

Federal Trade Commission Webinar



Fighting Consumer Fraud & Identity Theft in Eastern Washington

March 13, 2024

Welcome!

Presenters:

- **Chuck Harwood**, FTC, Northwest Regional Office
- **United States Attorney Vanessa R. Waldref**, U.S. Attorney's Office, Eastern District of Washington
- **Jennifer Tourje**, FTC, Northwest Regional Office
- **Dan Fruchter**, U.S. Attorney's Office, Eastern District of Washington
- **Scott M. Kinkley**, Northwest Justice Project
- **Dené Joubert**, Better Business Bureau Great West + Pacific
- **Cristina Miranda**, FTC, Division of Consumer and Business Education
- **Gema de las Heras**, FTC, Division of Consumer and Business Education

What We Will Cover Today

- What reports say
- The Washington landscape
- How to spot, avoid, and report scams
- Identity theft
- Working together to fight fraud and identity theft
- How to spread the word

CONSUMER
SENTINEL
NETWORK
DATA BOOK 2023

SNAPSHOT

5.4
MILLION
REPORTS

TOP THREE CATEGORIES

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

2.6 million fraud reports



\$10.0 billion
total fraud losses

\$500
median loss

Top Frauds 2023

ftc.gov/databook



**FEDERAL TRADE
COMMISSION**



1

Imposters



2

Online shopping
and negative
reviews



3

Prizes,
sweepstakes,
lotteries



4

Investments

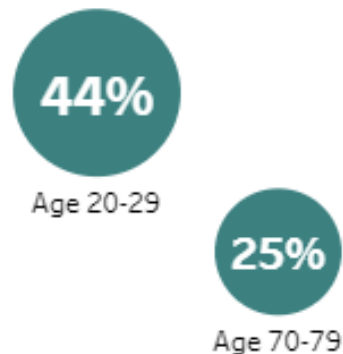


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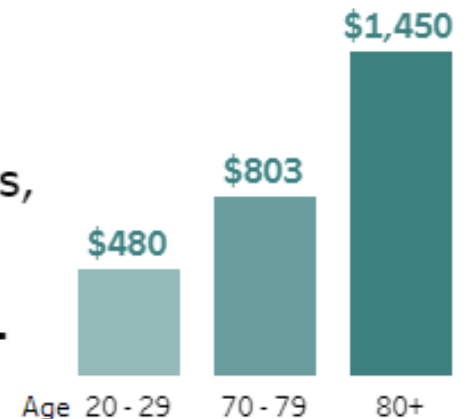
Business and
job opportunities

National Data: Reports by Age

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.**



Fraud in Washington

Top 10 Fraud Report Categories



State population estimates are based on U.S. Census population estimates for 2021. 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.

FEDERAL TRADE COMMISSION · ftc.gov/exploredata

Fraud Facts

53,269

of Fraud Reports

\$247.5M

Total \$ Loss

\$500

Median \$ Loss

How To Spot, Avoid, and Report 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



FEDERAL TRADE
COMMISSION

Business Impersonator Scams

Scammers are
impersonating
Geek Squad

Report
impersonator scams at
ReportFraud.ftc.gov



- Don't click on links
- Don't call the number they give you
- Contact the company using a website or phone number you know is real

