

Federal Trade Commission Webinar

A white silhouette of a crowd of people is positioned above the main title box. The figures are of various heights and are arranged in a line, suggesting a diverse group of people.

Fighting Consumer Fraud & Identity Theft in Arkansas

July 27, 2023

Welcome!

Presenters:

- **Matthew Wernz**, FTC, Southwest Regional Office
- **Tabitha Davis**, Office of Attorney General Tim Griffin
- **Kasey Hansen**, United States Postal Inspection Service of Arkansas
- **Rob DeShields**, United States Postal Inspection Service of Arkansas
- **Cara Carlin**, Better Business Bureau of Arkansas
- **Cristina Miranda**, FTC, Division of Consumer and Business Education
- **Andrew Rayo**, FTC, Division of Consumer and Business Education

Overview

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

National Data

CONSUMER
SENTINEL
NETWORK
DATA BOOK 2022

SNAPSHOT

**5.3
MILLION
REPORTS**

TOP THREE CATEGORIES

- 1 Identity Theft
- 2 Imposter Scams
- 3 Credit Bureaus, Info Furnishers and Report Users

2.5 million fraud reports

25% reported a loss

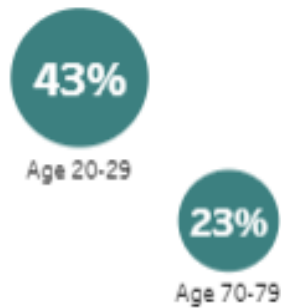


\$9.0 billion
total fraud losses

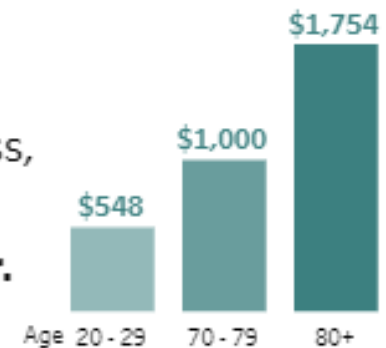
\$650
median loss

National Data

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.

