

Federal Trade Commission Webinar



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

September 30, 2021

**TO HEAR THE WEBINAR
CALL 1-833-568-8864 (Toll Free)**

Welcome!

Presenters:

- **Jon Miller Steiger**, FTC, East Central Region
- **Tiffany Smedley**, FTC, East Central Region
- **Marion Quirk**, Consumer Protection Unit at the Delaware Department of Justice
- **Erika Tross**, Legal Services Corporation of Delaware, Inc.
- **Christine Sauers**, Better Business Bureau Serving Delaware
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

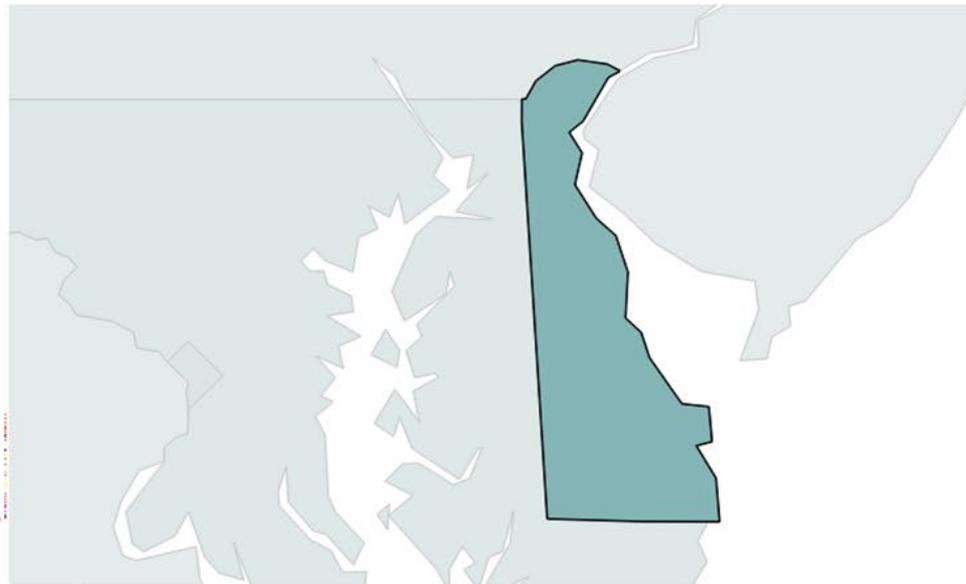
Overview

