

Federal Trade Commission Webinar



Fighting Consumer Fraud & Identity Theft in Wisconsin

September 18, 2018

TO HEAR THE WEBINAR CALL 1-800-260-0702

Access Code: 453893

Welcome!

Presenters:

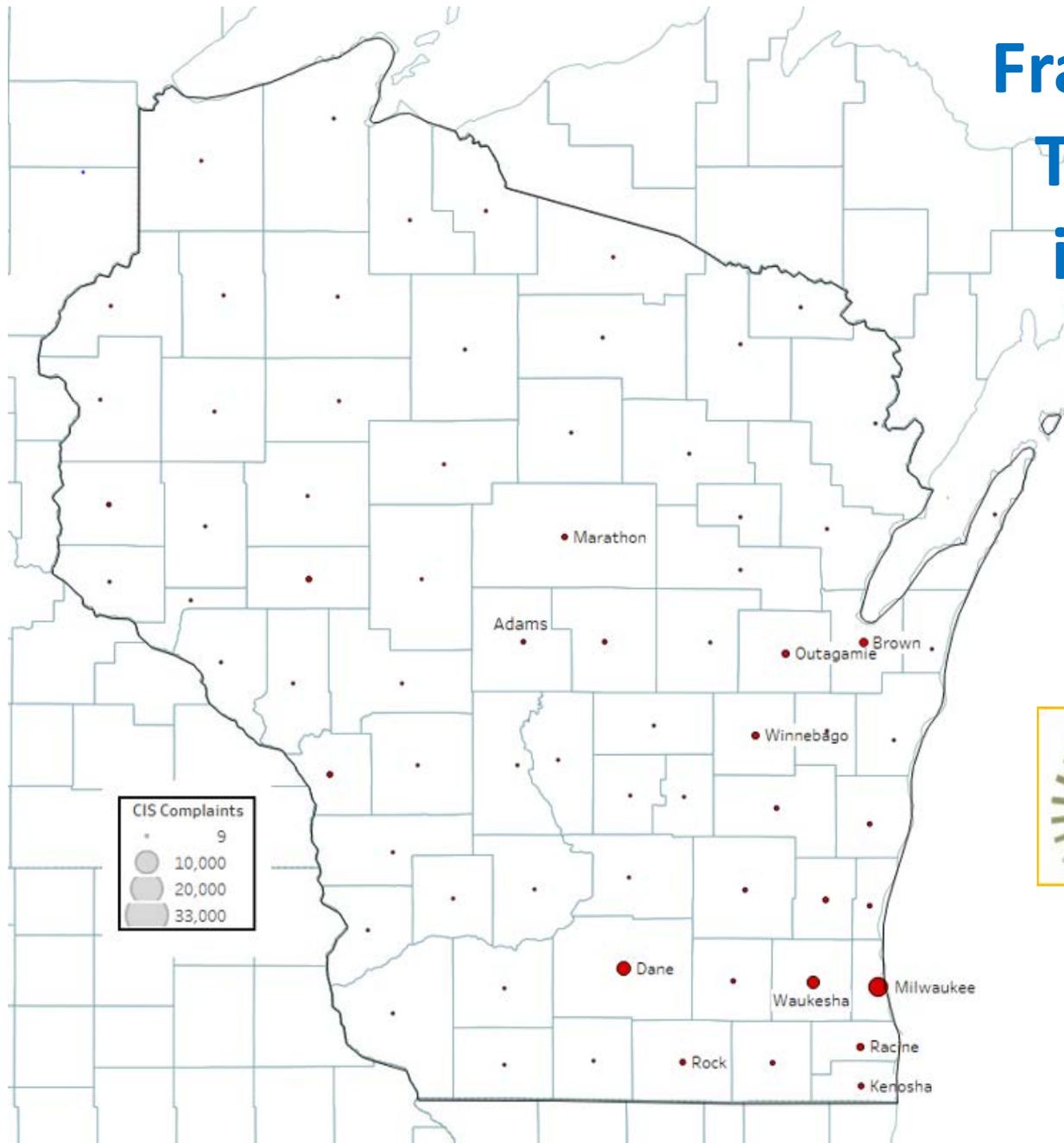
- **Todd Kossow**, FTC Midwest Regional Office
- **Michelle Reinen**, Wisconsin Department of Agriculture, Trade, and Consumer Protection
- **Jessica Roulette**, Legal Action of Wisconsin, Inc.
- **Julie Albrecht**, Better Business Bureau Serving Wisconsin
- **Amy Hennessy**, Centers for Medicare & Medicaid Services
- **Kate Schilling**, Senior Medicare Patrol of Wisconsin
- **Patti Poss & Lisa Schifferle**, FTC

