

Federal Trade Commission Webinar



**Fighting Consumer Fraud &
Identity Theft in Nevada**

June 6, 2018

TO HEAR THE WEBINAR CALL 1-800-260-0712

Welcome!

Presenters:

- **Faye Chen Barnouw**, FTC Western Regional Office
- **Laura M. Tucker**, Office of the Nevada Attorney General
- **Rick Dutton**, Nevada Consumer Affairs
- **Christine Miller**, Legal Aid Center of Southern of Nevada
- **Timothy Johnston**, Better Business Bureau
- **Dickon Chan**, Centers for Medicare & Medicaid Services
- **Lori J. Powers**, Nevada Senior Medicare Patrol
- **Patti Poss & Lisa Schifferle**, FTC

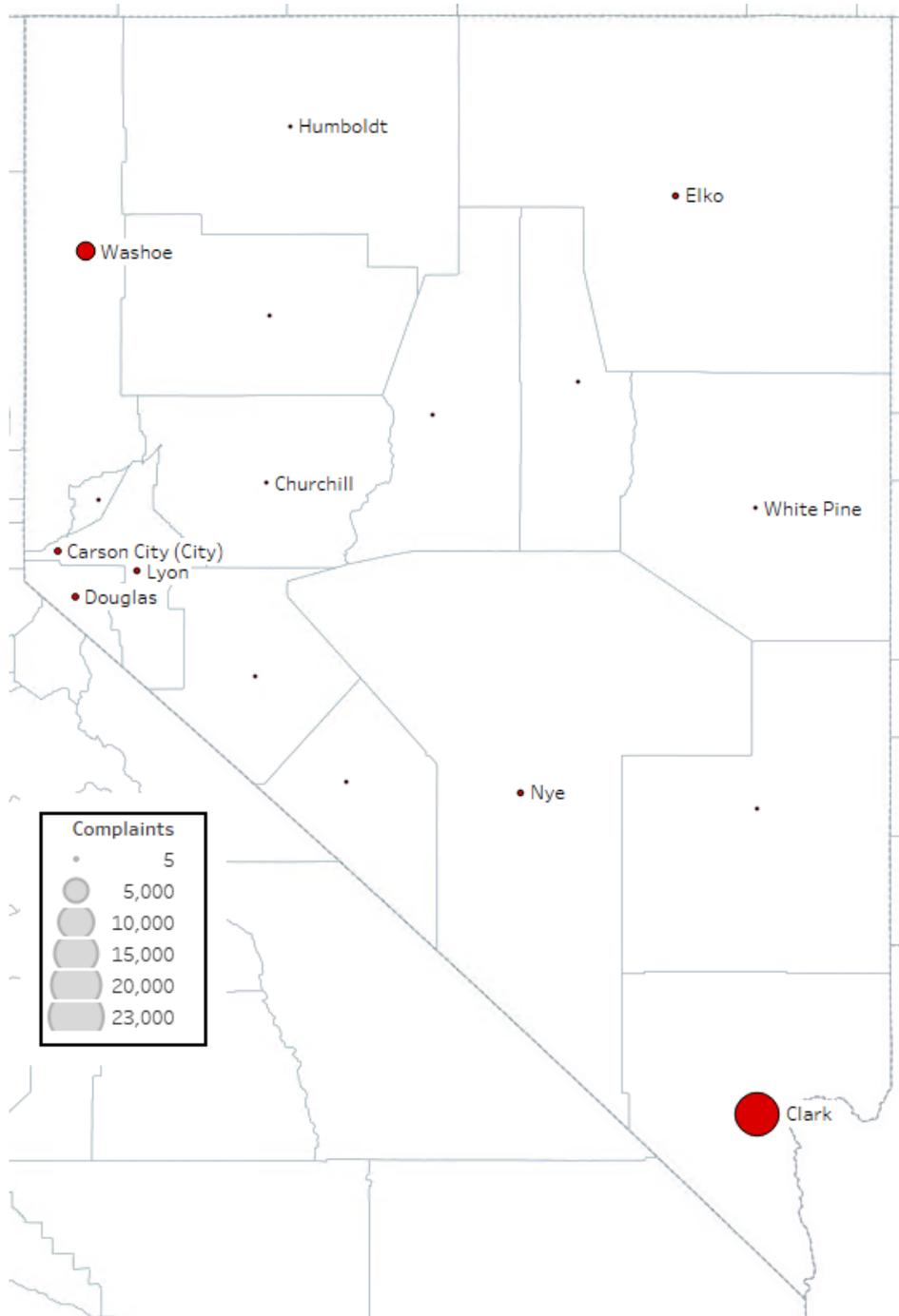
TO HEAR THE WEBINAR CALL 1-800-260-0712

Overview

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

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Fraud & Identity Theft Reports in Nevada for 2017

