

Federal Trade Commission Webinar



Fighting Consumer Fraud & Identity Theft in Wyoming

April 24, 2018

TO HEAR THE WEBINAR CALL 1-800-260-0718

Welcome!

Speakers:

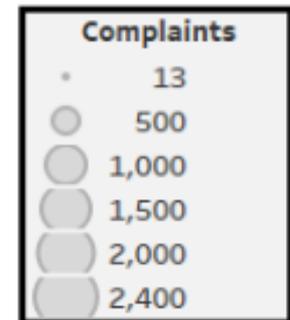
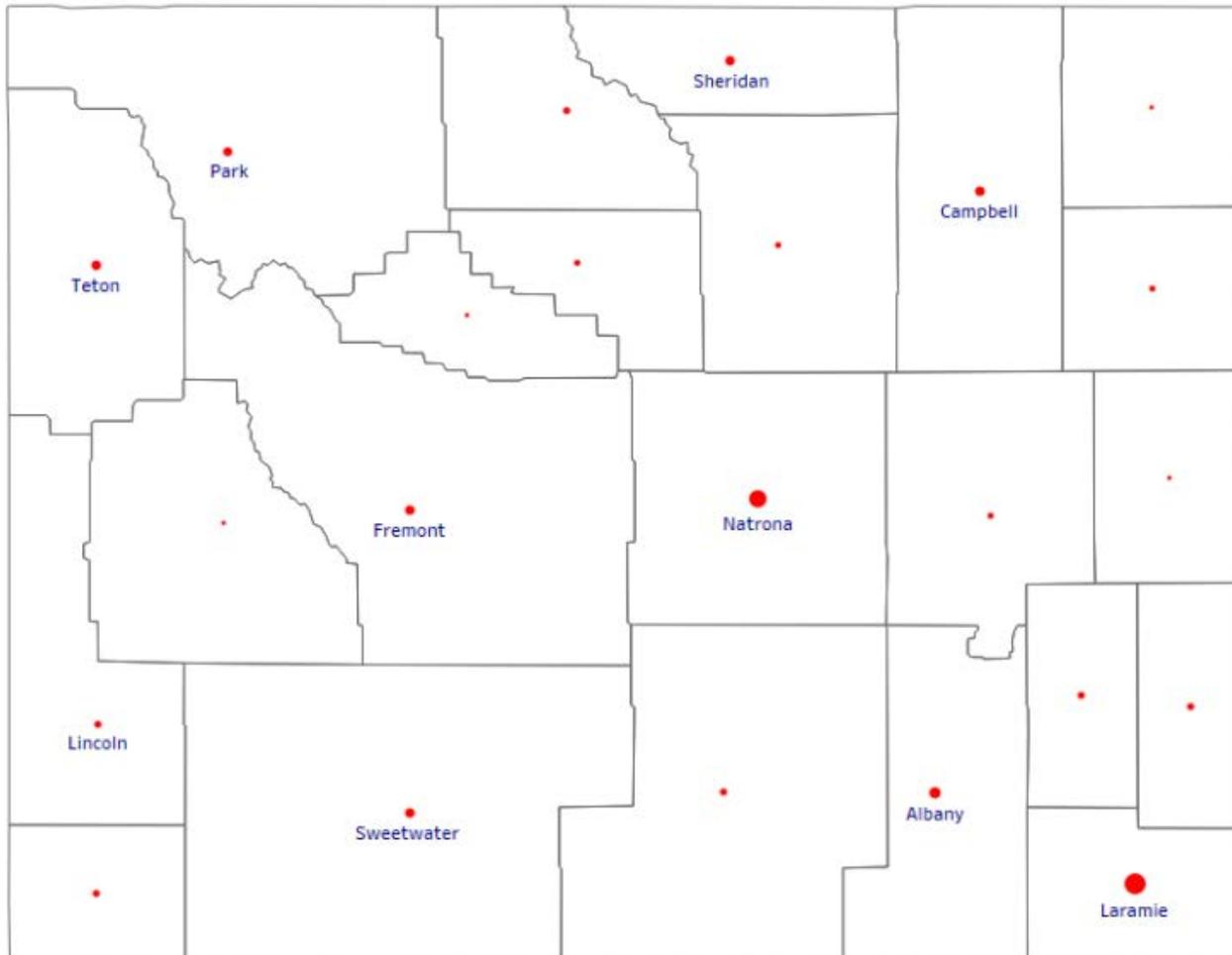
- **Chuck Harwood**, FTC Northwest Regional Office
- **Benjamin Burningham & Emily Soli**, Wyoming Office of the Attorney General, Consumer Protection Unit
- **Shelley Polansky**, Better Business Bureau of Northern Colorado & Wyoming
- **Gloria Baca**, Centers for Medicare & Medicaid Services
- **Sandy Goodman**, Senior Medicare Patrol of Wyoming
- **Patti Poss & Lisa Schifferle**, FTC