Overview

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

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Fraud & Identity Theft Reports in Wisconsin for 2017

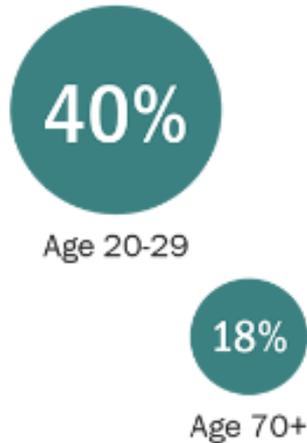


Wisconsin Top Reports - 2017

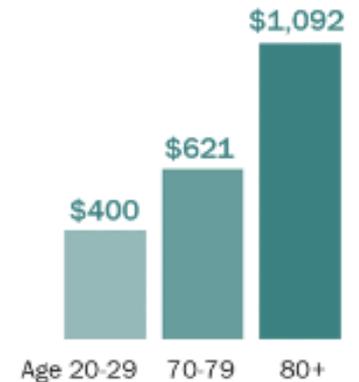
| | | | |
|--------------------------------------|-------|--|-------|
| 1. Imposter Scams | 5,681 | 6. Auto-Related Complaints | 1,446 |
| 2. Debt Collection | 4,050 | 7. Telephone and Mobile Services | 1,446 |
| 3. Prizes, Sweepstakes and Lotteries | 2,387 | 8. Credit Bureaus, Information Furnishers and Report Users | 1,230 |
| 4. Banks and Lenders | 1,908 | 9. Mobile: Accessories, Devices, and Services | 974 |
| 5. Shop-at-Home and Catalog Sales | 1,725 | 10. Television and Electronic Media | 882 |

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

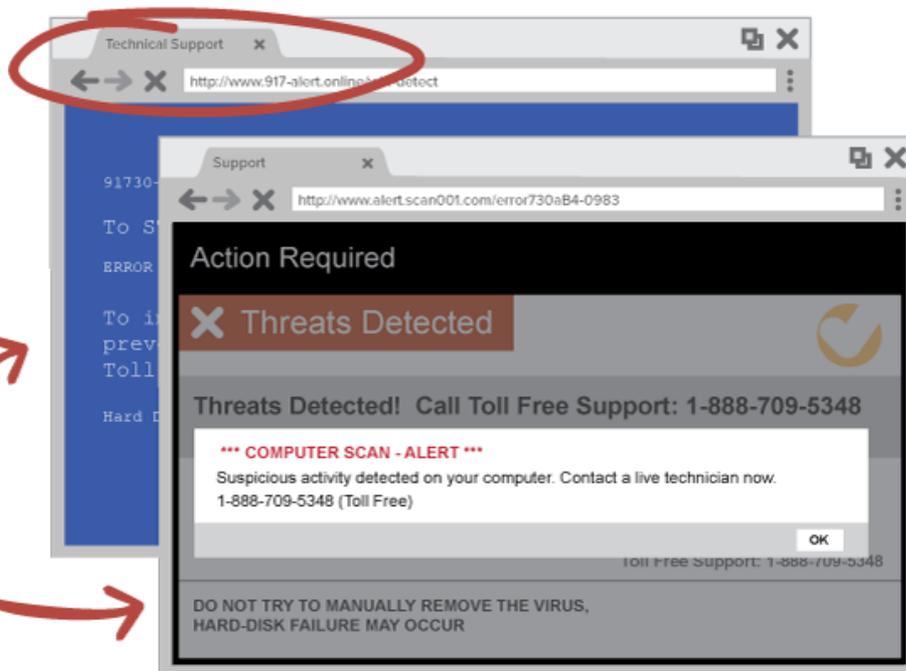
- Private debt collection for old IRS debts
- Get a letter first with name of debt collector & authentication number
- *Always pay the IRS directly*
- www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors
- Scammers make IRS deposits, then demand the money
- *Follow the IRS's instructions 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