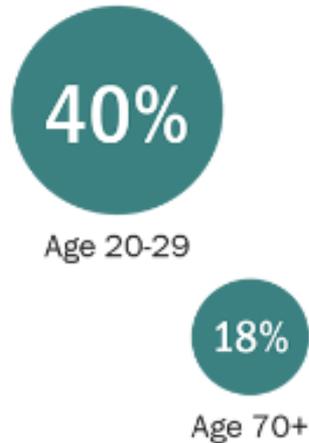


Nevada Top Reports - 2017

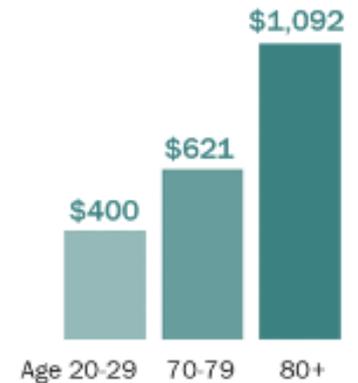
1. Debt Collection	6,687	6. Shop-at-Home and Catalog Sales	1,012
2. Imposter Scams	3,641	7. Prizes, Sweepstakes and Lotteries	983
3. Banks and Lenders	1,773	8. Auto-Related Complaints	930
4. Telephone and Mobile Services	1,749	9. Credit Cards	511
5. Credit Bureaus, Information Furnishers and Report Users	1,188	10. Foreign Money Offers and Counterfeit Check Scams	407

Consumer Sentinel Network Data Book 2017

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

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

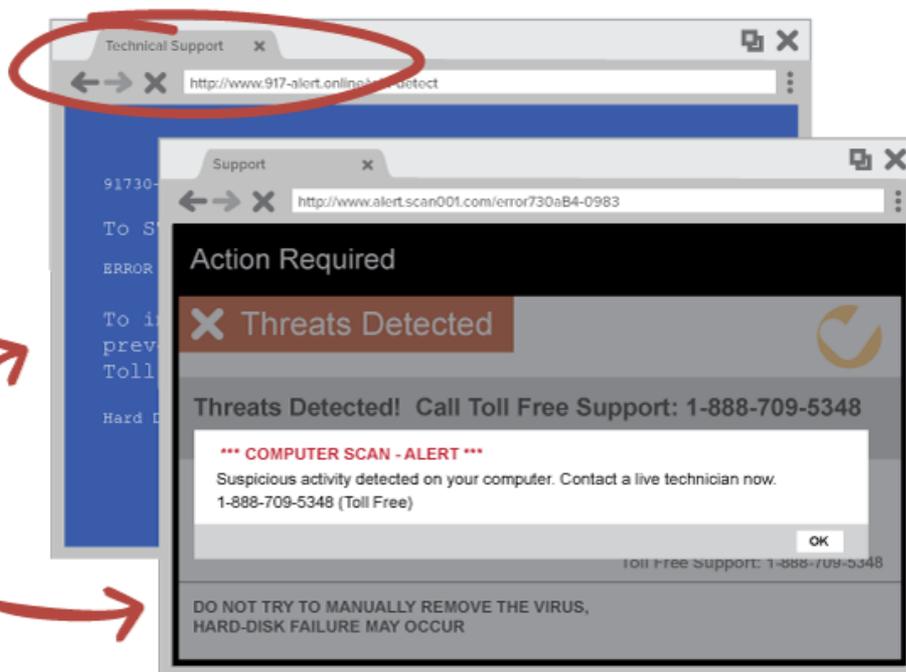
HOW TO SPOT A TECH SUPPORT SCAM

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 [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 documentation 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 verifications, 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 1-888-382-1222
- 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

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.



Install a **call-blocking device**. Some use **blacklists** to

- stop unwanted calls
- divert calls to voicemail

Some use **whitelists** of approved numbers.



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



Report unwanted calls at ftc.gov/complaint

FEDERAL TRADE COMMISSION • ftc.gov/calls

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 (1-800-633-4225)

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	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016



CMS Product No. 12009-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**

Office of the Nevada Attorney General Bureau of Consumer Protection



Purpose of the BCP

- The Bureau of Consumer Protection enforces consumer protection statutes, in particular deceptive trade and antitrust laws.
- When a consumer buys a good or service, the seller must truthfully represent the good or service and disclose any relevant facts; if the seller knowingly and willfully does not, that is deceptive trade.