Overview

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

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Fraud & Identity Theft Reports in Wyoming for 2017



Wyoming Top Reports - 2017

1. Imposter Scams	569	6. Banks and Lenders	146
2. Prizes, Sweepstakes and Lotteries	323	7. Auto-related Complaints	80
3. Telephone and Mobile Services	189	8. Credit Bureaus, Information Furnishers and Report Users	51
4. Debt Collection	182	9. TV and Electronic Media	46
5. Shop-at-Home/Catalog Sales	169	10. Credit Cards	39

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

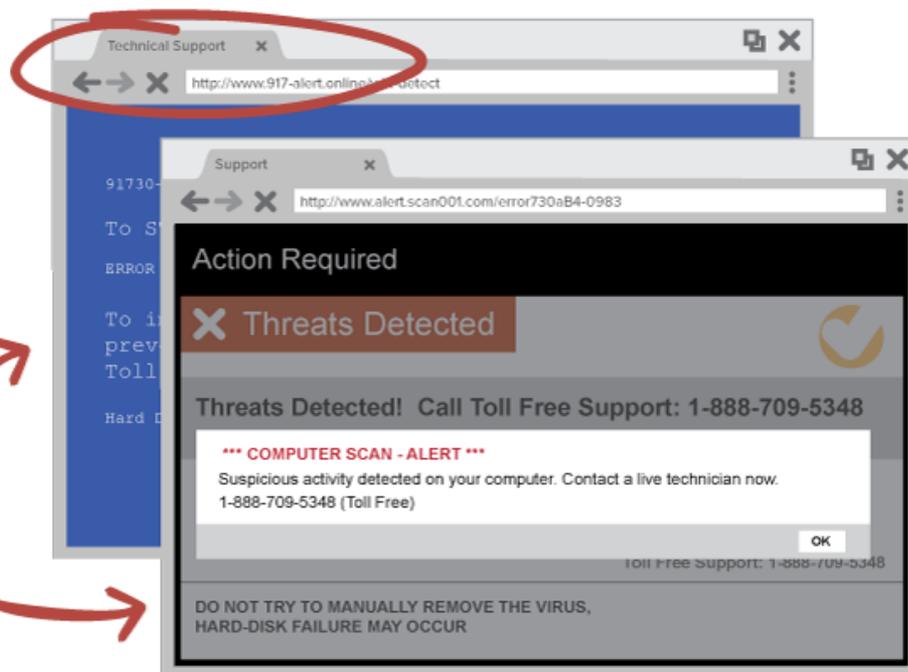
HOW TO SPOT A TECH SUPPORT SCAM

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

<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

How to Stop Unwanted Calls

www.consumer.ftc.gov/articles/how-stop-unwanted-calls-landline

How to stop unwanted calls ON A MOBILE PHONE



See what **built-in features** your phone has.



See what services your **carrier** offers.



Download a **call-blocking app**.

- Some apps are **free**, but others charge a monthly **fee**.
- Some apps will **access your contacts**.
- Calls might be **stopped, ring silently**, or go straight to **voicemail**.



Report unwanted calls at ftc.gov/complaint

FEDERAL TRADE COMMISSION • ftc.gov/calls

How to stop unwanted calls ON A LANDLINE



See what services your **carrier** offers.



Some services are **free**, but others charge a monthly **fee**.



Install a **call-blocking device**.