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

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:

- 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

Fake Check Scams

IF IT'S A FAKE CHECK,
WHY IS MONEY IN YOUR ACCOUNT?



WHAT TO DO:



Be wary.
Talk to someone you
trust and contact your
bank before you act.



Never take a check
for more than your
selling price.



Selling online?
Consider using an escrow
or online payment service.



Never send money
back to someone who
sent you a check.



Spot this scam?
Tell the Federal Trade Commission:
[ftc.gov/complaint](https://www.ftc.gov/complaint)

Charity Scams



Operation



Donate with Honor

**Which veterans group
would you donate to?**

American Disabled Veterans Foundation

National Vietnam Veterans Foundation

Healing American Heroes, Inc.

Veterans Fighting Breast Cancer

Military Families of America

VietNow National Headquarters, Inc.

Foundation for American Veterans, Inc.

Healing Heroes Network

Help the Vets, Inc.

**They have all been
sued for lying to donors.**

Don't depend on the name.

Do your research.

Then donate.

How to **donate wisely** and **avoid scams**



Look up a charity's report & ratings:

- give.org
- charitywatch.org
- guidestar.org
- charitynavigator.org



Never pay by **gift card** or **wire transfer**.
Credit card and **check** are safer.



Watch out for names that only
look like **well-known** charities.



Search the charity name online.

Do people say it's a scam?



Ask **how much** of your
donation **goes to the program**
you want to support.



Donating online?

Be sure where that money is going.

Federal Trade Commission • ftc.gov/charity

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

- 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/features/how-stop-unwanted-calls

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

www.studentaid.ed.gov/sa

Opportunity Scams

- Investments
- Job scams
- Business opportunities



Real People
Achieving Real Results

- ✓ **BE YOUR OWN BOSS**
- ✓ **NO EXPERIENCE NEEDED**
- ✓ **EARN THOUSANDS MONTHLY**
- ✓ **BECOME PART OF A WINNING TEAM**
- ✓ **WORK FROM ANYWHERE IN THE WORLD**

**CALL TODAY AND START
EARNING TOMORROW!**

Small Business Scams

- Unordered supplies
- Business directory listings
- Domain name/website registrations
- Payment processing
- Charity scams

www.FTC.gov/SmallBusiness



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

New Law, New Credit Rights

- FRAUD ALERTS not 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



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. 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**

Wisconsin Department of Agriculture, Trade, and Consumer Protection

- **Bureau of Consumer Protection**
- What we do
 - Ensure fair business practices for buyer and seller
 - Prohibit fraud, deception, unfair practices
- Authority
 - WI Statutes and Administrative Codes
 - Special Orders



Wisconsin Department of Agriculture, Trade, and Consumer Protection

- How we serve WI
 - Consumer Hotline
 - Outreach & Education
 - Mediation
 - Investigation
 - Enforcement
 - Administrative Action
 - WI Department of Justice
 - District Attorneys



Wisconsin Department of Agriculture, Trade, and Consumer Protection

- Resources for Consumers
 - Business check
 - Educational materials
 - File a Complaint
 - Fast-Track Telemarketing Scam Reports
 - Identity Theft Victim Assistance
 - Presentations / Business Round Tables
 - WI Do Not Call Registry: 1-888-322-8228
- **WI Consumer Hotline 1-800-422-7128**
Datcp.wi.gov



Legal Action of Wisconsin, Inc.

For people under 60: 1-855-WISCLAW

Private, non-profit law firm, providing civil legal aid in 39 of Wisconsin's counties. We serve clients at or below 200% of the poverty level.