Government Impersonator Scams

TOP GOVERNMENT IMPOSTER SCAMS

- 1 FTC/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

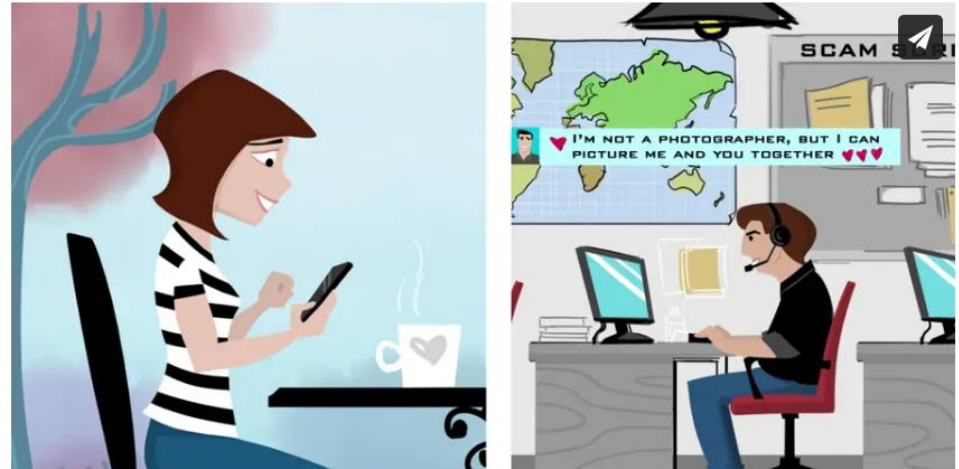
- Government agencies don't call people with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Only scammers demand payment by gift card, wire transfer, cryptocurrency, or payment app

ftc.gov/imposters

ftc.gov/imposters

Romance Scams

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



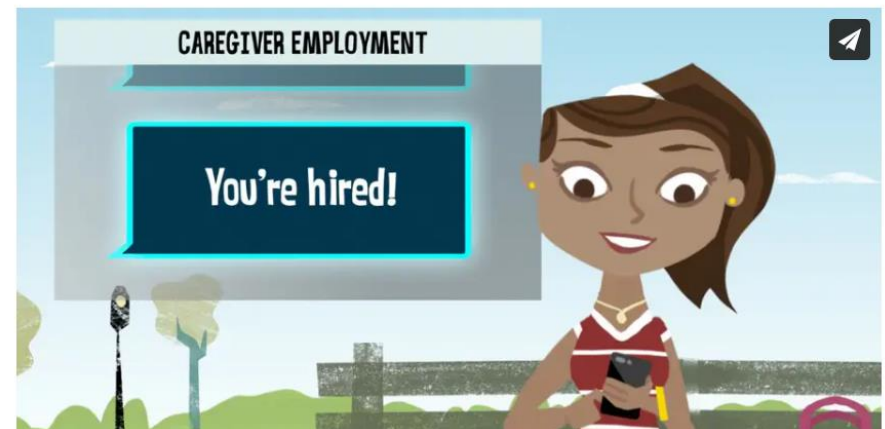
Grandkid Scams

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.





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)

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

Credit Freezes



- Limit access to your credit report
- Free to place and lift
- Last until you remove them
- Available to anyone by contacting **all three** credit bureaus



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.