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

Delaware
Year: 2021 YTD

i Year
2021

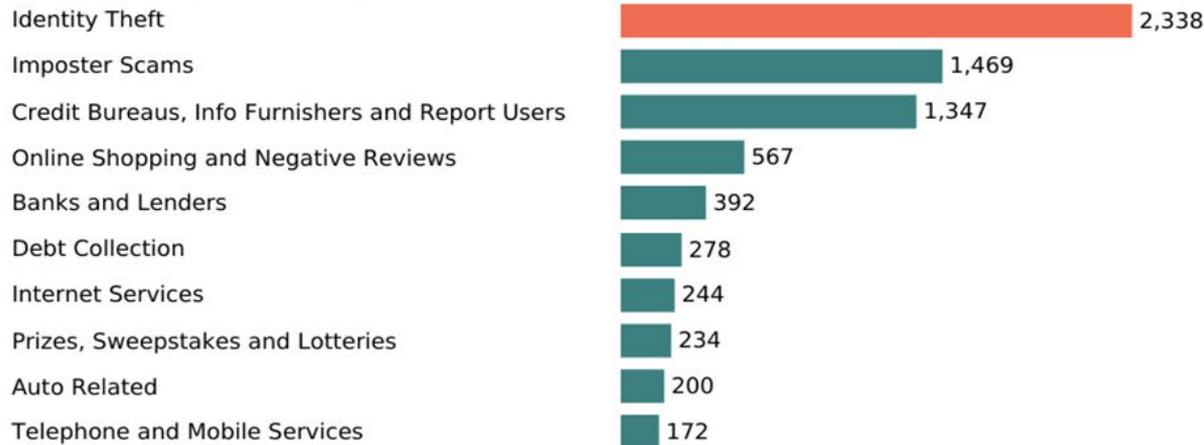
Quarter
All



9,737
Total Fraud, Identity Theft, and Other Reports

Reports per 100K Population
Low High

Top 10 Report Categories



Fraud Facts



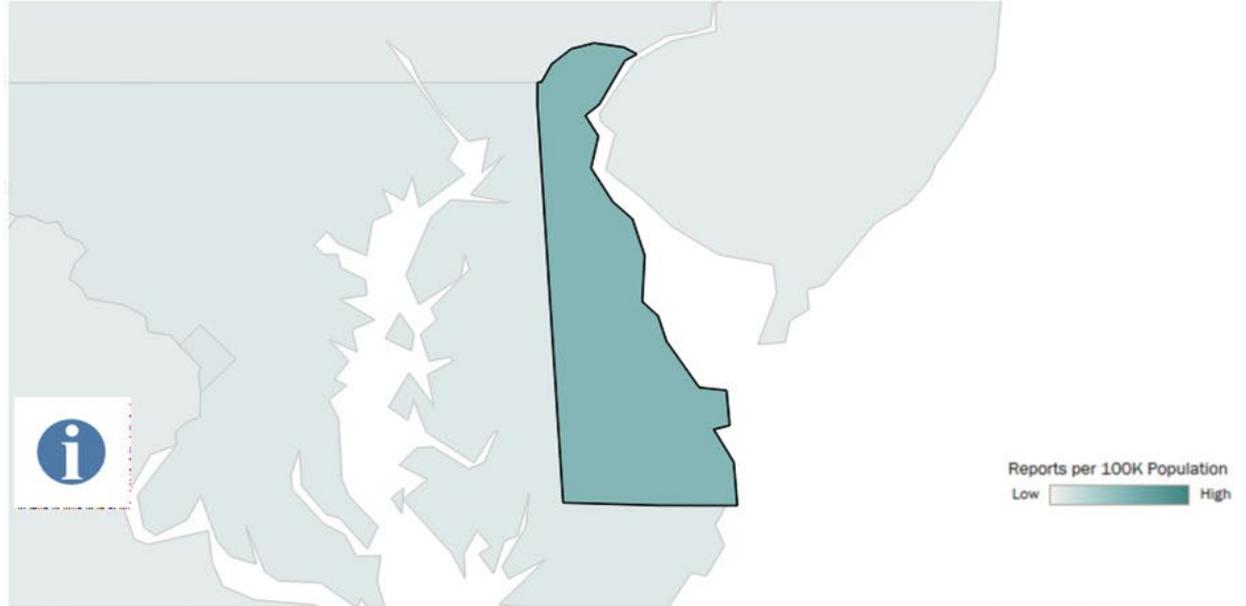
State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. When no states are selected, the results i..

Delaware
Year: 2021 YTD

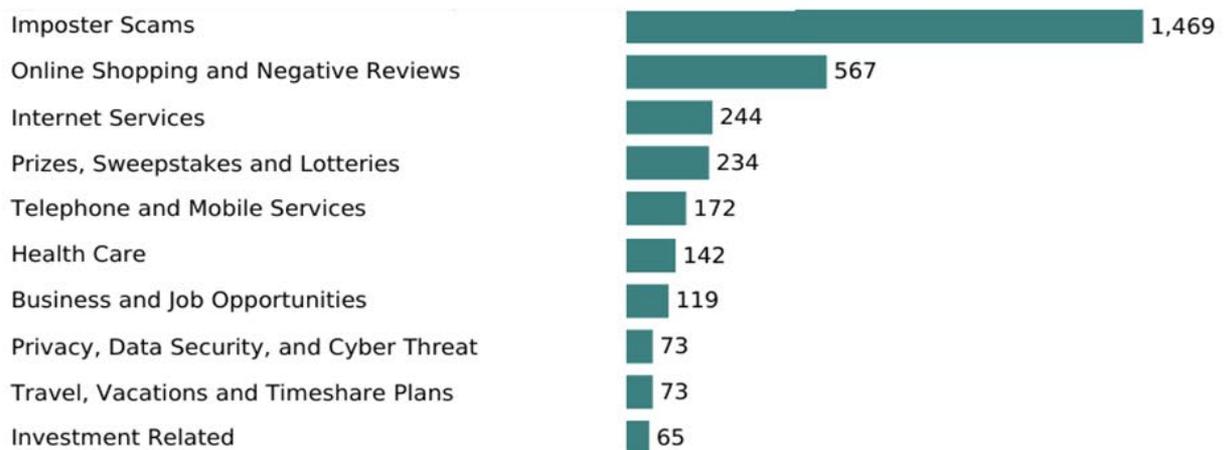
View
Map

Year
2021

Quarter
All



Top 10 Fraud Report Categories



Fraud Facts



State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.

