Federal Trade Commission Webinar

Fighting Consumer Fraud & Identity Theft in Nebraska

April 25, 2019

TO HEAR THE WEBINAR CALL 1-800-230-1074
Access Code: 465726

Welcome!

Presenters:

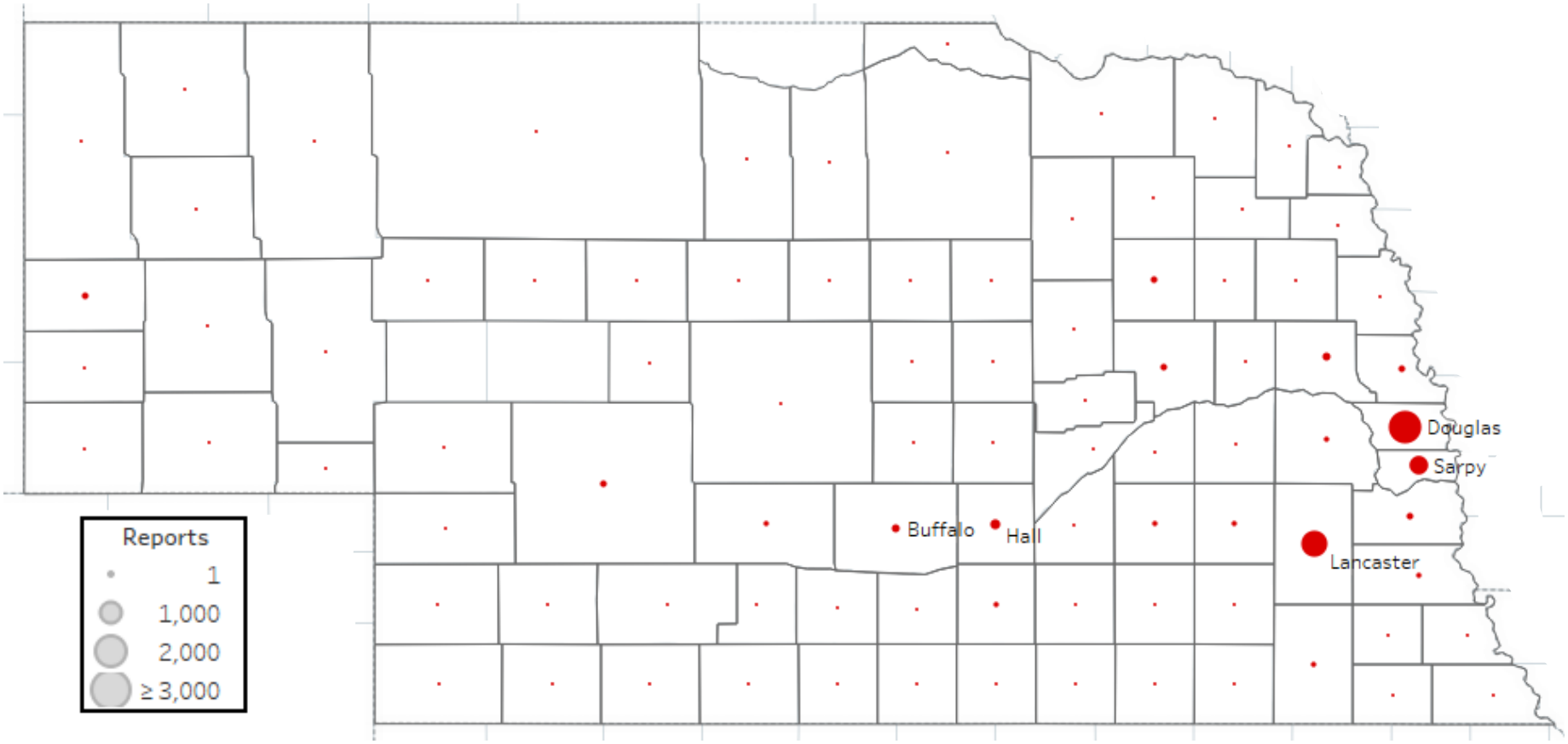
- **Todd Kossow**, FTC Midwest Regional Office
- **Meghan Stoppel**, Office of the Nebraska Attorney General
- **Russ Mayer**, Nebraska United States Attorney's Office
- **Jeff Niebaum**, Better Business Bureau Serving Nebraska
- **Lea Wroblewski**, Legal Aid of Nebraska
- **Julie Brookhart**, Centers for Medicare & Medicaid Services
- **James Evans & Patti Poss**, FTC

Overview

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

Fraud & Identity Theft Reports in Nebraska for 2018

CONSUMER SENTINEL NETWORK
Law enforcement's source for consumer complaints

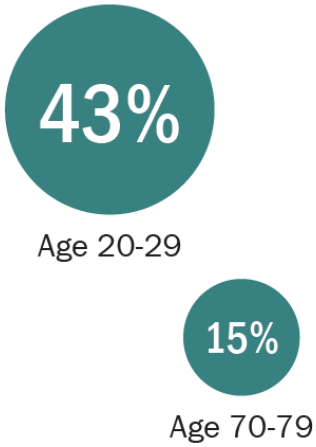


Nebraska Top Reports - 2018

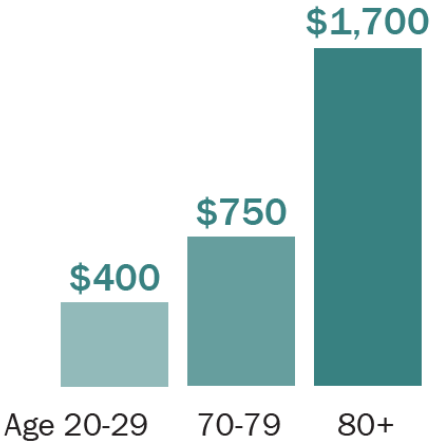
1. Imposter Scams	2,836	6. Banks and Lenders	563
2. Telephone and Mobile Services	778	7. Auto-Related	502
3. Prizes, Sweepstakes and Lotteries	728	8. Health Care	461
4. Debt Collection	632	9. Internet Services	390
5. Shop-at-Home and Catalog Sales	584	10. Home Repair, Improvement and Products	266

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

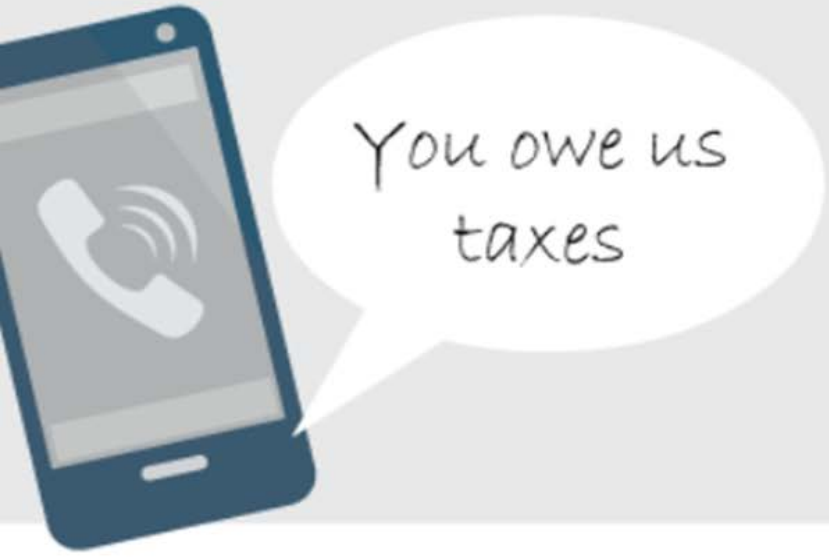
- **Report the fraud to law enforcement:**
  - *FTC.gov/complaint* or *FTC.gov/queja*

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.



