

Federal Trade Commission Webinar

A white silhouette of a crowd of people is positioned above the main title box, spanning its width. The figures are of various heights and shapes, representing a diverse group of people.

Fighting Consumer Fraud & Identity Theft in Georgia

October 25, 2022

Welcome!

Presenters:

- **Anna Burns**, FTC, Southeast Regional Office
- **Margaret Burgess**, FTC, Southeast Regional Office
- **Shawn Conroy**, Georgia Office of the Attorney General - Consumer Protection Division
- **Kelvin H. Collins**, Better Business Bureau serving the Fall Line Corridor, Inc.
- **Lindsey Siegel**, Atlanta Legal Aid
- **Hillary Williams Thomas**, AARP Georgia
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

Overview

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

National Data

CONSUMER
SENTINEL
NETWORK
DATA BOOK 2021

SNAPSHOT

**5.8
MILLION
REPORTS**

TOP THREE CATEGORIES

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

2.9 million fraud reports

25% reported a loss



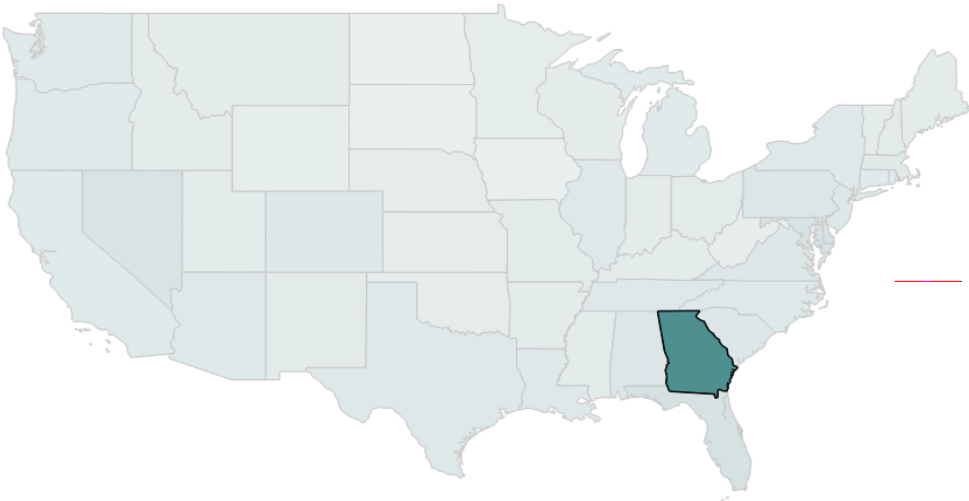
\$6.1 billion
total fraud losses

\$500
median loss

Georgia
Year: 2022 YTD

 Year
2022

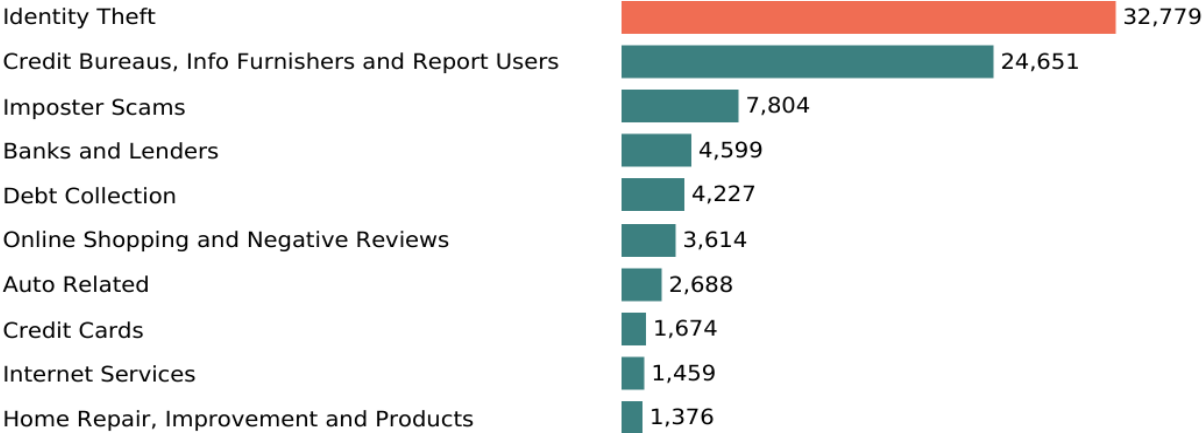
Quarter
All



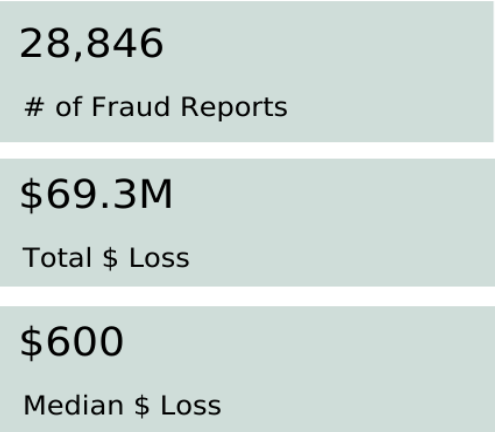
104,656
Total Fraud, Identity Theft, and Other Reports

Reports per 100K Population
Low  High

Top 10 Report Categories



Fraud Facts

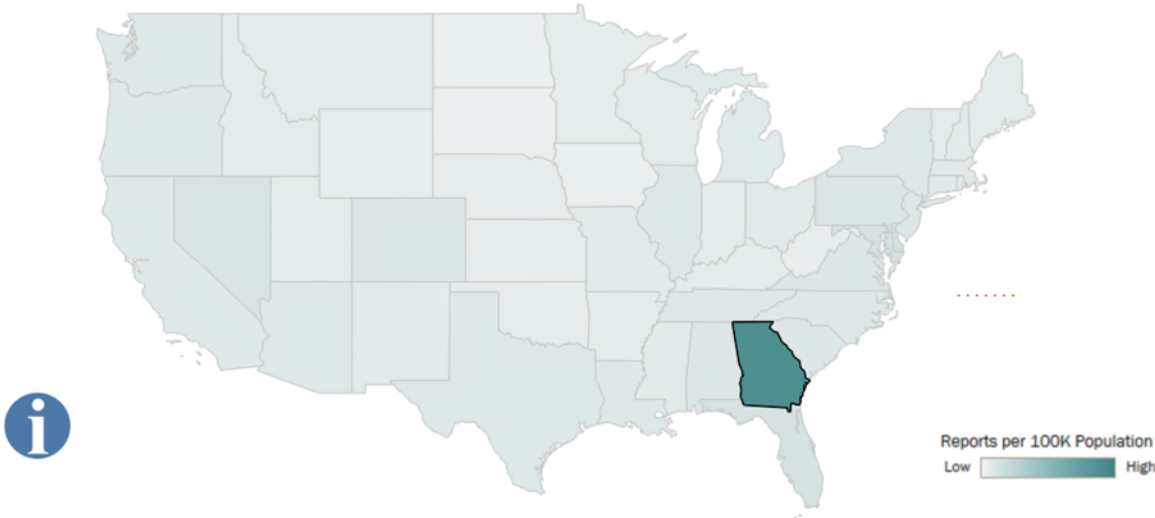


Georgia
Year: 2022 YTD

View
Map

Year
2022

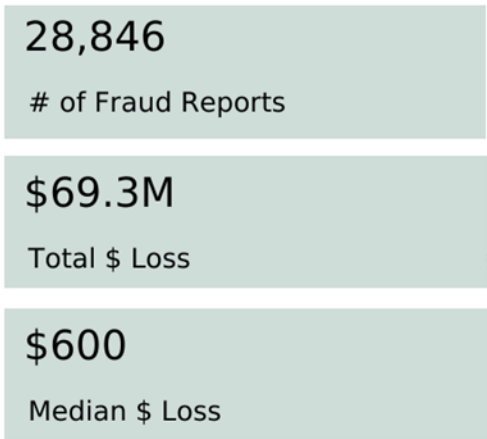
Quarter
All



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.