Office of the Nevada Attorney General Bureau of Consumer Protection

What BCP Does

- The BCP fights deception by investigating consumer complaints and participating in multi-state groups with other attorneys general and government agencies.
- Local complaints can be against such businesses as online or brick-and-mortar sellers, door-to-door sales, Do Not Call violations, and common carriers.
- National complaints can include larger businesses, such as pharmaceutical companies, loan servicers, auto makers and retailers.



Office of the Nevada Attorney General Bureau of Consumer Protection



- If you believe you have been a victim of a scam or fraud, please file a complaint with our office: <http://ag.nv.gov>
- Include as much detail as you can, and include supporting documents such as billing statements and contracts.



**State of Nevada
Department of Business & Industry
Nevada Consumer Affairs**

MISSION

The mission of Nevada Consumer Affairs is to protect consumers—who live in, work in and visit Nevada—from unfair and deceptive business practices and to provide education to prevent consumers from becoming victims of fraud.

**“We Investigate Deceptive and Fraudulent
Business Practices”**

NEVADA CONSUMER AFFAIRS

What are Deceptive & Fraudulent Business Practices?

Below are just a few...

- Conducting a business or occupation without all required state, county or city licenses.
- Making false or misleading statements of fact concerning the price of goods or services for sale or lease.
- Fraudulently altering any contract, written estimate of repair, written statement of charges, or other document in connection with the sale or lease of goods or services.
- Failing to make delivery of goods or services for sale or lease within a reasonable time or to make a refund for the goods or services, if he or she allows refunds.
- Showing or demonstrating defective goods for sale or lease which are unusable or impractical.
- Any other violation listed in NRS Chapter 598
(<https://www.leg.state.nv.us/NRS/NRS-598.html>).

NEVADA CONSUMER AFFAIRS

Most Current Types of Complaints

- **Automotive—Repairs, Warranties, Recall Work Scams**
- **Financial—Email Scams, Banking Scams, Collection Notices—Fake Checks, Investment Scams, Reverse Mortgage Scams**
- **Internet—ID Theft, Email Scams, Computer Support, Internet Auction Scams, Non-Delivery of Merchandise**
- **Work from Home Scams, door-to-door “sales”**
- **Travel & Tour Agencies, Timeshares, Vacation Clubs**
- **Contractors—Unlicensed contractors**

NEVADA CONSUMER AFFAIRS

Are you a Victim of Fraud or a Deceptive Business Practice? We're here to Help

File a complaint

<http://www.consumeraffairs.nv.gov>

* or call and we'll mail you a complaint form

(702) 486-2750 Las Vegas

(775) 684-1910 Carson City

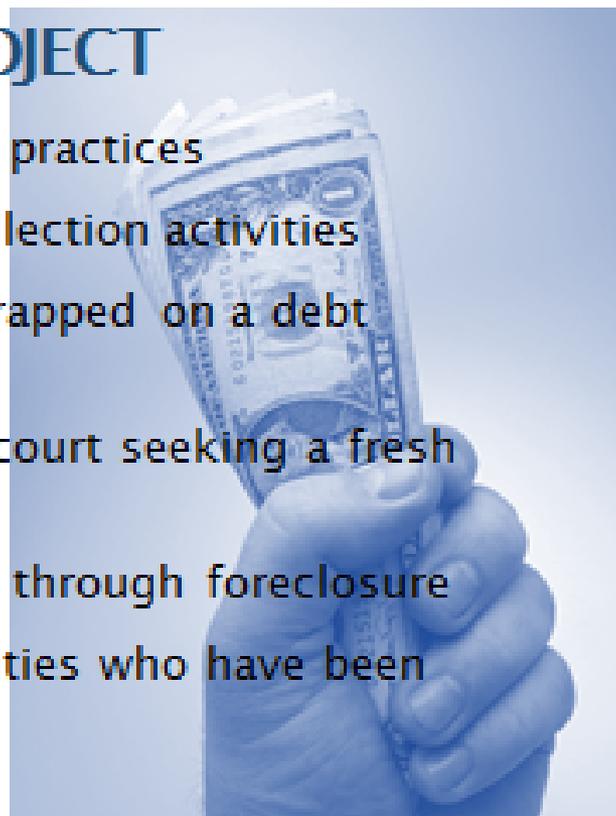
Toll Free (844) 594-7275

* Email:

consumerhelp@business.nv.gov

CONSUMER RIGHTS PROJECT

- Works against fraudulent sales practices
- Fights against abusive debt collection activities
- Helps payday loan borrowers trapped on a debt treadmill
- Assists debtors in bankruptcy court seeking a fresh start
- Represents homeowners going through foreclosure
- Represents people with disabilities who have been denied social security benefits





LEGAL AID CENTER Since 1958
of Southern Nevada

Who we are:

Provider of free legal services to ensure the preservation of access to justice and the provision of quality legal counsel, advice and representation for individuals who are unable to protect their rights because they cannot afford an attorney.