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

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!
- Don't trust Caller ID.
- What the SSA Scam sounds like at www.consumer.ftc.gov/blog/2018/12/what-social-security-scam-sounds
- Recent Alert (April 12) at: https://www.ftc.gov/news-events/blogs/data-spotlight/2019/04/growing-wave-social-security-imposters-overtakes-irs-scam

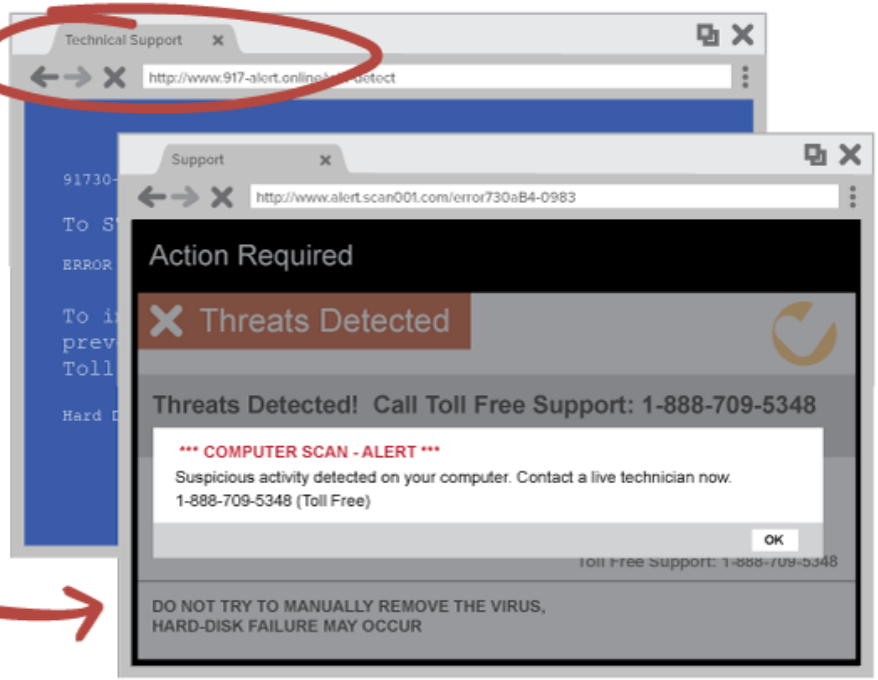
HOW TO SPOT A TECH SUPPORT SCAM

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

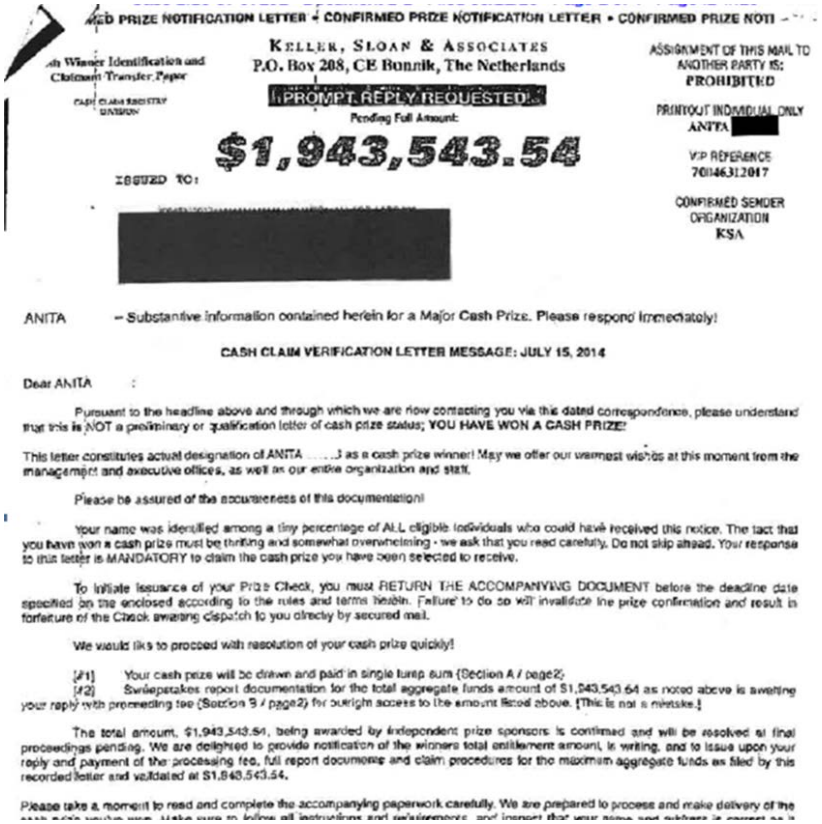
Tech Support Scams

Tips for Consumers:

- 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



PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTIFICATION LETTER • CONFIRMED PRIZE NOTI

...h Winner Identification and Claimant Transfer Paper

KELLER, SLOAN & ASSOCIATES
P.O. Box 208, CE Bonnik, The Netherlands

ASSIGNMENT OF THIS MAIL TO ANOTHER PARTY IS: PROHIBITED

PROMPT REPLY REQUESTED

Pending Full Amount:

$1,943,543.54

PRINTOUT INDIVIDUAL ONLY
ANITA [redacted]

VIP REFERENCE
7014631 2017

ISSUED TO:

[redacted]

CONFIRMED SENDER ORGANIZATION
KSA

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 .....3 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 accurateness 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 listed. 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 / page2)
[#2] Sweepstakes report documentation for the total aggregate funds amount of $1,943,543.64 as noted above is awaiting your reply with proceeding fee (Section B / page2) for outright access to the amount listed above. [This is not a mistake.]

The total amount, $1,943,543.64, 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 settlement 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 $1,943,543.64.