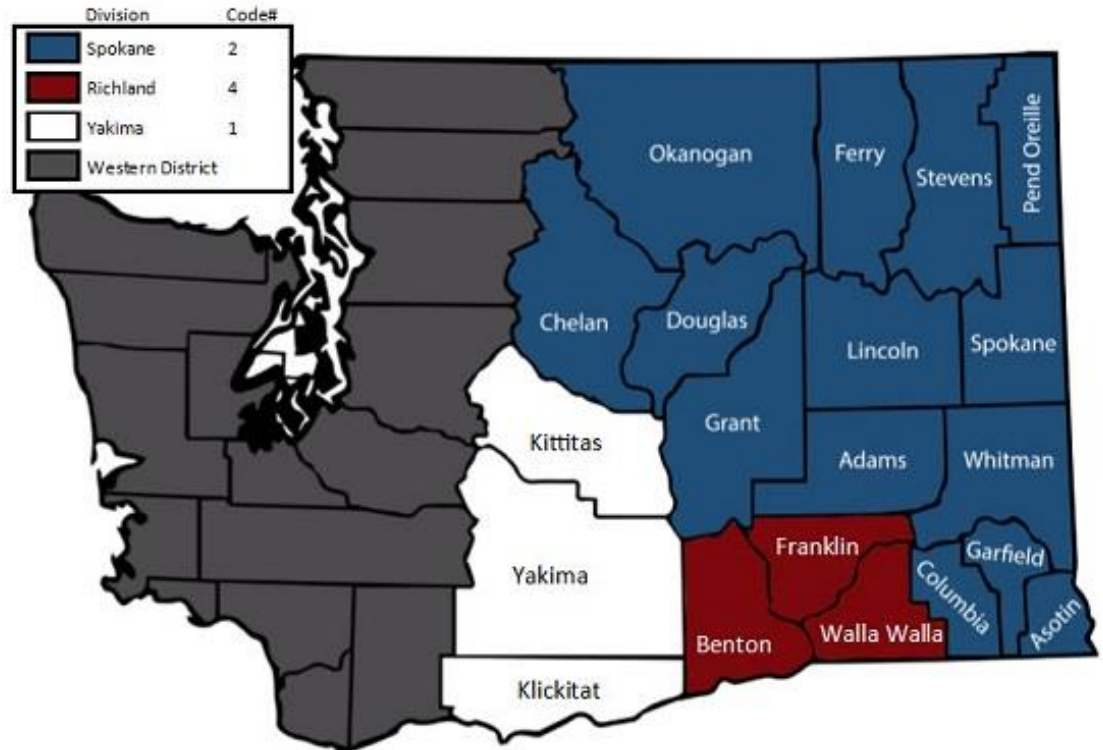
UNITED STATES ATTORNEY'S OFFICE EASTERN DISTRICT OF WASHINGTON



DAN FRUCHTER
CHIEF, FRAUD & WHITE-COLLAR CRIME UNIT
(509) 835-6358
DANIEL.FRUCHTER@USDOJ.GOV

USAO Responsibilities

- Prosecutes violations of criminal and civil law on behalf of the United States
- Defends the United States in civil actions filed against federal agencies and officers



Areas of Enforcement

- Investment Scams
- Telemarketing Scams
- Identity Theft and Business Email Compromise
- Financial Fraud
- Cryptocurrency Scams
- False Advertising and Improper Marketing of Consumer Products
- Corruption and Kickbacks
- Tampering with Consumer Products
- Adulteration/Misbranding of Food, Drink, Drugs and other Consumer Products
- Environmental Crimes
- Housing Fraud and Violations



Areas of Enforcement

Yakima Area Business Owner Indicted by Federal Grand Jury for Selling Rotten and Adulterated Fruit Juice

Thursday, September 15, 2022

For Immediate Release

U.S. Attorney's Office, Eastern District of Washington

Indictment Alleges that Company Violated Food Safety Laws, Lied to Regulators, and Sold Rotten and Dangerous Juice Products to Customers, Including for Use in School Lunches



Former Spokane Resident Indicted by Grand Jury for Cryptocurrency Investment Scam

Friday, October 13, 2023

For Immediate Release

U.S. Attorney's Office, Eastern District of Washington

Tacoma Landlord Agrees to Pay \$16,618 for Overcharging Homeless Veteran Tenant and Fraudulently Obtaining Federal Funds

Wednesday, August 4, 2021

For Immediate Release

U.S. Attorney's Office, Eastern District of Washington

USAO – EDWA Contacts

- Main Office Line: (509) 353-2767
- 920 W. Riverside Ave, Suite 340, Spokane, Washington 99201
- <https://www.justice.gov/usao-edwa>
- USAWAE.webmaster@usdoj.gov

- Dan Fruchter, Chief, Fraud & White-Collar Crime Unit
(509) 835-6358
Daniel.Fruchter@usdoj.gov

- Rob Curry, Press Officer
(509) 353-2767
USAWAE.Media@usdoj.gov



Northwest Justice Project

OUR MISSION

- **Combatting Injustice**
- **Strengthening Communities**
- **Protecting Human Dignity**

March 13, 2023

Scott Kinkley | Staff Attorney, Spokane Office



Northwest Justice Project
nwjustice.org

Find free information and court forms at:
WashingtonLawHelp.org

Northwest Justice Project



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nwjustice.org

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Northwest Justice Project

**NJP provides FREE
civil legal aid to eligible people with low incomes**

Examples of civil (non-criminal) legal Issues

Family safety and security

parenting plans, protection orders

Housing stability

foreclosure prevention, eviction defense

Protection of income

Social Security Disability, TANF, etc.