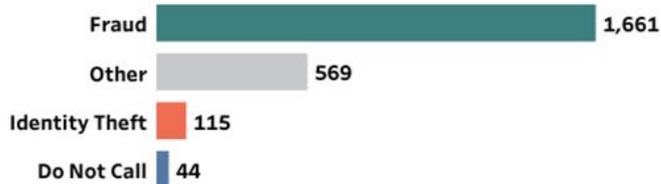


FTC COVID-19 and Stimulus Reports

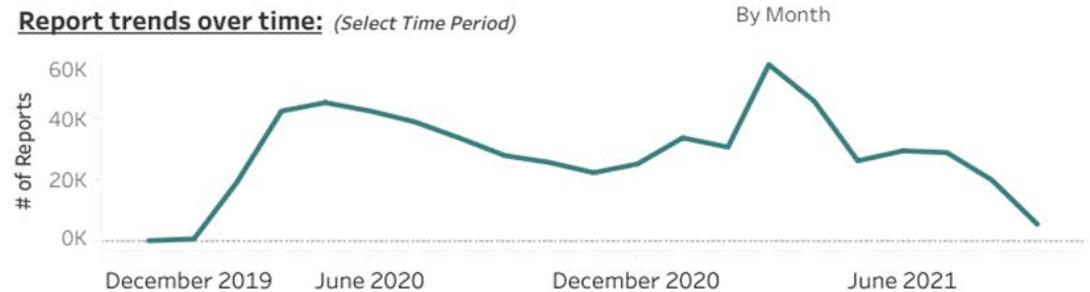
Consumer Sentinel Network Reports for Delaware

*Data from January 1, 2020 to September 16, 2021

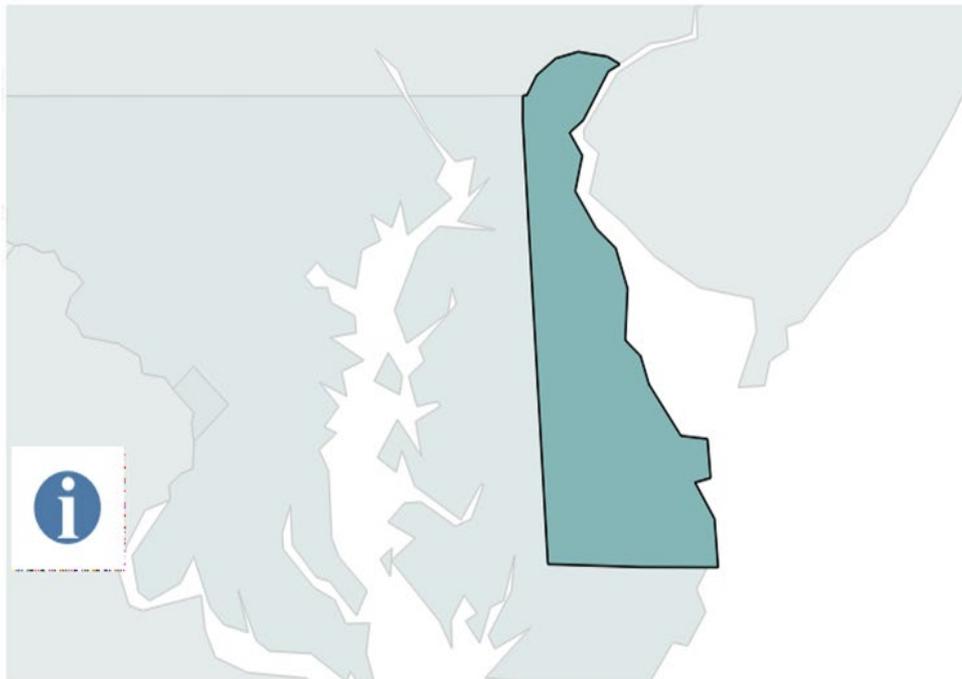
Reports by type for Delaware: (Select Report Type)



Report trends over time: (Select Time Period)



Reports by state: (Select State)



2,378

Overall Reports for Delaware

\$1.50M

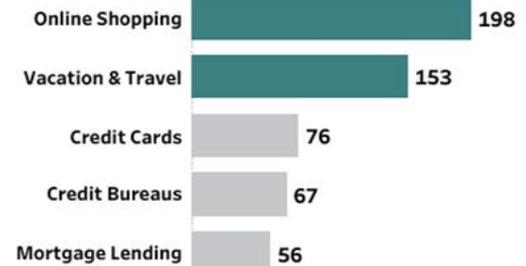
Total Fraud Loss

*24.0% of Fraud reports indicate a loss

\$409

Median Fraud Loss

Delaware were about:



The Fraud, Other, and DNC data reflects reports in the Consumer Sentinel Network that mention COVID, stimulus, N95 and related terms. The Identity Theft data reflects reports that mention COVID, stimulus, or related terms, in the following ID theft subtypes: tax, employment and wage, government benefits, and government documents. The data may be updated with new terms as trends emerge.

While the Vacation & Travel subcategory typically relates to the sale or advertising of these services, the Coronavirus-related reports in this category are primarily about refunds and cancellations.

Top reports exclude unspecified reports. Some of the Fraud and Other subcategories were renamed on Oct. 22, 2020.

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:**
 - [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft) - English
 - [ReporteFraude.ftc.gov](https://www.ftc.gov/identity-theft) - Spanish

THE LATEST SCAMS

Government Impersonator Scams

TOP GOVERNMENT IMPOSTER SCAMS

- 1 Social Security Administration
- 2 Health & Human Services/Medicare
- 3 United States Postal Service
- 4 IRS Imposter
- 5 Police, Sheriff, or FBI



IRS Imposter Scams

You get a call from someone who says she's from the IRS. She says that you owe back taxes. But do you?