Please take a moment to read and complete the accompanying paperwork carefully. We are prepared to process and make delivery of the

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

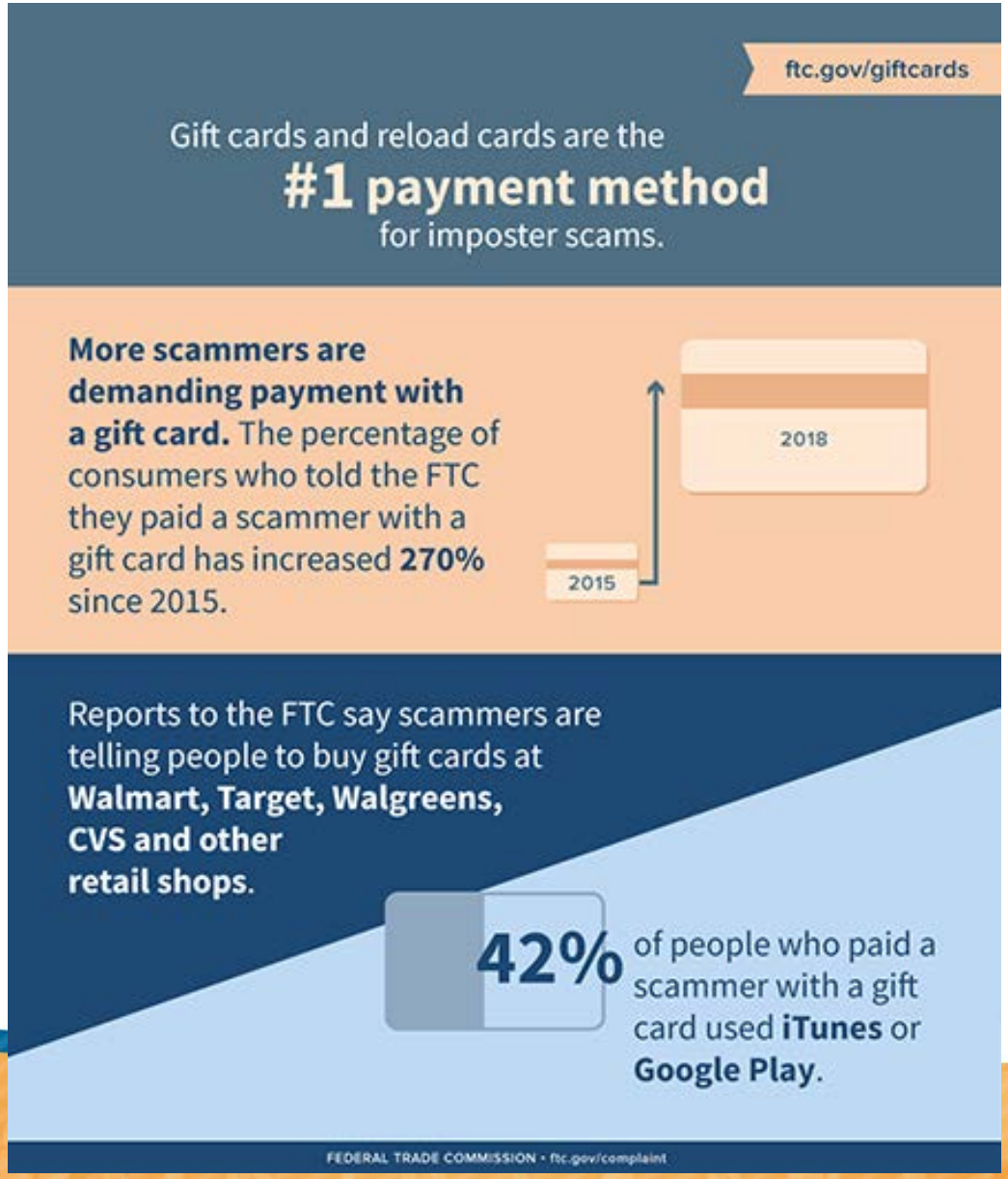
Tips for Consumers:

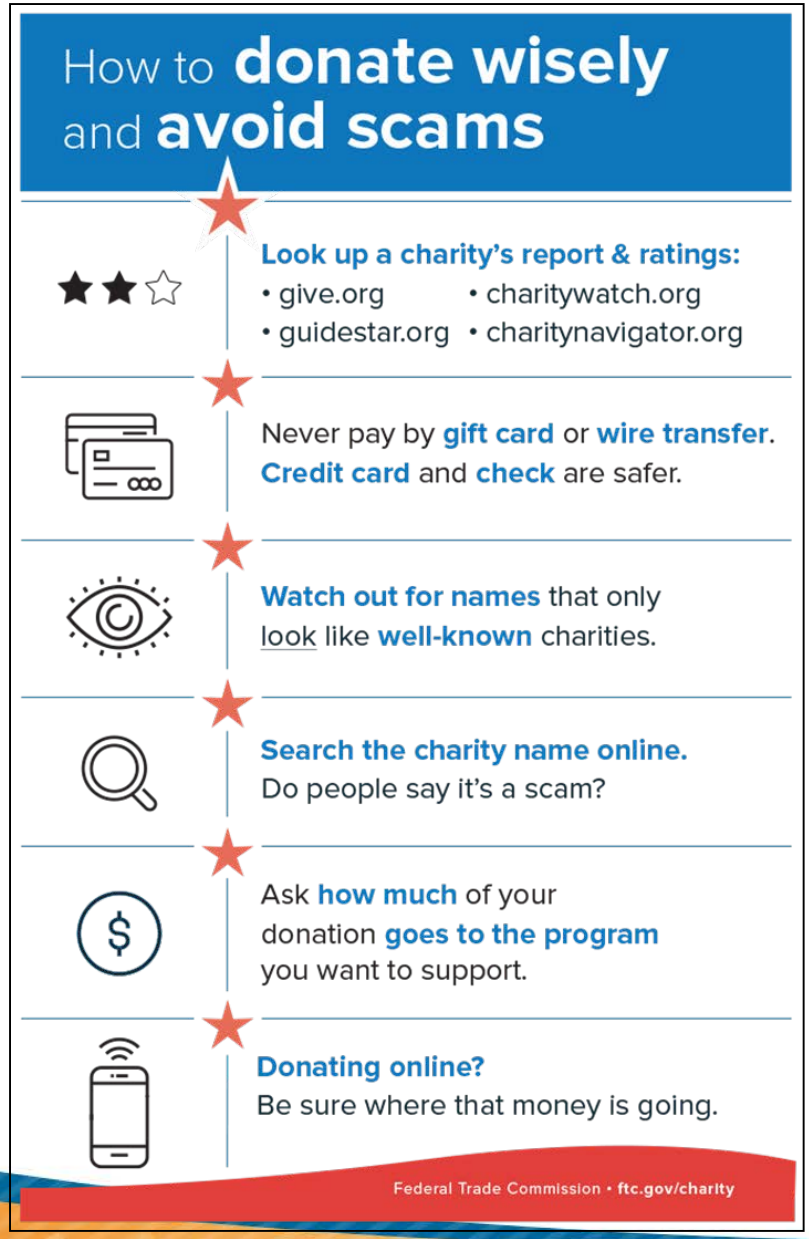
- SLOW DOWN
- Get off the phone and check with a family member or friend. (Even if they say it's a secret)
- Do not wire money or buy a prepaid card or a gift card and give someone the card's numbers
- www.consumer.ftc.gov/articles/0204-family-emergency-scams

Fake Check Scams

www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam

FTC.gov/giftcards





Charity Scams

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

www.consumer.ftc.gov/features/how-stop-unwanted-calls

- Report them:
  - 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

Dealing with Weather Emergencies

- Scam Alerts
  - Advance-Fee Loans, Charity Scams, Job Scams, Rental Listing Scams
  - Debris Clean-Up and Removal Scams
  - Rebuilding Your Home or Office
- Guarding Against Identity Theft After a Weather Emergency
- Getting Back on Your Feet Financially
- https://www.consumer.ftc.gov/features/feature-0023-weather-emergencies

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.consumer.ftc.gov/articles/1028-student-loans

  www.studentaid.ed.gov/sa

Opportunity Scams

- Investments
- Job scams
- Business opportunities

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 mail, especially financial statements
- Check credit report every year:
  - Free report from 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

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

FEDERAL TRADE COMMISSION

IdentityTheft .gov

Log In | En Español

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.