Access to medical care or benefits

Money and Debt issues

protection from debt collection abuse, fraud

Employment issues

lost wages, discrimination, workplace safety

Education rights

special education, discrimination

Other basic needs and protections

NJP also has specialized units and projects serving:

- **Veterans**
- **Farmworkers**
- **Native Americans**
- **Victims of crime**
- **Survivors of domestic violence**
- **People over 60 years old**
- **Western and Eastern State Unemployed**

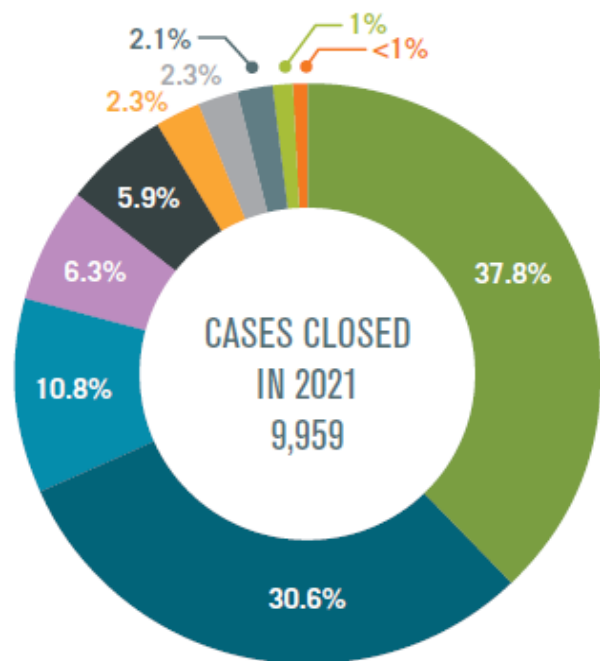


Northwest Justice Project
nwjustice.or

Find free information and court forms at:
WashingtonLawHelp.org

2021 CASES CLOSED BY PROBLEM TYPE

Housing	3,769	Individual Rights	233
Family	3,047	Health	229
Consumer	1,084	Employment	210
Income Maintenance	630	Education	97
Miscellaneous	588	Juvenile	72
Total Cases Closed		9,959	



Northwest Justice Project

How NJP Can Support Your Organization

CLEAR [1-888-201-1014](tel:1-888-201-1014) (Coordinated Legal Education Advice and Referral):

CLEAR serves as the statewide, centralized point of access for clients seeking free legal help, including advice, education, limited legal services, self-help materials and, where available, referrals to other legal aid and local volunteer lawyer programs.

www.WashingtonLawHelp.org

Free online library of "know your rights" articles, videos, court forms and do-it-yourself packets covering many common legal issues such as family law, eviction/housing, public benefits and money/debt problems.

Community Partner Training and Education

Field office attorneys are available to provide training and direct assistance to community partners.

Field Office Consultation/Representation

Field office attorneys available to consult with community providers which may lead to direct representation of clients with complicated issues or barriers to self representation. Clients should apply directly through CLEAR.



Northwest Justice Project
nwjustice.or

Find free information and court forms at:
WashingtonLawHelp.org

Thank you!

Like and follow us on social media!

LinkedIn: [Northwest Justice Project](#)

Instagram: [@NWJusticeProject](#)

Facebook: [@NWJusticeProject](#)

TikTok: [@NWJusticeProject](#)

For more client stories: <https://nwjustice.org/stories/all>

Sign up for periodic email updates:

<https://nwjustice.org/newsletters>



Northwest Justice Project
nwjustice.org

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WashingtonLawHelp.org

BETTER BUSINESS BUREAU



Our Mission:

**To be the leader in
building
better businesses
and advancing
marketplace trust.**





**B B B helps people find
businesses they can trust.**



BETTER BUSINESS BUREAU®
Great West + Pacific

YOUR EXPERIENCE MATTERS

Customer Review

Companies appreciate feedback on customer experiences. Leave an encouraging note or let them know how you feel. If you are looking for a resolution, you'll want to fill out a complaint.