Government Imposter Scams

Tips to Help People

- Government agencies don't call people out of the blue with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Never pay with a gift card or wire transfer
- Learn more at: [ftc.gov/imposters](https://www.ftc.gov/imposters)

HOW TO SPOT A TECH SUPPORT SCAM

It can start with a call from someone pretending to work for Microsoft, Google or Apple.

Most often, it 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 to Share

- Hang up on callers who say you have a computer problem
- Ignore pop-ups that say to call tech support
- Never give remote access
- Questions? Call the legitimate company **before** you do anything

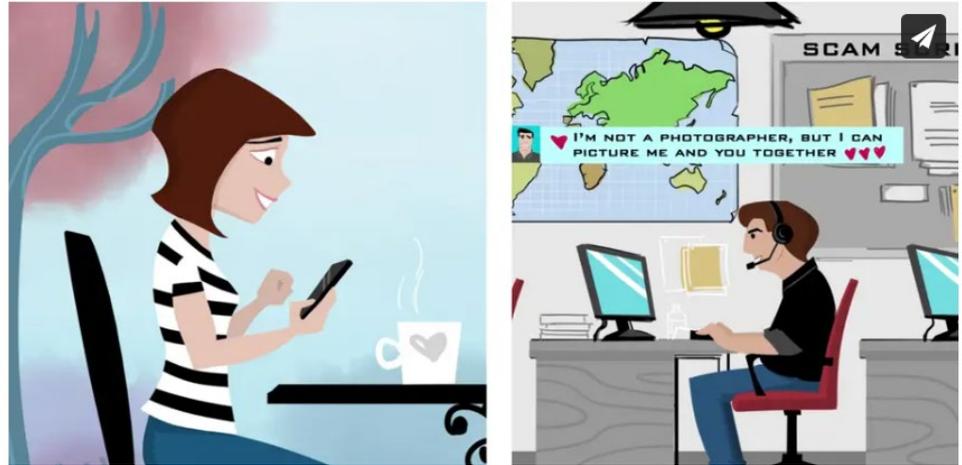
[Ftc.gov/techsupportscams](https://www.ftc.gov/techsupportscams)

Other Imposter Scams

ftc.gov/imposters

Romance Scams

You meet someone special on a dating website, but then he needs money.



Grandkid Scams

You get a call: "Grandma, I need money for bail." Or some other kind of trouble. But is it your grandchild?



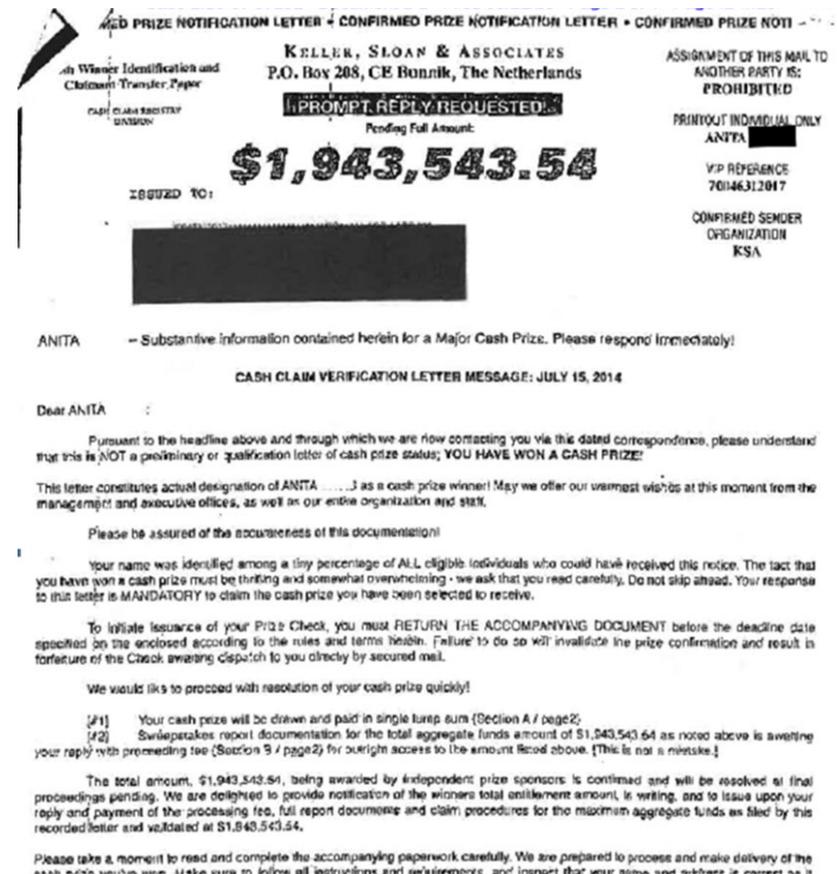
Nanny and Caregiver Imposter Scams

Caregiver websites can help you find jobs, but scammers also use them to find people to rip off.