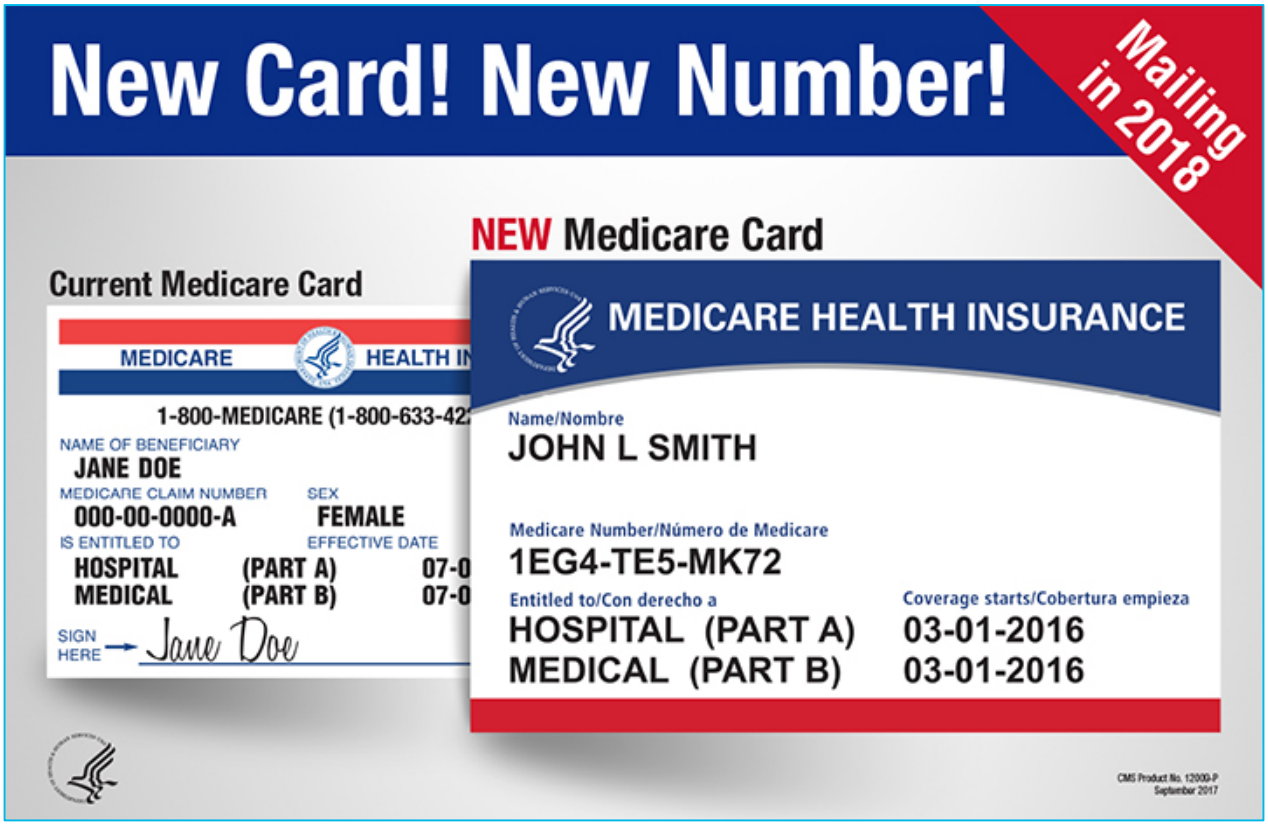
We'll use that info to create a personal recovery plan.

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 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.

Examples of Fraud

- Medicare or Medicaid is billed for
  - Services you never got
  - Equipment you never got or that was returned
- A provider bills Medicare or Medicaid for services that would be considered impossible
- Documents are altered to gain a higher payment
- Dates, descriptions of furnished services, or your identity are misrepresented
- Someone uses your Medicare or Medicaid card with or without your permission
- A company uses false information to mislead you into joining a Medicare plan
- Providers offering a test, or service or supply you don't need or wasn't ordered by your provider to obtain your Medicare card number
  - Current scam: Genetic Testing
  - Back Braces (will talk about on next slide)

Telemarketing Fraud and/or Unsolicited Mailing of — Durable Medical Equipment (DME)

- DME telemarketing rules
  - DME suppliers can't make unsolicited sales calls
- Potential DME scams
  - Calls or visits from people saying they represent Medicare
  - Phone or door-to-door selling techniques
  - Equipment or service is offered for free and then you're asked for your Medicare number for "record keeping purposes"
  - You're told that Medicare will pay for the item or service if you provide your Medicare number
  - Current Scam - Back Braces

Tips to Avoid Healthcare Fraud:

General Tips to Protect Yourself from Fraud:

- Don't share your Medicare number or other personal information with anyone who contacts you by telephone, email or by approaching you in person, unless you've given them permission in advance.
- Tell your friends and neighbors to guard their Medicare number.
- Don't ever let anyone borrow or pay to use your Medicare number.
- Review your Medicare Summary Notice to be sure you and Medicare are only being charged for actual services that you received.

Report Sales Representative or Providers Who:

- Knock on your door or call you uninvited and try to sell you a product or service.
- Send you products through the mail that you didn't order, and your doctor didn't prescribe for a medically necessary reason.
- Contact you about Medicare plans unless you gave them permission.
- Offer you "early bird discounts" or "limited time offers." There are no early bird discounts.
- Offer you free expensive gifts, free medical services, discount packages or any offer that sounds "too good to be true."