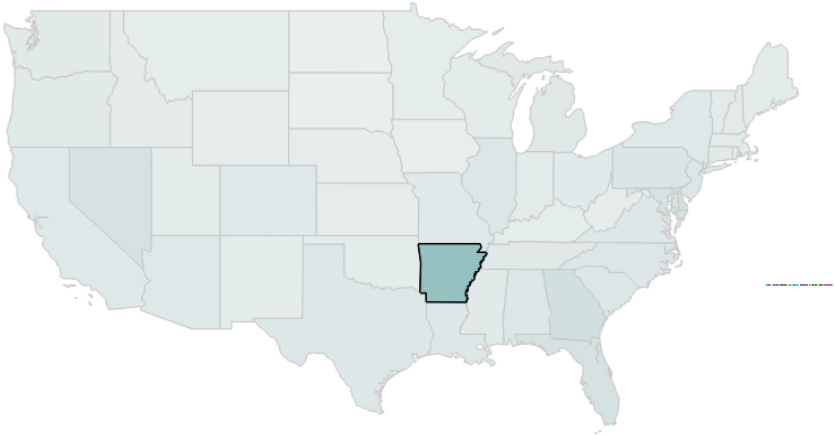


Arkansas
Year: 2023 YTD



Year
2023

Quarter
1

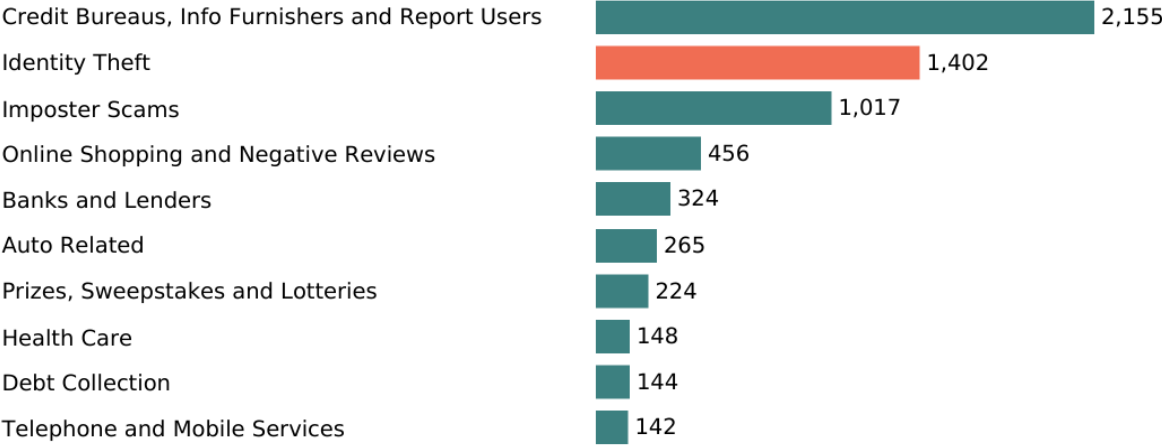


7,807

Total Fraud, Identity Theft, and Other Reports

Reports per 100K Population
Low High

Top 10 Report Categories



Fraud Facts

2,784

of Fraud Reports

\$6.4M

Total \$ Loss

\$441

Median \$ Loss

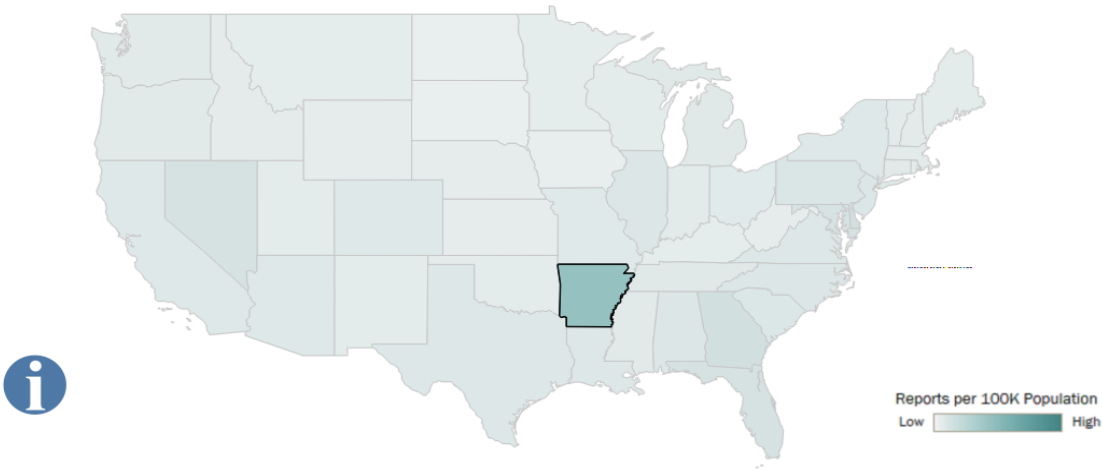
State population estimates are based on U.S. Census population estimates for 2020. State level data excludes state-specific data contributor reports. When no states are selected, the results i..

Arkansas
Year: 2023 YTD

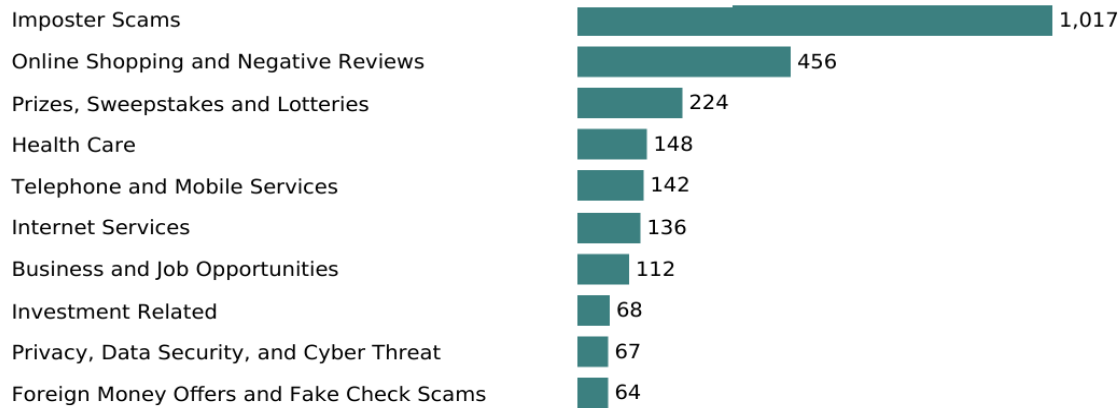
View
Map

Year
2023

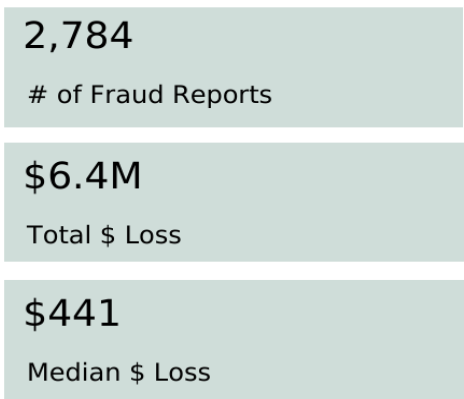
Quarter
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Top 10 Fraud Report Categories