Some use **blacklists** to

- stop unwanted calls
- divert calls to voicemail

Some use **whitelists** of approved numbers.



Report unwanted calls at ftc.gov/complaint

FEDERAL TRADE COMMISSION • ftc.gov/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

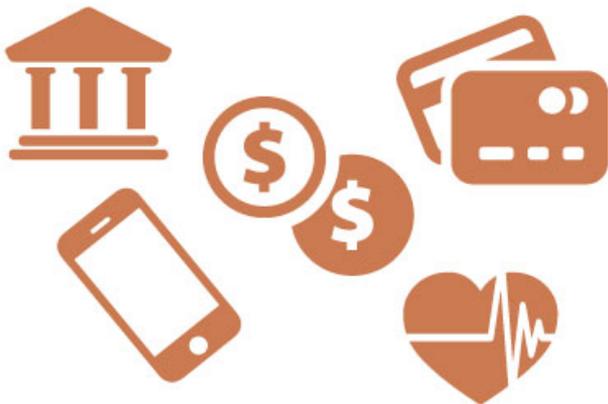
Someone uses your personal information to

- 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
- 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.

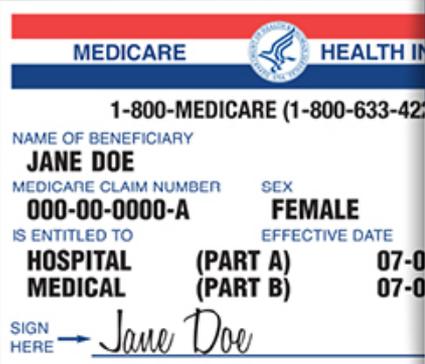
If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

New Medicare Cards Starting In April 2018

New Card! New Number!

Mailing
in 2018

Current Medicare Card



1-800-MEDICARE (1-800-633-4225)

NAME OF BENEFICIARY
JANE DOE

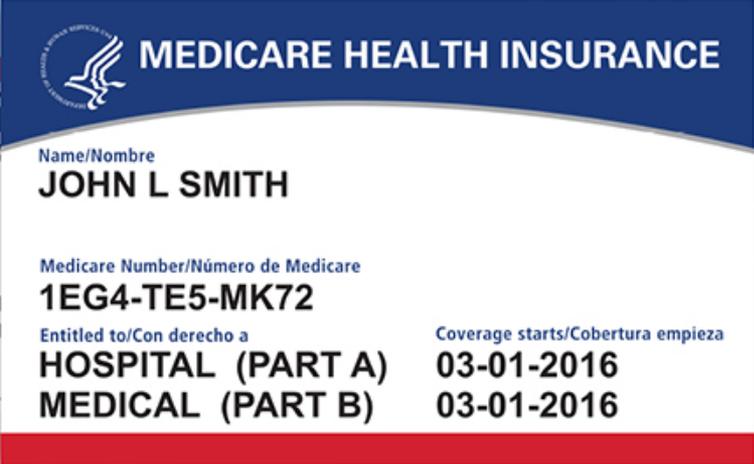
MEDICARE CLAIM NUMBER SEX
000-00-0000-A FEMALE

IS ENTITLED TO EFFECTIVE DATE

HOSPITAL	(PART A)	07-01-2016
MEDICAL	(PART B)	07-01-2016

SIGN HERE → *Jane Doe*

NEW Medicare Card



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

Report Fraud to the FTC



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

Wyoming Office of the Attorney General, Consumer Protection Unit

Contact Information

- Visit ag.wyo.gov/cpu
- Call 307-777-8962 or 1-800-438-5799 (toll free in WY)
- Connect on Facebook (facebook.com/WYCPU)
or Twitter (@WYCPU)



Wyoming Office of the Attorney General, Consumer Protection Unit

Consumer Complaints

- The Consumer Complaint Form is available online at ag.wyo.gov/cpu
- Consumers can also call the Consumer Protection Unit at 307-777-8962 or 1-800-438-5799 to request a Consumer Complaint Form

WYOMING ATTORNEY GENERAL'S OFFICE CONSUMER COMPLAINT FORM

Phone: 307-777-8962; 1-800-438-5799 (toll free in Wyoming)
E-mail: ag.consumer@wyo.gov

Your Name: _____ Your Telephone Number: _____

Your Mailing Address: _____

Age 60 or over (We ask because enhanced penalties apply in some circumstances.)