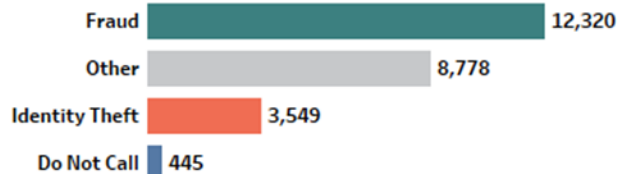


FTC COVID-19 and Stimulus Reports

Consumer Sentinel Network Reports for Georgia

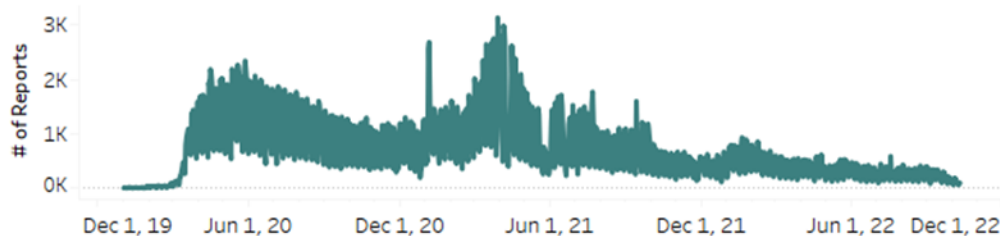
*Data from January 1, 2020 to October 10, 2022

Reports by type for Georgia: (Select Report Type)

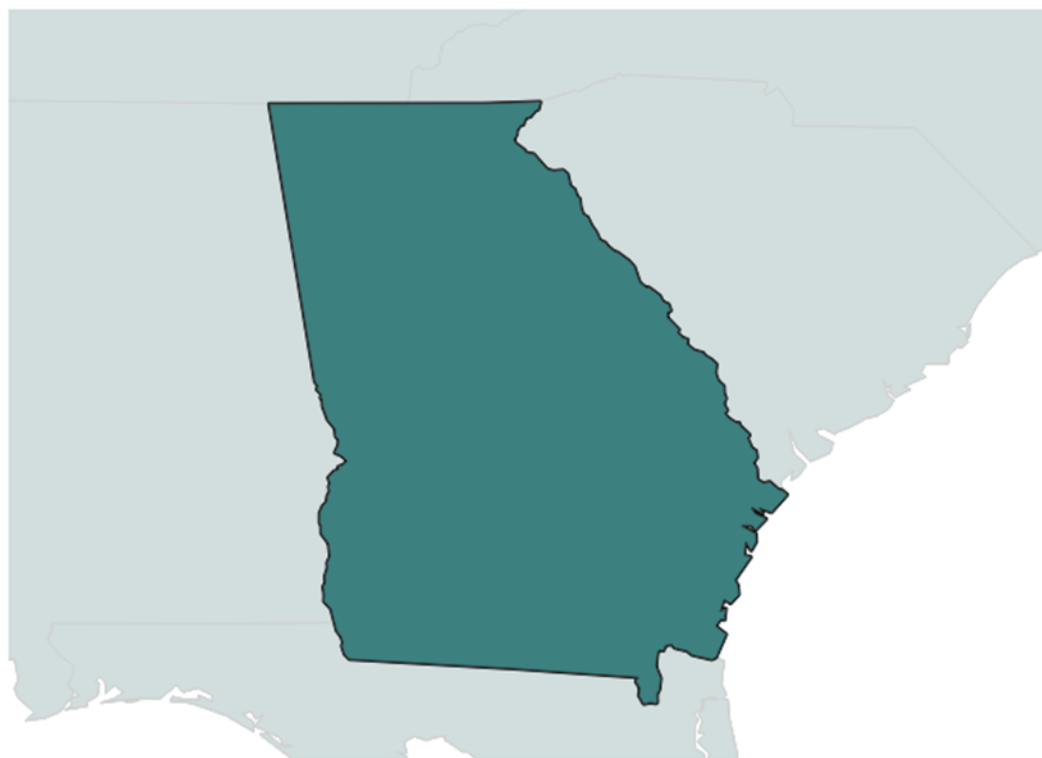


Report trends over time: (Select Time Period)