Fraud Facts



State population estimates are based on U.S. Census population estimates for 2020. 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.

THE LATEST SCAMS



Signs of a Scam



- Scammers pretend to be from an organization you know
- Scammers say there's a problem or a prize
- Scammers pressure you to act immediately
- Scammers tell you to pay in a specific way

Learn more: ftc.gov/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 Impersonator Scams

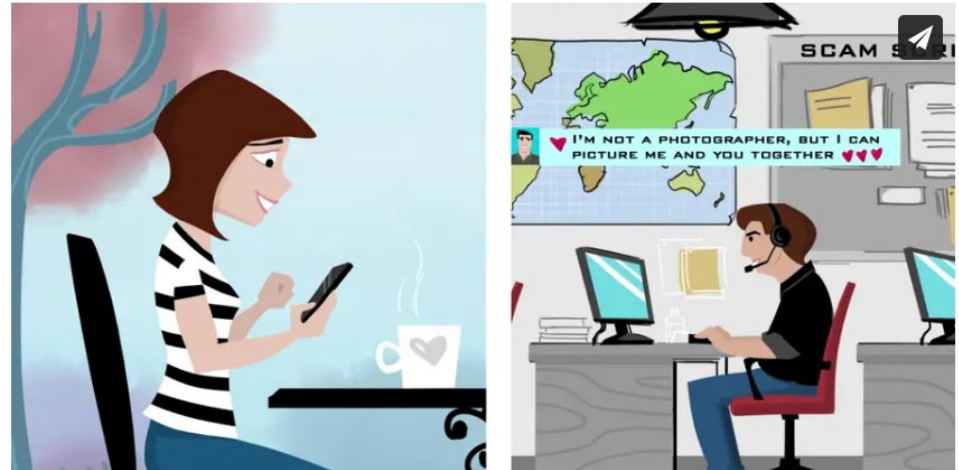
- Government agencies don't call people out of the blue with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Only scammers demand payment by gift card, wire transfer, cryptocurrency, or payment app

ftc.gov/imposters

ftc.gov/imposters

Romance Scams

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



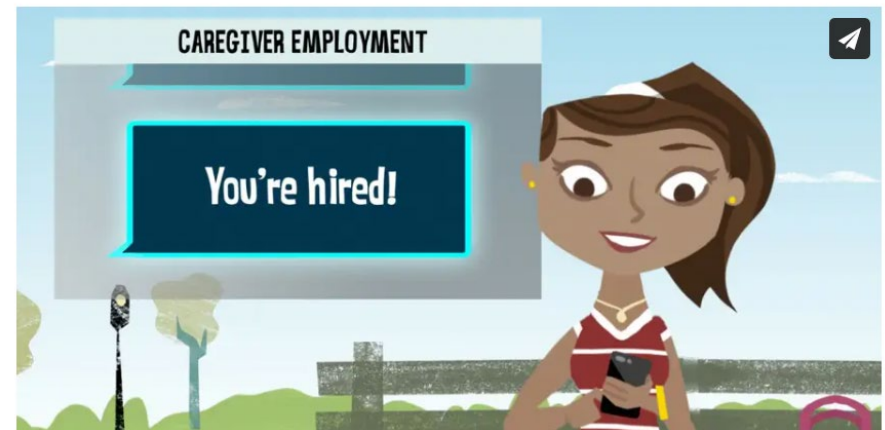
Grandkid Scams

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.



Business Impersonator Scams

About **1 in 3** people who report a business impersonator say the scammer pretended to be Amazon.



Business Impersonator Scams

If you got an unexpected call, text, message:

- Don't call a phone number they gave you.
- Don't click on any links.
- Don't give remote computer access.

REMEMBER: Only scammers demand payment by gift card, wire transfer, cryptocurrency or a payment app.