Reporting Suspected Medicare Fraud

- Call the HHS fraud hotline: Toll Free: 1-800-447-8477 (which is 1-800-HHS-Tips) or;
- Call and report it to 1-800-Medicare, which is 1-800-633-4227 or;
- Call the nationwide toll-free number of the Senior Medicare Patrol program (SMP) and ask them for your state's phone number at 1-877-808-2468

Report Fraud to the FTC

FTC.gov/complaint or

FTC.gov/queja

1-877-FTC-HELP

Office of the Nebraska Attorney General

Meghan Stoppel, Chief, Assistant Attorney General
Consumer Protection Division

Top Complaints Categories in Nebraska

- Imposter Scams
- Home Repair & Improvement
- Identity Theft
- Health Care
- Auto Related
- Internet Services
- Banks and Lenders
- Real Estate
- Debt Collection
- Telephone & Mobile Services

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Identity Theft: Nebraska Statutes

Neb. Rev. St. § 28-636, et seq.

What is Identity Theft?

"A person commits the crime of identity theft if he or she knowingly takes, purchases, manufactures, records, possesses, or uses any *personal identifying information* or entity identifying information of another person or entity without the consent of that other person or entity or creates personal identifying information for a fictional person or entity, with the intent to obtain or use the other person's or entity's identity for any unlawful purpose or to cause loss to a person or entity whether or not the person or entity actually suffers any economic loss as a result of the offense, or with the intent to obtain or continue employment or with the intent to gain a pecuniary benefit for himself, herself, or another"
Neb. Rev. St. §28-639(1)

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Identity Theft: Nebraska Statutes

Neb. Rev. St. § 28-636, et seq.

Personal Identifying Information – any name or number that may be used, alone or in conjunction with any other information, to identify a specific person.

- This includes:
- Name; DOB; Address
- Motor vehicle operator's license number
- Employment information
- Maiden name of a person's mother
- Credit, debit, or charge card number
- Bank account numbers
- Digital signature
- Biometric data (fingerprint, voice print, retina or iris image, etc.)

Neb. Rev. St. §28-636(3)

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Data Security: Nebraska Statutes

Financial Data Protection & Consumer Notification of Data Security Breach Act of 2006 - *Neb. Rev. St.* §87-801, et seq.

- Defines PII
- Data breach notification to affected individuals and the AG
- Notice to the AG must be provided not later than the time when notice is provided to affected individuals

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Data Security: Nebraska Statutes

Financial Data Protection & Consumer Notification of Data Security Breach Act of 2006 - *Neb. Rev. St.* §87-801, et seq.

- Those who hold personal information on Nebraska residents must implement and maintain reasonable security procedures and practices
- If personal information is provided to a 3rd party service provider, that 3rd party is required to implement and maintain reasonable security procedures and practices
- Safe-harbor for those in compliance with Gramm-Leach-Bliley, HIPAA, or other laws that provide greater protection

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Other Relevant Nebraska Statutes

Credit Report Protection Act – *Neb. Rev. St.* §8-2601, et seq.

- Defines PI
- Free security freezes for individuals, including minors and those under guardianship

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Mediation Center & Other Resources

Mediation Center

- File Complaint Online or Call (800) 727-6432
- Mediation Process
  - Our Mediation Center acts as a facilitator between the consumer and the business. We rely on voluntary cooperation of both the business and the consumer.
- Complaints form the basis for further enforcement activities

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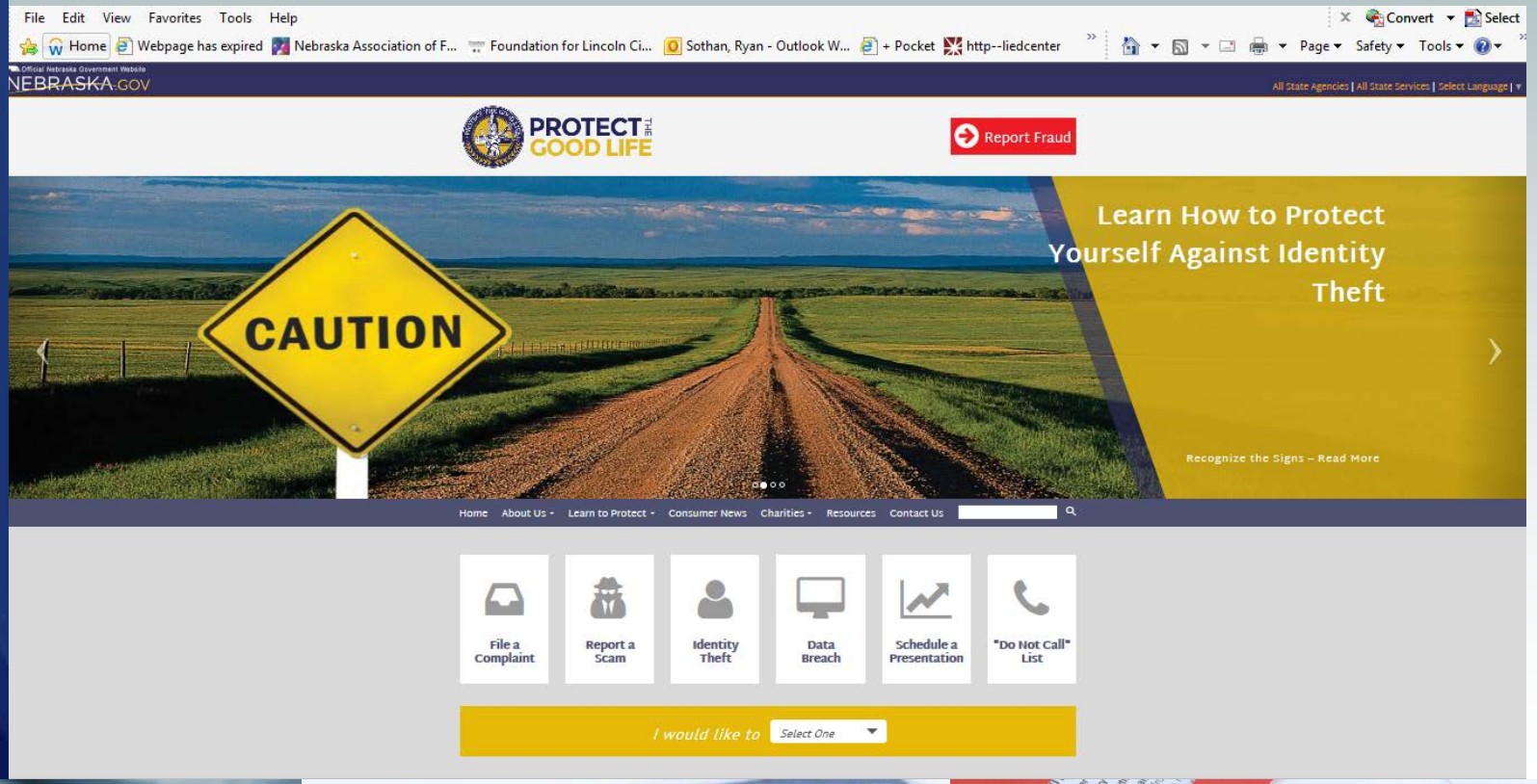
ProtectTheGoodLife.Nebraska.gov



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PROTECT THE GOOD LIFE

Report Fraud

Home | About Us | Learn to Protect | Consumer News | Charities | Resources | Contact Us | Custom Search

Home / Learn to Protect / Y

Identity Theft

Anyone can become a victim o
you to know how to detect ide
Identity Theft Kit that will hel
information about identity the

What is Identity Th

Identity theft occurs when so
cards or identification, get a t
cause severe damage to some

Protecting Your Ide

While identity theft can happe

- Read your credit card an
- Know your payment due
- Read the statements fro
- Shred any documents wi
- Review each of your thre
  requires each of the thre
  credit report every 12 mo

Detecting Identity T

Warning signs that you may b

- You are denied credit.
- You get a notice from th
- You find charges on your
- Personal information, cr
- You suspect someone ha
- Your credit card bills sto
- You get bills that aren't
- You find something wror
- A debt collector calls abo

When Your Identity

Home / Learn to Protect / Yourself / Stop

Stopping Unwanted Tel

Scammers often use telephone, mail, and em
contact a consumer out of the blue. One of th
you or send you unsolicited mail in the first p
calls and email, by following the steps below.