Services specific to victims of consumer fraud include: 1) Assist with filing police reports if local police have refused to write a report, 2) File affirmative lawsuit to recover damages, and 3) Raise fraud as a defense if victim is being sued civilly

More general consumer work includes: 1) Prevent garnishment/levy of accounts, 2) Credit lawsuits, 3) Medical debt lawsuits, 4) Wrongful towing, 5) Foreclosures, 6) Mortgage problems, 7) Car sales/repair problems, 8) Student loans, 9) Scams that take money, 10) Consumer ID theft, 11) Utilities, and 12) Payday/auto title loans



Legal Action of Wisconsin, Inc.

Elder Rights Project: For people 60 and older

1-844-614-5468

Serves Wisconsin residents, 60+, and has no income or asset limits.

Services include: 1) Obtain Protection Orders (Domestic abuse/Harassment, Individual at Risk), 2) Landlord/Tenant Matters (Defending evictions related to abuse, Evicting abusers), 3) Review/Revoke abusive POAs, 4) Recover money and property, 5) Foreclosure defense, 6) Reverse unauthorized charges/debt collection defense for ID theft victims, 7) Obtain/preserve needed public benefits, 8) Family law matters, 9) Draft simple advance planning documents, and 10) Information and referrals to collaborating agencies





What's the BBB?

The **Better Business Bureau® Serving Wisconsin** is a non-profit, non-governmental organization that aims to create an ethical, trustworthy marketplace – where buyers and sellers can trust each other



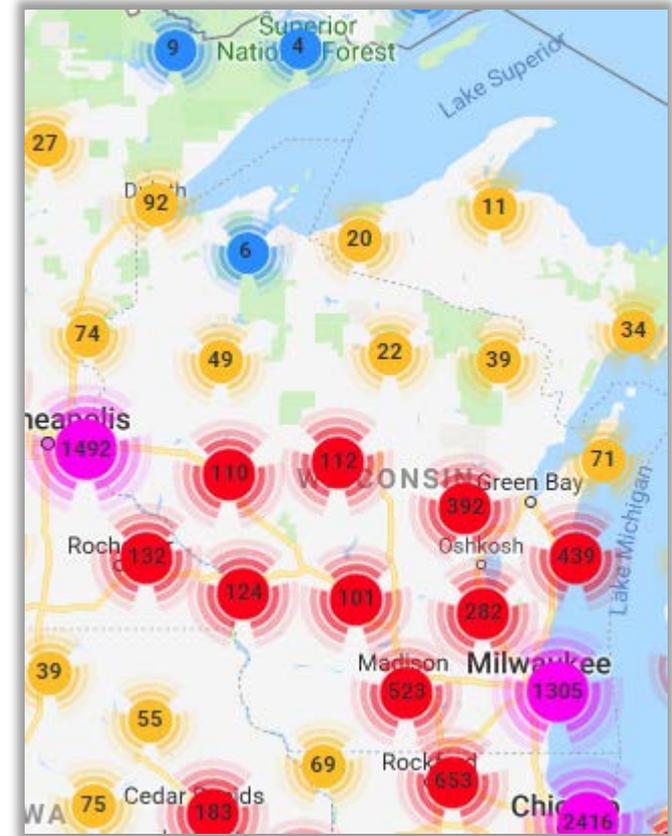
Julie Albrecht

How does BBB help fight fraud?

BBB Scam Tracker

bbb.org/scamtracker

- Invaluable tool for consumers, law enforcement, media and consumer advocates
- Interactive heatmap to check scams reported in your area
- More than 115,000 nationally and **over 3,700 scams reported in Wisconsin**
- These reports are compiled and shared with law enforcement
- Help us help others! Report scams.



How does BBB help fight fraud?