Sweepstakes & Grant Scams

- Never pay to collect a so-called prize or grant
- Legal sweepstakes don't make you pay a fee
- No surprise government grants
- No charge for government grant or for a list of government grants-making agencies
- Grants.gov – one place to apply



Fake Check Scams



[Ftc.gov/FakeChecks](https://www.ftc.gov/fakechecks)

Ftc.gov/GiftCards

 Buying a gift card to pay someone?

 **STOP. It's a scam!**

 Gift cards are for gifts,
not for payments.

 **HANG UP ON
Gift Card
Scams** 

Report gift card scams

to the card issuer, the police,
and the Federal Trade Commission.

[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



Is someone on the phone telling you to pay them with
a gift card to:

- pay an IRS debt
- keep your Social Security benefits
- keep your utilities on (electricity, water or heat)
- pay for tech support
- pay for a family member in trouble
- pay a member of the military needing money
- pay bail or ransom
- avoid arrest or deportation

If you answered yes, **HANG UP. It's a scam.**
Gift cards are for gifts, not for paying someone.

Report the scam to the
Federal Trade Commission



[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

For more information
on gift card scams, visit



[ftc.gov/giftcards](https://www.ftc.gov/giftcards)

Contact the card issuer:

Amazon
(888) 280-4331

iTunes
(800) 275-2273

Ebay
ebay.com/giftcardscams

Steam
help.steampowered.com

Google Play
google.com/support

MoneyPak
moneypak.com/security

Online Shopping Scams

Tips to Share

- Check out a seller before buying. Type the website or company name into a search engine with words like “scam,” “complaint,” or “review.”
- Pay by credit card. If the seller doesn’t send the order, dispute the charge with the credit card company.

[Ftc.gov/onlineshopping](https://www.ftc.gov/onlineshopping)

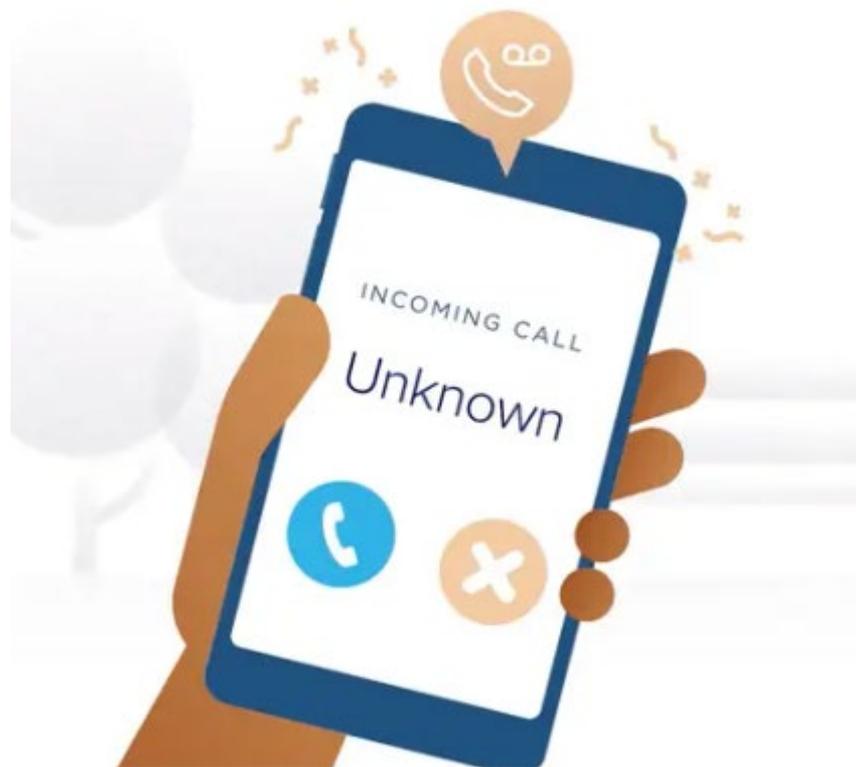
Debt Collection and Debt Scams

- **Fake Debt Collection Scams**
 - [Ftc.gov/debt](https://www.ftc.gov/debt)
- **Mortgage Relief Scams**
 - [Ftc.gov/mortgage](https://www.ftc.gov/mortgage)
- **Student Loan Debt Scams**
 - www.StudentAid.gov/repay

Unwanted Calls

Ftc.gov/calls

- Hang up. It's okay to be rude!
- Sign Up for the Do Not Call Registry at [donotcall.gov](https://www.donotcall.gov)
- Don't trust caller ID — it can be faked
- Report robocalls to the FTC at [donotcall.gov](https://www.donotcall.gov)
- Ask your carrier about call blocking



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](https://www.ftc.gov/charity)

Charity Scams

Other tips at:
[Ftc.gov/charity](https://www.ftc.gov/charity)