Telemarketing

- The Federal Trade Commission (FTC) ma
  telemarketing calls you receive.
  - The Do Not Call Registry opened o
    been registered.
  - **Registering your personal phone**
    1-888-382-1222.
    - You may register up to three
      than three personal telephon
    - To register a number by phon
  - Your phone number should appear
    sales calls will stop once you have
  - After you have registered, it is illeg

Some Impo
Call Registr

A Few Word

- A robocal
  instead o
  - Rob
    the
    the
    som
    enti
  - Rob
- Robocalls
  having fir

Home / Report a Scam

Report a Scam

Information About the Scam

Means of Contact (Ex. Phone, Email, Mail)

Type of Scam (Ex. Tech Support, IRS Scam Call, Identity Theft)

Describe the Scam

Personal Information

Did you lose money?
○ Yes ○ No

If yes, how much?

Age
19 and Under

Military (if applicable)
○ Active Duty ○ Veteran

County

OFFICE OF THE ATTORNEY GENERAL
NEBRASKA DEPARTMENT OF JUSTICE

Attorney

Consumer

CHECKLISTS

Because this is a lot of information to take in, we have provided you with a checklist to go through to make sure you have taken important steps after becoming an identity theft victim.

After Identity Theft Checklist

1. ☐ **File a police report.**
2. ☐ **Get your free credit reports.**
   Go to annualcreditreport.com or call 1-877-322-8228.
3. ☐ **Review your reports.**
   Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.
4. ☐ **Place a fraud alert.**
   To place a fraud alert, contact one of the three credit bureaus. That company must tell the other two.
   - Experian.com/fraudalert 1-888-397-3742
   - TransUnion.com/fraud 1-800-680-7289
   - Equifax.com/CreditReportAssistance 1-888-766-0008
5. ☐ **Close affected accounts and cards.**
   Close accounts, debit cards and credit cards that might have been tampered with or opened without your knowledge or consent. When you open a new account, change logins, passwords, and PINs.
6. ☐ **Report identity theft.**
   Report at IdentityTheft.gov, and include as many details as possible.
7. ☐ **Consider a security freeze.**
   You can freeze your credit report by writing to all three credit bureaus or by visiting their websites.
   - Experian.com/ncaconline/freeze
   - TransUnion.com/credit-freeze/place-credit-freeze
   - Equifax.com/CreditReportAssistance

For additional copies of these checklists, go to www.ProtectTheGoodLife.Nebraska.gov/brochures

07

IDENTITY THEFT REPAIR KIT

SUBJECT:
Identity Theft

BROUGHT TO YOU BY:
The Nebraska Attorney General's Office

WARNING: fastest growing white-collar crime in the US

After a Data Breach Checklist

Exposed Social Security Info

- ☐ **Get your free credit reports.**
  Go to annualcreditreport.com or call 1-877-322-8228. Check for any accounts or charges you don't recognize.
- ☐ **Take advantage of free credit monitoring.**
  If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- ☐ **Monitor your accounts.**
  Look for any charges that you don't recognize or bills that stop coming. This is especially true if the breach involved a bank account or any website where your credit or debit card number was stored.
- ☐ **Place a fraud alert if you notice suspicious activity.**
  To place a fraud alert, contact one of the three credit bureaus. That company must tell the other two.
  - Experian.com/fraudalert 1-888-397-3742
  - TransUnion.com/fraud 1-800-680-7289
  - Equifax.com/CreditReportAssistance 1-888-766-0008
- ☐ **Consider a security freeze.**
  You can freeze your credit report by writing to all three credit bureaus (Experian, TransUnion, and Equifax), or by visiting their websites
  - Experian.com/ncaconline/freeze
  - Transunion.com/credit-freeze/place-credit-freeze 1
  - Equifax.com/CreditReportAssistance
- ☐ **File your taxes early.**
  Tax identity theft happens when a scammer uses your Social Security number to get a tax refund or a job.

Exposed Online Login/Password

- ☐ **Change your passwords.**
  Make your passwords "long and strong." If possible, also change your username. If you can't log in, contact the company. Ask them how you can recover or shut down the account. If you use the same password anywhere else, change that too.

Exposed Bank Account Numbers or Cards

- ☐ **Close affected accounts and cards.**
  Close accounts, debit cards and credit cards that might have been exposed or opened without your knowledge or consent. Change logins, passwords, and PINs.

For additional copies of these checklists, go to www.ProtectTheGoodLife.Nebraska.gov/brochures

08

For More Information, Contact:
Nebraska Department of Justice
Doug Peterson, Attorney General

Consumer Protection Division
2115 State Capitol Building
Lincoln, NE 68509

Phone: (402) 471-2682
Fax: (402) 471-0006

Consumer Protection Hotline: (800) 727-6432
Email: ago.consumer@nebraska.gov
Website: ProtectTheGoodLife.Nebraska.gov

Nebraska
Attorney General's Office

Consumer Protection Division

Office of the United States Attorney For the District of Nebraska

https://www.justice.gov/usao-ne/contact-us

Omaha Office:
Main Phone: (402) 661-3700 or toll free (800) 889-9124

Lincoln Office:
Main Phone: (402) 437-5241 or toll free (800) 889-9123

Elder Justice Coordinator: Russ Mayer

Department of Justice Elder Justice Initiative
https://www.justice.gov/elderjustice