Bad Ads?

If you find an advertisement that has harmed your business, anonymously report it at info@thebbb.org and we will do all the follow up.

BBB Complaint

Did something not go right? See a deceptive advertisement? We work between businesses and consumers every day with all sorts of issues. We take complaints seriously and have an 80% resolution rate. Allow BBB to help settle your complaint with a business so you can get back to your life.

Scam Tracker

If you see any suspicious activity or have been a victim of a scam, share your story and help to protect our community. Our ScamTracker database is shared publicly and aids authorities in shutting down scammers.

Connect with us. bbb.org/all/consumer-resources

TOPS SCAMS IN WASHINGTON

Scam Tracker

**Data February 1, 2023 –
February 1, 2024**

- 1988 Reports
- **\$1,989,596.94** loss
- **\$5,622,776.01** attempted loss

Scam Types

- Online Purchase
 - Websites and Ads selling Puppies & Kittens that don't exist
- Phishing
- Employment

Dené Joubert
Investigations Manager
www.bbb.org








What To Do If You've Been Scammed

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

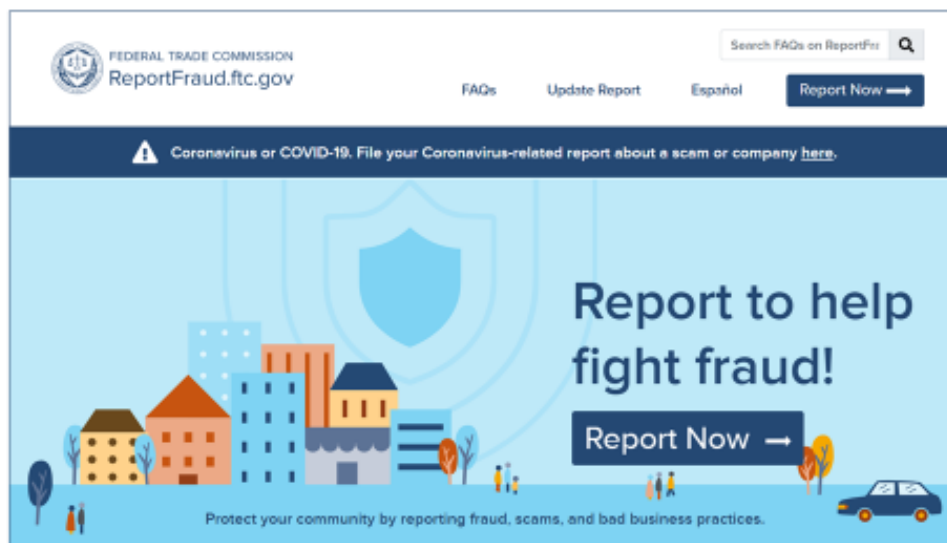
Learn more: [ftc.gov/scams](https://www.ftc.gov/scams)

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



Call Center Enhancements

- **Take fraud reports** in multiple languages
 - Call (877) 382-4357, press 3
- **Take identity theft reports** in multiple languages
 - Call (877) 438-4338, press 3
- **Languages:** Mandarin, Tagalog, Vietnamese, French, Arabic, Korean, Russian, Portuguese, Polish, and more

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

New Consumer and Business Resources



ftc.gov/languages

- አማርኛ (Amharic)
- العربية (Arabic)
- 简体中文 (Simplified Chinese)
- 繁體中文 (Traditional Chinese)
- Français (French)
- Hmoob (Hmong)
- 한국어 (Korean)
- Русский (Russian)
- Soomaali (Somali)
- Español (Spanish)
- Tagalog (Tagalog)
- український (Ukrainian)
- Tiếng Việt (Vietnamese)

Talk to Us

- **Help for Eastern Washington'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
- **Criminal Liaison Unit (CLU) for coordinating criminal referrals:**
 - Greg Madden: gmadden@ftc.gov or 202-326-2426

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 Eastern Washington!