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!**

[Ftc.gov/IncomeScams](https://www.ftc.gov/IncomeScams)



AVOIDING
CORONAVIRUS
S C A M S
— **Tips from the FTC** —

ftc.gov/coronavirus/scams

Source: Federal Trade Commission | [FTC.gov](https://ftc.gov)

COVID-19 Scams

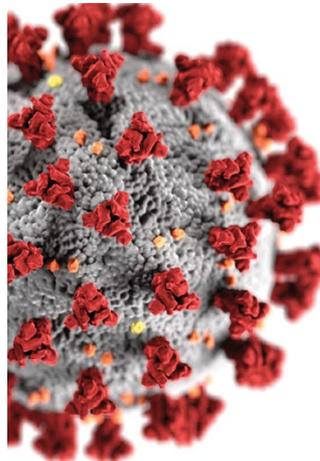
Email/text scams & malicious websites

- **Phishing emails & texts**
 - Get your money
 - Get your information
 - Links to malware sites
- **Malicious websites**
 - Lots of domains including “Coronavirus”
 - Stick with known, trusted sites
- **Don’t click links from sources you don’t know**



COVID-19 Scams Treatments & Cures

- **Miracle cures**
- **Medicare-related
scams**



Coronavirus cure?

Not so fast.

Learn the facts at
[ftc.gov/coronavirus](https://www.ftc.gov/coronavirus)

Source: Federal Trade Commission | FTC.gov

COVID-19 Scams

Contact Tracing, Vaccines & Certificate Scammers

Contact tracing call? 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



Real contact tracers won't ask you for money.

Only scammers insist on payment by gift card, money transfer, or cryptocurrency.



Contact tracing doesn't require your bank account or credit card number.

Never share account information with anybody who contacts you asking for it.



Legitimate contact tracers will never ask for your Social Security number.

Never give any part of your Social Security number to anyone who contacts you.



Your immigration status doesn't matter for contact tracing, so real tracers won't ask.

If they do, you can bet it's a scam.



Do not click on a link in a text or email.

Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://www.ftc.gov/complaint).



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For more information about contact tracing visit your state health department's website and

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)

How to Avoid COVID-19 Vaccine Scams

Here are two sure ways to spot COVID-19 vaccine scams:

- 1 You can't buy real vaccines online. **Those are scams.**
- 2 You don't have to pay out of pocket for a vaccine – not before, during, or after your appointment. **That's either a scam or a mistake.**



Learn more at

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)

[consumerresources.org/beware-coronavirus-scams](https://www.consumerresources.org/beware-coronavirus-scams)



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NATIONAL ASSOCIATION OF ATTORNEYS GENERAL

Four Ways to Stay Ahead of COVID-19 Vaccine Certificate Scammers

Right now, there are no plans to create a national COVID-19 vaccine verification app, certificate or passport. **To stay ahead of scammers:**



Be skeptical of anyone contacting you from the federal government.

No agency will call, email, or text demanding your personal information or money to get a vaccine certificate or passport.



Check with airlines, cruise lines, and event venues about their requirements.

Don't rely on information from someone who calls, texts, or emails you out of the blue.



Contact your state government about its vaccine verification plans and requirements.



Don't share your information with just anyone.

That real-looking site could be scammers looking for your money or information.

Report vaccine passport scammers to the FTC at [ReportFraud.ftc.gov](https://www.ReportFraud.ftc.gov) or your attorney general at [ConsumerResources.org](https://www.ConsumerResources.org).



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[FTC.gov/coronavirus](https://www.ftc.gov/coronavirus)
[FTC.gov/coronavirus/es](https://www.ftc.gov/coronavirus/es)

Small Business Scams

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



[Ftc.gov/SmallBusiness](https://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](https://www.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



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.](#)

Report Fraud to the FTC

ReportFraud.ftc.gov - English
ReporteFraude.ftc.gov - Spanish



Report to help
fight fraud!

Report Now →

Protect your community by reporting fraud, scams, and bad business practices.

Delaware Department of Justice

Attorney General Kathleen Jennings

Consumer Protection Unit

- **What we do:** “protect the public against consumer fraud and deceptive trade practices through enforcement of statutes, consumer education, consumer advocacy, and coordinated governmental action.” Del. Code, Tit. 29, § 2517(b)
- **Matters we handle include:** Consumer frauds and scams (consumer credit, auto related, debt collection, and online shopping); deceptive trade practices; online privacy and data security; identity theft passports; antitrust
- **Registration Programs:** Telemarketing; Debt Management Services; Mortgage Loan Modification Services; Health Spas/Gyms; Data Security Breaches
- **Website:** <https://attorneygeneral.delaware.gov/fraud/cpu>



Delaware Department of Justice Attorney General Kathleen Jennings

Consumer Complaints

- **Complaint Process:**

- Our Complaint Form is available online at <https://attorneygeneral.delaware.gov/fraud/CMU/complaints>
- If unable to fill out a complaint online, consumer can call 800-220-5424 or email: consumer.protection@delaware.gov

- **Consumer Mediation:**

- Our Consumer Mediation Unit may attempt to resolve contract disputes through informal mediation.