BBB Serving NE, SD, KS Plains & SW Iowa

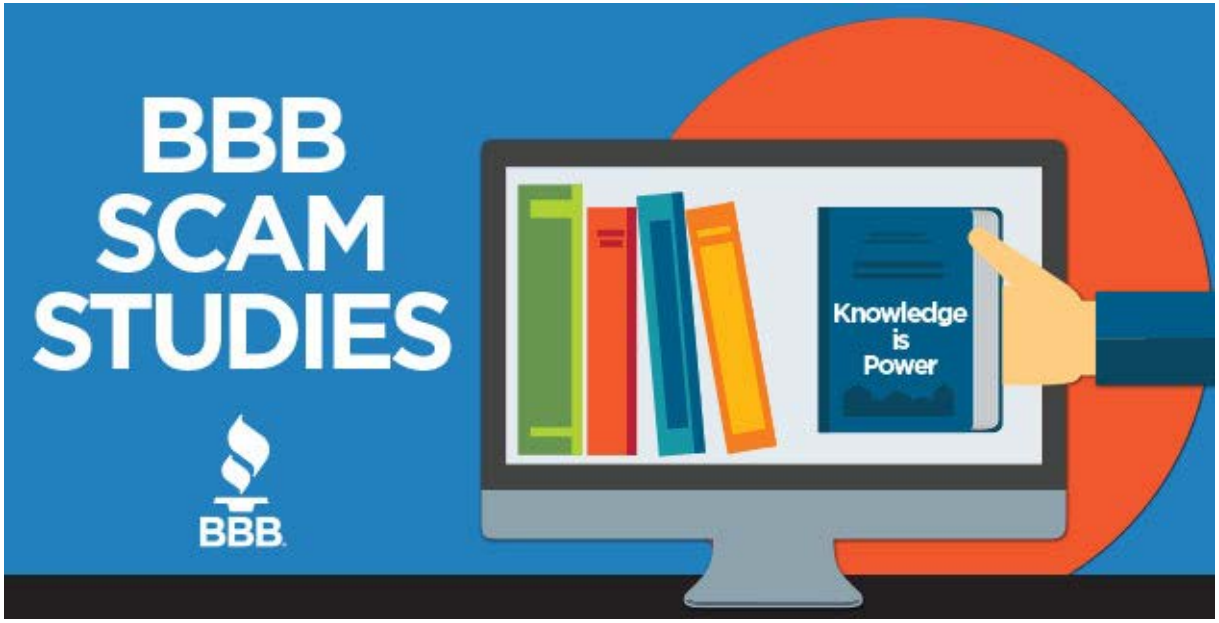
Better Business Bureau

Mission:
To be the leader in advancing marketplace trust

Vision:
An ethical marketplace where buyers and sellers can trust each other

BBB remains one of the most trusted institutions to report scams

International Investigations Initiative



bbb.org/scamstudies

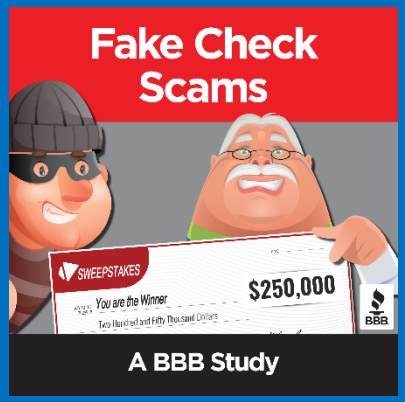
Total Media Mentions 6,236

1,651

772

722

1,164



454

860

613

Top Media Outlets

GOOD MORNING AMERICA

NBC NEWS

iHeart RADIO

The Washington Post

USA TODAY

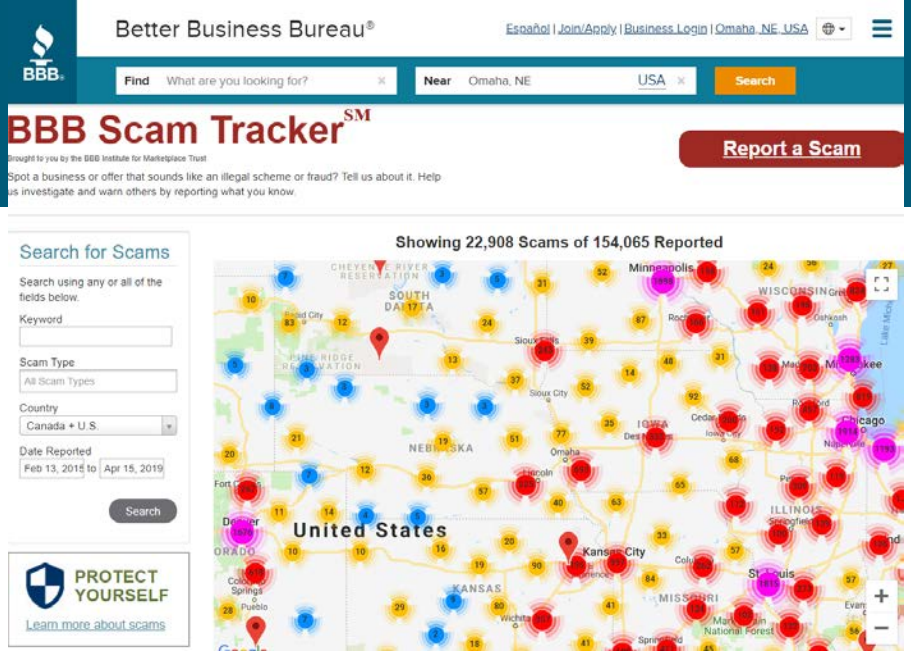
CBS NEWS

Microsoft

FOX NEWS channel

BBB

BBB Scam Tracker



BBB Scam Tracker

bbb.org/scamtracker/us

- Tracks pulse of the marketplace
- More than 155,000 nationally and 2,601 locally scam reported
- Allows people the ability to report/see where scams are happening locally and nationally.
- These reports are compiled and shared with law enforcement

Annual BBB Risk Report

BBB utilizes our Scam Risk Index to determine riskiest scams based on:

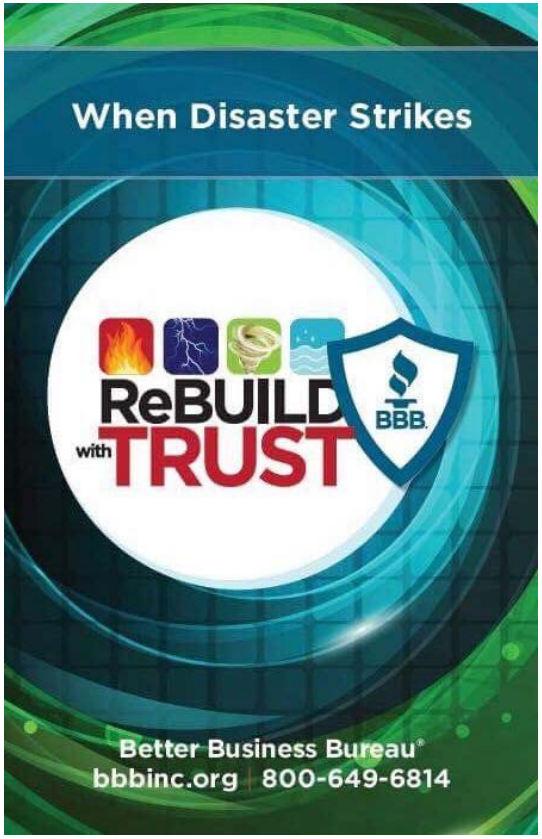
- Exposure
- Susceptibility
- Monetary loss