Online Shopping



When you shop online

- Check out the company or product
- Look at the terms of the sale
- Pay by credit card

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



Job Scams



How to avoid a job scam

- Don't pay for the promise of a job
- Do your own research
- Take your time

Learn more: ftc.gov/jobscams



Investment Scams



How to avoid an investment scam:

- Don't trust people who guarantee success or a return on your investment
- Do your own research
- Take your time

Learn more: ftc.gov/InvestmentScams

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

- 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

Fraud Alerts & Credit Freezes:

What's the Difference?

Looking for ways to protect your identity?
Here are two options to consider.



Fraud Alert

- ✓ Makes lenders verify your identity before granting new credit in your name. (Usually, they'll call you to verify your identity.)
- ✓ Free
- ✓ Available to anyone who is or suspects they may be affected by identity theft
- ✓ Lasts one year
- ✓ To place: Contact **one** of the three credit bureaus. That bureau must tell the other two.

Credit Freeze

- ✓ Restricts access to your credit report to help prevent identity theft. (Usually, you'll need a PIN or password to place or lift the freeze.)
- ✓ Free
- ✓ Available to anyone
- ✓ Lasts until you lift it
- ✓ To place or lift: Contact **all three** credit bureaus. (If you know which bureau a lender will use, you can lift for only that one.)



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](#).



TIM GRIFFIN

ATTORNEY GENERAL OF ARKANSAS

Public Protection Division

What we do:

- Protect Arkansas consumers and legitimate businesses from unlawful, deceptive and unfair practices in the marketplace by enforcement of the ADTPA and Community Outreach

How we do it:

- Mediate consumer complaints and process inquiries
- Investigations, settlements and legal actions to stop unlawful practices, provide restitution to victims, and discourage unfair business practices
- Educate consumers with the aid of live speaking engagements, information fairs, webinars, websites and collateral materials



Top Complaint Categories

- Our Office received 531 reports of scams in the last year.
- 17% of complaints received involved scams.
- Most of these scams took place online.
- Payments sources requested by scammers include: Cryptocurrency, P2P, Wire transfers, and Gift Cards.

	Age of Complainants
18-34	100
35-44	66
45-64	109
65+	138

	Scam Complaint Categories
1.	Professional Services
2.	Tech Support
3.	Lottery
4.	Social Media
5.	Sweetheart
6.	Landlord/Tenant
7.	Other Goods
8.	Employment
9.	Animal Services/Sales
10.	Government Imposter



Tips for Online Shopping

- **Shop Safely**

- When submitting payment information, look for the “lock” icon on the browser’s status bar and the letters “https” in the URL address for a website to be sure information is secure during transmission.

- **Avoid Fake Websites**

- Search the Internet and the organization’s website for warning signs it may be a scam.

- **Shop Secure Websites**

- Check the site’s privacy policy before providing any personal financial information and determine how the information will be used or shared with others.

- **Protect Yourself While Online Shopping**

- Read and understand the refund and shipping policies before you make your purchase.
- Pay by credit card because it is the most secure way to prevent unauthorized charges.
- Keep records of online transactions and check for e-mails from merchants with whom you are doing business.



TIM GRIFFIN
ATTORNEY GENERAL OF ARKANSAS

File a consumer complaint, find other helpful tips, or sign up for consumer alerts on our website at ArkansasAG.gov

323 Center Street, Suite 200
Little Rock, Arkansas 72201

(501) 682-2007 (Main)
(800) 482-8982 (Toll Free)



Combatting Consumer Fraud and Identify Theft in Arkansas
Team Leader Kasey Hanson, US Postal Inspector



United States Postal Inspection Service

Most common scams seen in Arkansas by our domicile:

- Romance/Sweetheart Scams
- Jamaican Lottery Scams
- Reshipping
- Work From Home Scams





Kasey Hanson

US Postal Inspector

U.S. Postal Inspection Service

kahanson@uspis.gov

postalinspectors.uspis.gov

1-877-876-2455



Better Business Bureau (BBB) Arkansas

Serving the entire state of Arkansas with the exception of
Miller and Crittenden counties





▶ **Our Mission:** To be the leader in
Advancing Marketplace Trust

▶ **Our Vision:** A marketplace where
buyers and sellers can trust each
other

▶ **BBB's Across the US, Mexico,
and Canda**

▶ **BBB Arkansas: Founded in 1960**





BBB Services

Rely on BBB to help you make informed buying decisions and turn to BBB for help when you need it.