Business complained against: _____

Business's Telephone Number: _____ Business's Address: _____

Date of Transaction: _____ Amount you paid: \$ _____

If you paid by credit card, have you disputed the charge with your credit card company? _____

If you have contacted an attorney for assistance, please provide that attorney's name: _____

Please explain what happened (attach additional sheets if necessary): _____

What have you done to resolve this issue with the business? _____

What do you believe would be a fair solution for all parties? _____

IMPORTANT: Please attach copies of any contracts, receipts, invoices, letters or emails (no originals), and advertisements that may be helpful in explaining what happened.

By signing below, I declare under the penalty of perjury that the information contained in this complaint is true and accurate and that any documents attached to this complaint are true and accurate copies of the originals. I acknowledge that any information provided regarding this Consumer Complaint may be subject to disclosure under the Wyoming Public Records Act. I authorize the Office of the Attorney General to forward it, with all attachments, to the business complained against and to other law enforcement agencies as deemed appropriate by the Office of the Attorney General.

Date: _____ Signature: _____

For office use only:
Complaint # _____
Open _____ Close _____
Inquiry _____ revised 06/17

Please complete this form and return to: Wyoming Attorney General
Consumer Protection Unit
Kendrick Building
3320 Capitol Avenue
Cheyenne, WY 82002

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Wyoming Office of the Attorney General, Consumer Protection Unit

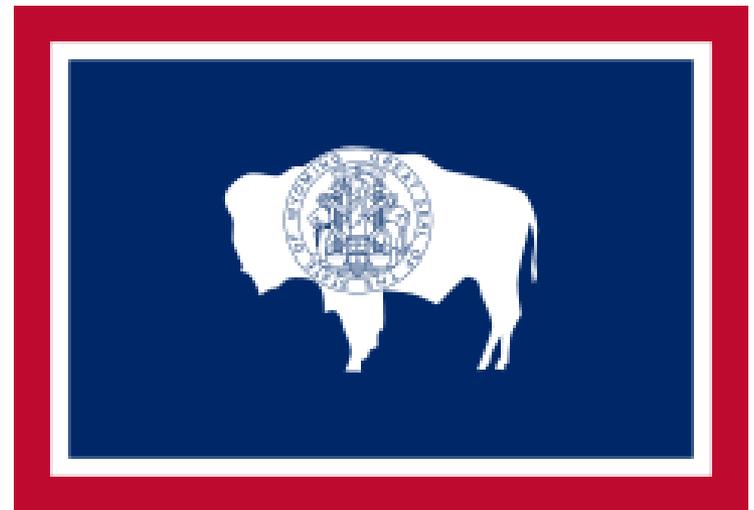
Consumer Complaint Topics

- The Consumer Protection Unit addresses a variety of consumer protection issues, including:
 - Misleading advertising
 - Home improvement scams
 - Consumer privacy invasions
 - Deceptive or unauthorized billing
 - Overly aggressive door-to-door sales tactics
 - Unfair Trade Practices

Wyoming Office of the Attorney General, Consumer Protection Unit

Enforcement Actions

- Examples of enforcement actions taken by the Attorney General are available online at <http://ag.wyo.gov/cpu>



Wyoming Office of the Attorney General, Consumer Protection Unit



Office of the Attorney General
Consumer Protection Unit

Consumer Education Resources

- Educational materials and consumer alerts are also available online at <http://ag.wyo.gov/cpu>

Ten Tips for Savvy Consumers:

1. **Keep your personal information to yourself.** Never give out personal information, such as your social security number, medical, or financial information, to someone soliciting it out-of-the-blue over the phone or internet.
2. **Browse safely online.** Review the privacy settings when using social networking sites to restrict access to people you trust. Be cautious with the types of information you share online. Avoid unsolicited emails, text messages, and pop-up advertisements.
3. **Never wire money, send cash, or prepaid gift cards to someone you do not know.** Most scammers find creative ways to make you believe you are sending money for legitimate reasons. Even if you think it's someone you know, be skeptical and verify their identity before sending money.
4. **Consider the National Do Not Call Registry.** The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Visit www.donotcall.gov or call 1-888-382-1222 to add your phone number to the National Do Not Call Registry.
5. **If it sounds too good to be true, it probably is.** Be cautious of "too good to be true" offers. There is a reason for the old adage.
6. **Closely monitor your financial statements.** Keep an eye on your bank and credit card statements. Be alert to small charges that may appear insignificant, but will add up over time.
7. **Destroy any financial documents or other documents that contain personal information.** Keep in mind that documents containing Social Security numbers, birth dates, personal contact information, bank account, or credit card information can leave you at risk.
8. **Be skeptical, resist high pressure tactics, and take your time.** Legitimate businesses and organizations will be happy to provide further information about their products or company.
9. **Avoid "free trial" offers.** By signing up for the "free trial", consumers may be agreeing to monthly shipments and recurring charges on their credit card unless they cancel. Consumers may also be agreeing to strict cancellation terms making cancelling very difficult.
10. **Use common sense and do your due diligence.** Ask around, talk to your friends, and research a company before making any purchases.

Prepared by the Consumer Protection Unit of the Wyoming Attorney General's Office
Kendrick Building, 2020 Capitol Avenue, Cheyenne, WY 82002
307-777-6962, Toll-free 800-438-5799; ag.consumer@wyo.gov



Better Business Bureau



To check out or report a business or charity go to www.bbb.org

BBB serving Northern Colorado and Wyoming

8020 S. County Road 5, Suite 100, Fort Collins, CO 80528

info@wynco.bbb.org, p: (970) 484-1348

BBB Northwest - Pacific

1000 Station Drive Suite 222, DuPont, WA 98327

info@thebbb.org, p: (206) 431-2222

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
 - Find your local SMP at www.smpresource.org
- 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

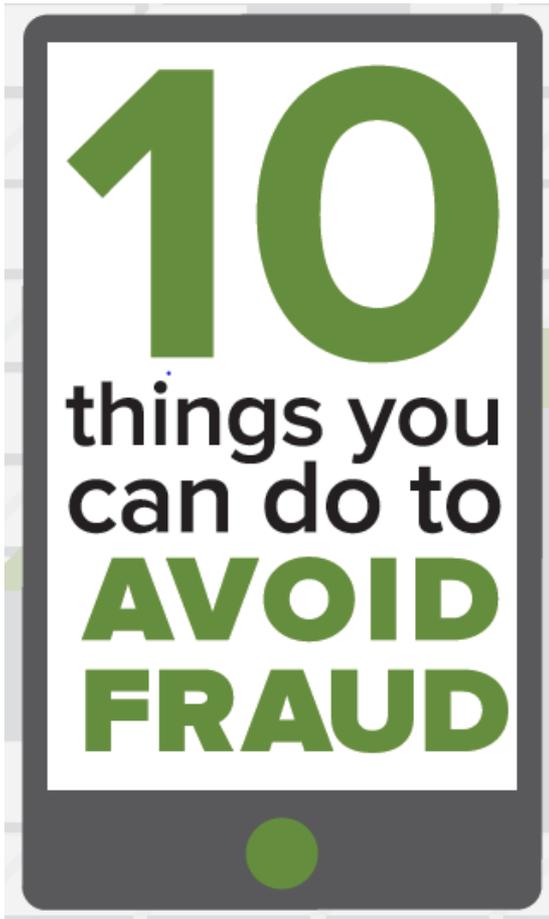
- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

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](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



Talk to Us

- **Help for Wyoming'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:

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- **Benjamin Burningham & Emily Soli**, Wyoming Office of the Attorney General, Consumer Protection Division
- **Shelley Polansky**, Better Business Bureau of Northern Colorado and Wyoming
- **Gloria Baca**, Centers for Medicare & Medicaid Services
- **Sandy Goodman**, Senior Medicare Patrol of Wyoming
- **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 Wyoming***

Feedback about the webinar:
everycommunity@ftc.gov