50,559 Scams Reported in 2018

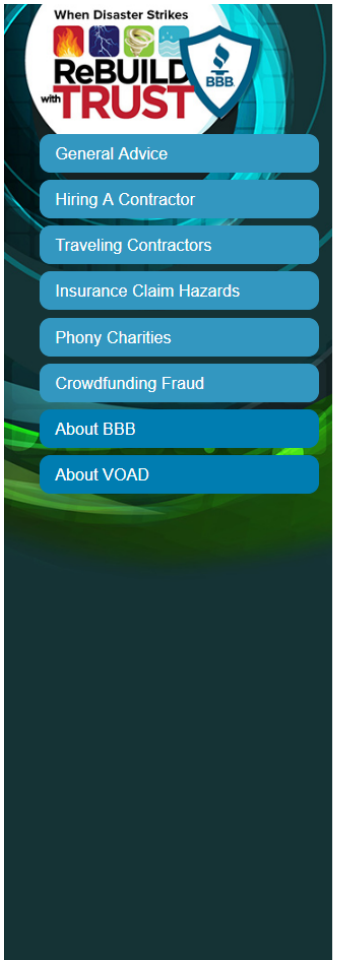
Key findings:

- Young people continue to be at a higher risk for scams
- Susceptibility decreases with age…BUT – dollars lost increases when victims are older
- One of the most common tactics of scammers is impersonation, where the scammer pretends to be a legitimate business that is well known and trusted by the consumer.
- The primary means of contact is telephone, but the internet is the top means of contact for scams with monetary loss.

ReBuild with Trust



Helping Survivors from Being Scammed!



GENERAL ADVICE FOR **DISASTER SURVIVORS**

Natural disasters like tornadoes, floods, fires, severe hail and snow storms can bring out the best in people. Unfortunately, crises also brings out people who choose to take advantage of the survivors. Do not rush to make repairs or settle insurance claims right away. Legitimate local organizations, state government agencies and insurance companies, coordinated by Voluntary Organizations Active In Disaster (VOAD), will be there to provide assistance.

When looking for contractors to make damage repairs, working with insurance adjusters, seeking aid from charities or making charitable donations to help the survivors, Better Business Bureau® recommends that homeowners, businesses and donors start their search with BBB® and Start With Trust®.

QUALITIES OF **TRUSTWORTHY BUSINESSES**

Trust takes years to build and it can be lost in a minute. Trust is necessary for repeated, sustainable success. BBB's Standards for Trust summarize the important elements of creating and maintaining trust in business.
A trustworthy business will:

BUILD TRUST Establish and maintain a positive track record in the marketplace.

ADVERTISE HONESTLY Adhere to established standards of advertising and selling.

TELL THE TRUTH Honestly represent products and services, including clear and adequate disclosures of all material terms.

BE TRANSPARENT Openly identify the nature, location and ownership of the business and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy.

HONOR PROMISES Abide by all written agreements and verbal representations.

BE RESPONSIVE Address marketplace disputes quickly, professionally and in good faith.

SAFEGUARD PRIVACY Protect any data collected against mishandling and fraud, collect personal information only as needed and respect the preferences of consumers regarding the use of their information.

EMBODY INTEGRITY Approach all business dealings, marketplace transactions and commitments with integrity.

Find trustworthy businesses before beginning damage repair.

Beware of any service provider who uses high pressure sales tactics, requires full payment upfront or asks you to get the necessary permits. In addition to offering Business Reviews on tens of thousands of contractors across the U.S., you can also rely on BBB's Accredited Business Locator at bbb.org to find trustworthy service providers in your area. BBB Accreditation Standards require that BBB Accredited Businesses adhere to a strict code of business practices and make a good faith effort to resolve disputes.

Find trustworthy charities when aiding or seeking assistance.

BBB urges donors to make sure their donations will go to legitimate and reputable charities and relief efforts that have the capability to help those in need. Be cautious when relying on third-party recommendations such as bloggers or other websites, as they might not have fully researched the listed relief organizations. Interested donors should visit: bbb.org/charity, for nationally approved charities or bbb.org, for locally approved charities to verify that the organization is accredited by BBB and meets its 20 Standards for Charity Accountability.

Disaster survivors should never feel forced to make a hasty decision or to choose an unknown service provider!

BBB Serving NE, SD, KS Plains & SW Iowa

P: 402-898-8550
E: jniebaum@bbbinc.org

Follow Us on...
Facebook - @todaywithbbb
Twitter - @todaywithbbb
LinkedIn – Better Business Bureau Nebraska
Instagram - @todaywithbbb

#AskBBB at bbb.org!

Legal Aid of Nebraska
www.legalaidofnebraska.org

- legalaidofnebraska.org – applications, self-help information and forms, and all specialized Accessline hours
- Apply by telephone
- Walk-in for self-help services
  Omaha: M – W 1:00pm – 4:00 pm
  Lincoln: M, W, and Th 1:00 pm- 4:00 pm
- Law Help Nebraska – lawhelpne.legalaidofnebraska.org
- Seven Offices Statewide

Legal Aid of Nebraska
www.legalaidofnebraska.org

We offer free legal help to low-income and senior citizen (60+) clients in a full range of civil matters.

STATEWIDE ACCESSLINE®
1-877-250-2016
Monday/Wednesday/Friday: 8:30a – 11:30a
Tuesday/Thursday: 1:00p – 4:00p

Legal Aid OF NEBRASKA

Legal Aid of Nebraska
www.legalaidofnebraska.org

ELDER ACCESSLINE® (AGE 60+) 1-800-527-7249

NATIVE AMERICAN ACCESSLINE® 1-800-729-9908

NEBRASKA IMMIGRATION LEGAL ASSISTANCE HOTLINE 1-855-307-6730

BEGINNING FARMER & RANCHER DEVELOPMENT PROGRAM HOTLINE 1-855-660-1391

RURAL RESPONSE HOTLINE 1-800-464-0258

DISASTER RELIEF HOTLINE 1-844-268-5627

LEGAL ASSISTANCE FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES 1-844-535-3533

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

- Sign up for Consumer Alerts at 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: hundreds of fraud articles
- Consumer.gov: consumer protection basics, plain and simple
- FTC.gov/PassItOn: helping older adults protect others from fraud
- YouTube.com/FTCVideos: view and share videos

Use and Share Free FTC Resources

Bulkorder.FTC.gov

Talk to Us

- **Help for Nebraska'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:

- **Todd Kossow**, FTC Midwest Regional Office
- **Meghan Stoppel**, Office of the Nebraska Attorney General
- **Russ Mayer**, Nebraska United States Attorney's Office
- **Jeff Niebaum**, Better Business Bureau Serving Nebraska
- **Lea Wroblewski**, Legal Aid of Nebraska
- **Julie Brookhart**, Centers for Medicare & Medicaid Services
- **James Evans & Patti Poss**, FTC

Thank you for joining us!

Slides available at: Consumer.gov/StateWebinars

Please spread the word to fight fraud and identity theft throughout Nebraska!

Feedback about the webinar:
everycommunity@ftc.gov