<u>Dispute Resolution</u>	<u>Scam Tracking & Alerts</u>	
<u>Business Reliability Reports</u>	<u>BBB Accreditation for Businesses</u>	
<u>Consumer Advice & Resources</u>	<u>Business Advice & Resources</u>	
<u>Speakers Bureau</u>	<u>Request A Quote</u>	



Better Business Bureau®

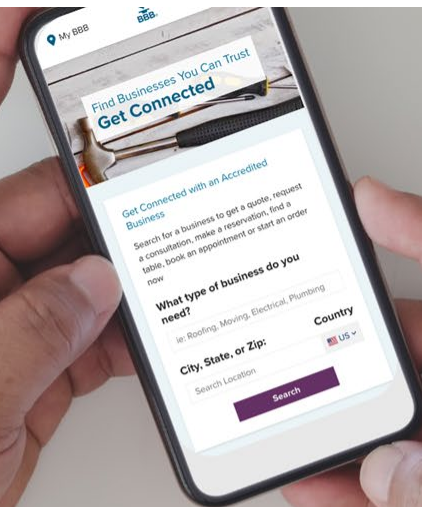
Resource:

THE SIGN OF A BETTER BUSINESSSM

The **BBB Seal** identifies businesses committed to honesty and integrity.



Learn more at
BBB.org



Connect with us!

Address

17711 Cantrell Road, Little Rock, AR

Email

info@bbbarkansas.org

Social Media - @BBBArkansas



Call us

(501) 664-4888








What To Do If You've Been Scammed

If you shared personal information,
go to [IdentityTheft.gov](https://www.identitytheft.gov).

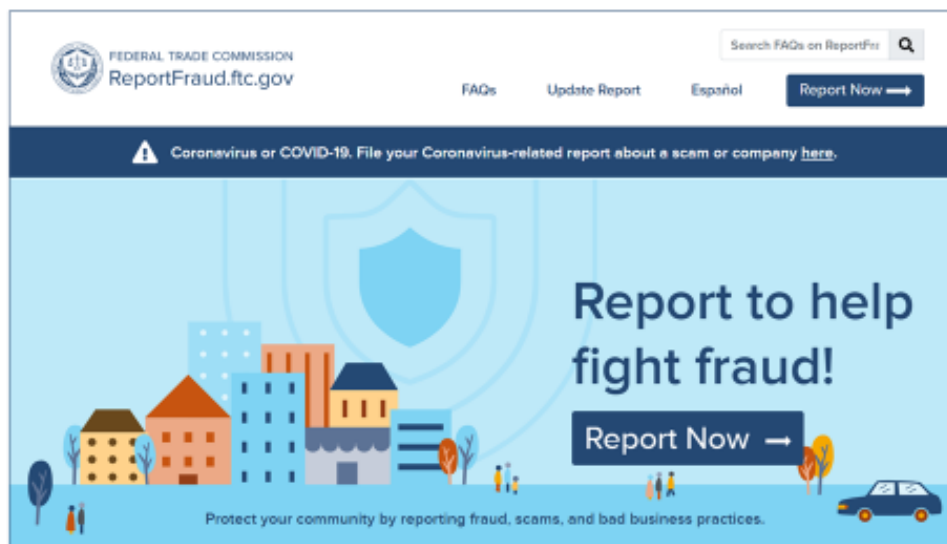
Learn more: [ftc.gov/scams](https://www.ftc.gov/scams)

You Paid By		Contact
	Credit Card	Your card issuer
	Wire Transfer	Wire transfer company
	Gift Card	Company that issued the gift card
	Money Transfer App	Company behind the money transfer app



FEDERAL TRADE
COMMISSION

Report Fraud to the FTC



Keep up with the latest scams and share with your community

- Sign up: ftc.gov/ConsumerAlerts
- Order publications: ftc.gov/bulkorder

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

Talk to Us

- **Help for Arkansas's Congressional delegation**
 - Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007
- **Consumer Sentinel Network**
 - ftc.gov/enforcement/consumer-sentinel-network
 - Nick Mastrocinque: nmastrocinque@ftc.gov

Q&A

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Thank you for joining us!

Slides available at: consumer.gov/StateWebinars

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

Feedback about the webinar:
everycommunity@ftc.gov