Legal Services Corporation of Delaware, Inc.

Erika Y. Tross
Staff Attorney

www.lscd.com

What is Legal Services Corporation of Delaware?

- Legal Services Corporation of Delaware, Inc. (LSCD) is a non-profit law firm and community education organization providing legal advice, assistance and representation to low income individuals in Delaware.

Who Does LSCD Help?

- Low income Delawareans with legal problems covered by our services.
- Individuals who meet federal eligibility requirements.

How much does LSCD charge?

- Nothing! LSCD services are free to applicants who qualify.

*Bankruptcy clients may pay court costs.





LSCD: Areas of Service

Consumer Problems

- Repossessions
- Fraud
- Student Loans
- Wage Garnishments
- Deceptive Trade Acts & Practices
- Debt Collection Activities
- Fair Credit Reporting Actions

Mortgage Foreclosures

- Stopping a Sheriff's Sale
- Reverse Mortgages
- Representation at Foreclosure Mediations
- Saving Homes from Foreclosure
- Negotiating With Mortgage Lenders

Housing Problems

- Private Evictions
- Unsafe Conditions
- Utility Cut Offs
- Foreclosures
- Code Violations
- Return of Security Deposits

Denial of Unemployment Benefits

Chapter 7 & 13 Bankruptcy Petitions

LSCD: Contact Information

www.lscd.com

- **Main Intake**

302-575-0408

- **New Castle County Office**

100 West 10th St, Suite 203

Wilmington, DE 19801

302-575-0408

- **Kent County Office**

24A Hiawatha Lane

Dover, DE 19904

302-734-8820



Better Business Bureau



Our Mission: BBB's mission is to be the leader in advancing marketplace trust. We do this by: Setting standards for marketplace trust and ethical business behavior.

What We Provide: For over 100 years, BBB has helped people make smarter decisions!

- Published profiles on 5.2 million businesses
- Processes customer reviews and complaints
- BBB conducts investigations and challenges advertising.

Better Business Bureau



RECENT STUDIES and REPORTS

- Online Scams on the Rise During COVID-19
 - 2020 BBB Scam Tracker Risk Report
 - Available for download bbb.org/RiskReport
 - Items to Note: Adults ages 18-24 reported the highest median losses and highest likelihood of loss to the BBB Scam Tracker tool.
 - 2020: More scams were perpetrated online. Likely connected to consumer habit shifts during the pandemic;



Better Business Bureau

BBB SCAM TRACKER

 Better Business Bureau®

Find Near

BBB Scam TrackerSM

Brought to you by the BBB Institute for Marketplace Trust

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.



Search for Scams

Search using any or all of the fields below.

Keyword

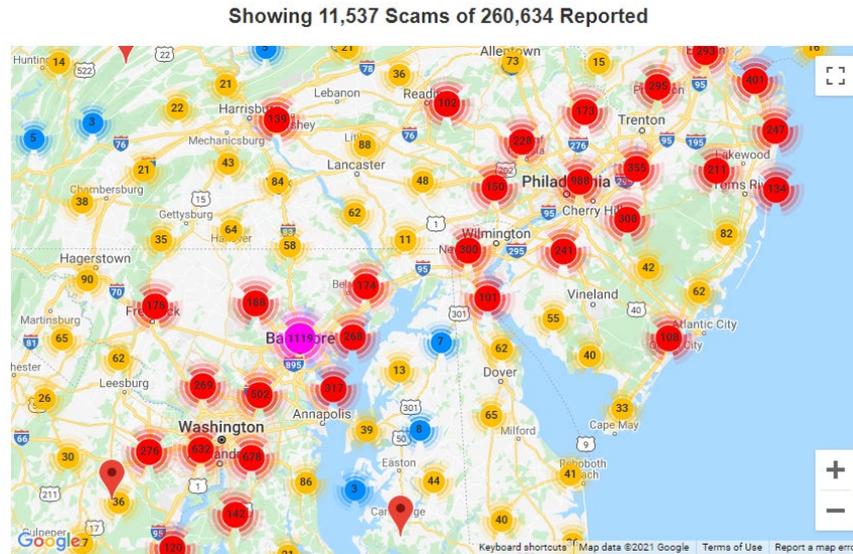
Scam Type

Country

Date Reported to

 **PROTECT YOURSELF**

[Learn more about scams](#)



Better Business Bureau



BBB SCAM TRACKER

- Over 260,000 Scam Reports
- Top Delaware Scams in 2020, online purchases, employment scams, IT support scams
- Identifies top scams as they happen, allowing us to work with both partners and media to try to stop scams.
- Report and read about scams: [BBB.org/ScamTracker](https://www.bbb.org/scamtracker)