How we help:

We offer direct representation, Ask-A-Lawyer programs, free community education classes, 2 Self-Help Centers, Pro Bono Project.

How to get help:

Come to the office, call one of our hotlines, attend a class.

725 E. Charleston Blvd., Las Vegas, NV 89014

702-386-1070

To learn more visit:

www.lacsn.org





Better Business Bureau®

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

BBB Serving Northern Nevada

4834 Sparks Blvd Suite 102, Sparks, NV 89436

info@reno.bbb.org; (775) 322-0657

BBB Serving Southern Nevada

6040 S Jones Blvd, Las Vegas, NV 89118

info@sn.bbb.org; (702) 320-4500

Top Scams: bbb.org/scams

• **BBB Studies:** Analyzing and reporting on some of the most pervasive fraud issues that impact American consumers.

Romance SCAMS

bbb.org/romancescam

Tech Support SCAMS

[bbb.org/
techsupportscam](http://bbb.org/techsupportscam)

Puppy SCAMS

[bbb.org/
puppyscam](http://bbb.org/puppyscam)



BBB Scam TrackerSM

Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it. Help us investigate and warn others by reporting what you know.

[Report a Scam](#)

www.bbb.org/scamtracker

Start With Trust[®]

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 Nevada SMP at www.NevadaSMP.org or 888-838-7305
- 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



SCAM ALERTS

what to know and do about scams in the news

- 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

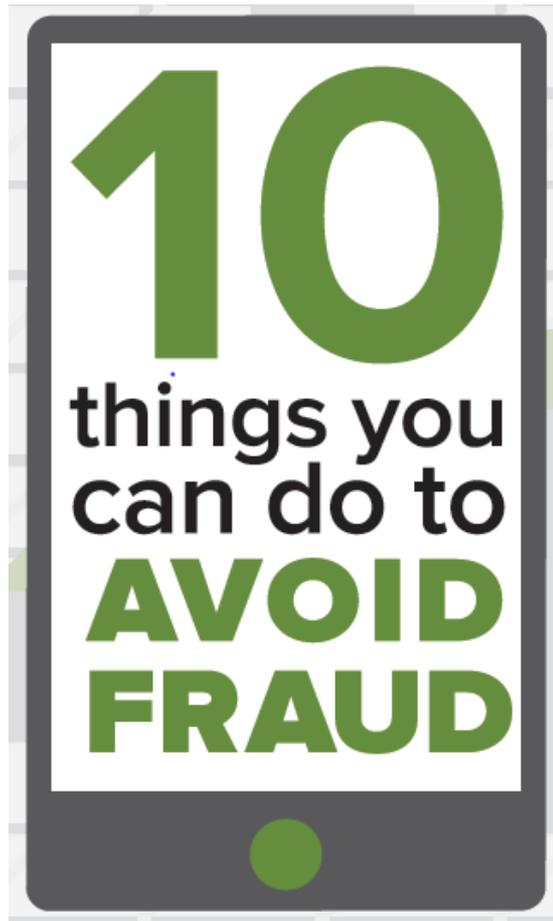
- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

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

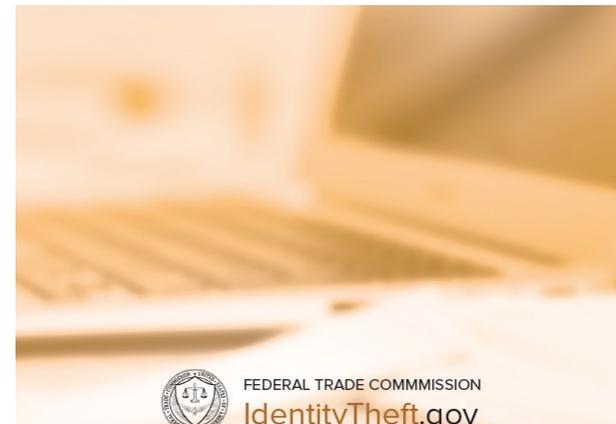
Use and Share Free FTC Resources

Bulkorder.FTC.gov



Identity Theft

What to know, What to do



Talk to Us

- **Help for Nevada'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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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 Nevada!***

Feedback about the webinar:
everycommunity@ftc.gov

