legal needs of low-income households in Michigan.
- **Michigan Foreclosure Prevention Project**
www.miforeclosure.mplp.org
- **Michigan Immigrant Rights Center**
www.michiganimmigrant.org
- **Michigan Elder Justice Initiative**
www.meji.org
- **Michigan Law Help Program**
www.michiganlegalhelp.org



Michigan Poverty Law Program/Crime Victims Legal Assistance Project

- Free legal help for people 55 and older who are victims of financial exploitation or other elder abuse
- We can help even if the abuse was not reported to the police or referred to a prosecutor.
- Call: **(888) 783-8190**



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

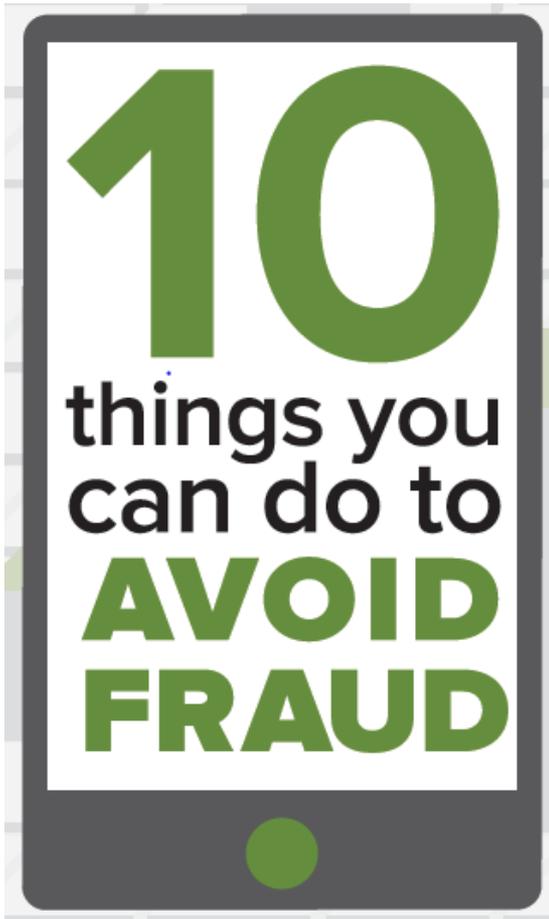
- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

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](https://youtube.com/FTCVideos): view and share videos

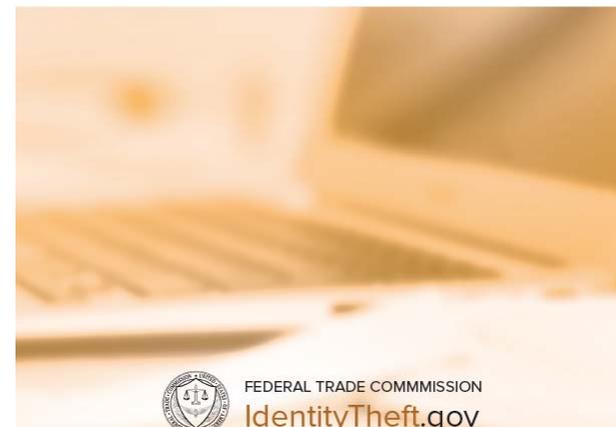
Use and Share Free FTC Resources

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

[SHARE THIS PAGE](#)

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 Michigan'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:

- **Jon Miller Steiger**, FTC East Central Regional Office
- **Katharyn Barron**, Michigan Office of the Attorney General, Consumer Protection Division
- **Melanie Near**, Department of Insurance and Financial Services, Office of Consumer Services
- **Phil Catlett**, Western Michigan Better Business Bureau
- **Alison Hirschel**, Michigan Elder Justice Initiative
- **Marilyn D. Maultsby**, Centers for Medicare & Medicaid Services, HHS
- **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 Michigan***

Feedback about the webinar:
everycommunity@ftc.gov