Better Business Bureau



To check out or report a business or charity:

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

BBB Serving Delaware

60 Reads Way

New Castle, DE 19720

302-221-5255

info@delaware.bbb.org

Keep up with the latest scams and share with your community

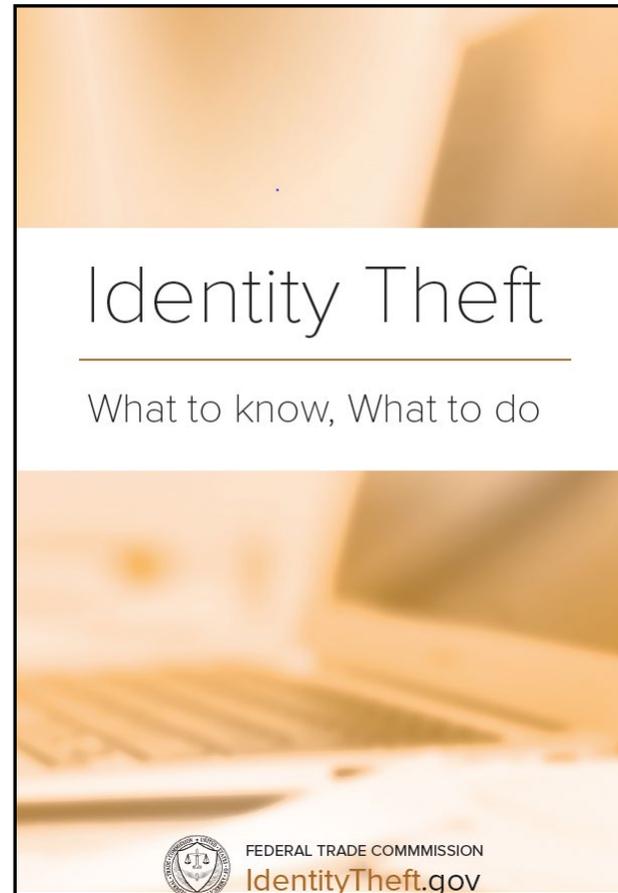
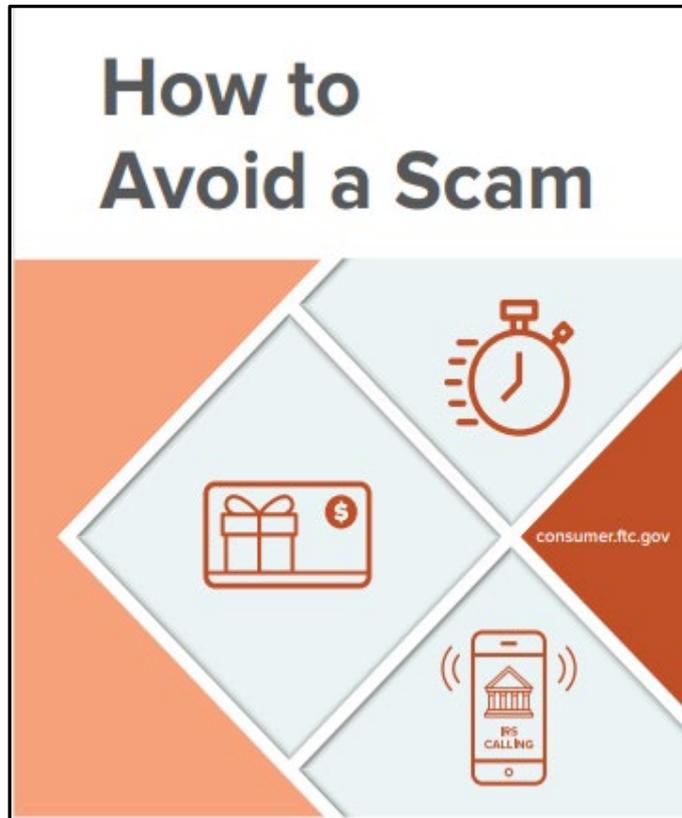
- Follow us on **social media** and share:
 - @FTC / @laFTC
 - Facebook.com/FederalTradeCommission
- Sign up for **Consumer Alerts** at **FTC.gov/ConsumerAlerts**
- Share these alerts on your website, in your newsletter or emails, or on social media

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



Talk to Us

- **Help for Delaware'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 by contacting Nick Mastrocinque at
nmastrocinque@ftc.gov

Q&A

Speakers:

- **Jon Miller Steiger**, FTC, East Central Region
- **Tiffany Smedley**, FTC, East Central Region
- **Marion Quirk**, Consumer Protection Unit at the Delaware Department of Justice
- **Erika Tross**, Legal Services Corporation of Delaware, Inc.
- **Christine Sauers**, Better Business Bureau Serving Delaware
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

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 Delaware!***

Feedback about the webinar:
everycommunity@ftc.gov