- **BBB Scam Risk Index – Key Findings**

- Young people continue to be at a higher risk for scams
- Susceptibility decreases with age...BUT dollars lost increases w/ age
- One of the most common tactics of scammers is impersonation

- **Education**

- Webinars like this one!
- Press releases
- Consumer events throughout the state of Wisconsin
- Social media

bbb.org/scamtips



Scammer Payback

“BBB Calls Scammers” - YouTube Video Series

- Gather phone numbers of recent scam calls reported to BBB Scam Tracker
- We call these known scam numbers on camera
- When we reach a scammer, we try to carry through the scam call as far as possible without giving any personal information (We use fake names and don't give any additional info)
- Waste the scammers time, and the video educates the viewer on common tactics scammers use on potential victims

To see our first call to the “IRS,” go to bbb.org/payback



Contact BBB Serving Wisconsin



Julie Albrecht

*Director of Marketing &
Communications*

bbb.org
bbb.org/scamtracker

(414) 847-6000

(800) 273-1002

info@wisconsin.bbb.org

10019 W Greenfield Ave.
Milwaukee, WI 53214



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

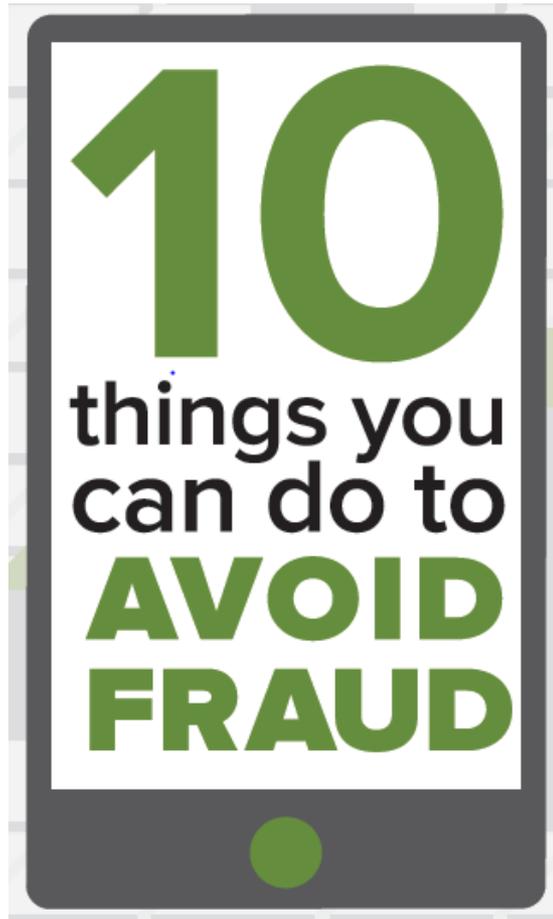
- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

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

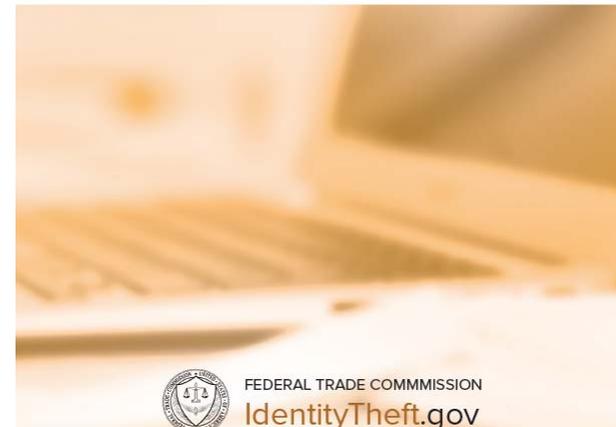
Use and Share Free FTC Resources

Bulkorder.FTC.gov



Identity Theft

What to know, What to do



Talk to Us

- **Help for Wisconsin's Congressional delegation**
 - Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007
- **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
- **Michelle Reinen**, Wisconsin Department of Agriculture, Trade, and Consumer Protection
- **Jessica Roulette**, Legal Action of Wisconsin, Inc.
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- **Amy Hennessy**, Centers for Medicare & Medicaid Services
- **Kate Schilling**, Senior Medicare Patrol of Wisconsin
- **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 Wisconsin!***

Feedback about the webinar:
everycommunity@ftc.gov