By Day



Reports by state: (Select State)



25,027

Overall Reports
for Georgia

\$20.61M

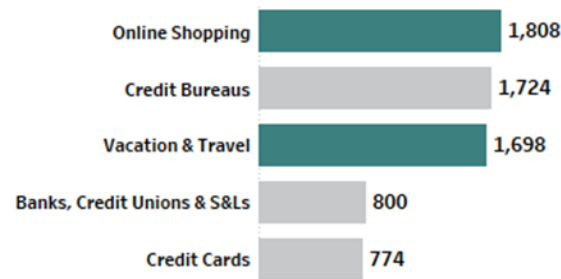
Total Fraud Loss

*29.5% of Fraud reports indicate a loss

\$454

Median Fraud Loss

Top reports for Georgia 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.

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, or cryptocurrency

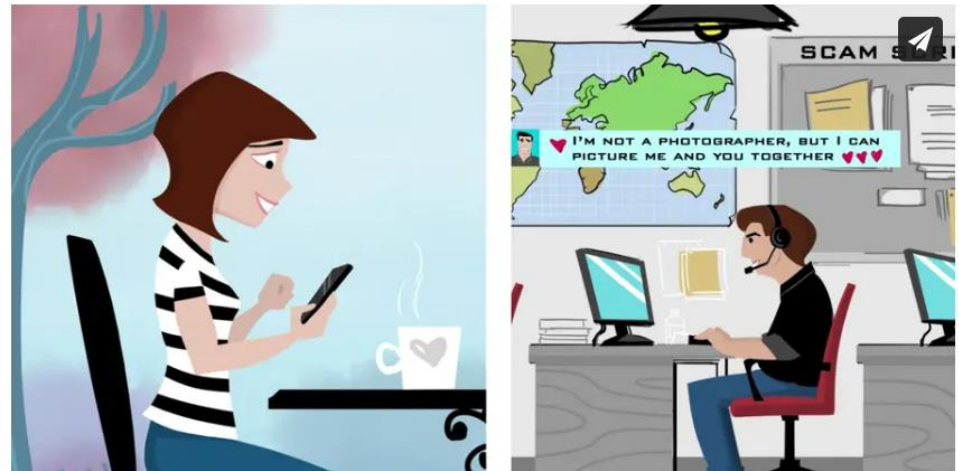
ftc.gov/imposters

Other Impersonator 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.



Business Impersonator Scams

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



Of 273,000 people who reported a business impersonator from July 2020 - June 2021, about **96,000** said the scammer claimed to be Amazon, and about **16,000** said the scammer claimed to be Apple.

Business Impersonator Scams

- Never call back an unknown number.
- Don't click on links from unexpected texts, emails, or social media messages.
- Only scammers demand payment by gift card, wire transfer, or cryptocurrency.
- Don't give remote computer access to someone who contacts you unexpectedly.

ftc.gov/imposters



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



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)



FEDERAL TRADE
COMMISSION

COVID-19 Vaccine Certificate and Negative Testing Scams

Learn more: ftc.gov/coronavirus/scams



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 or your attorney general at ConsumerResources.org.



FEDERAL TRADE
COMMISSION



NATIONAL
ASSOCIATION OF
ATTORNEYS GENERAL



Don't Buy Fake Vaccine Cards or Test Results

- Don't buy or make fake vaccine cards. **It's a crime.**
- Lost your card or test results? **Contact your state health department.**
- Been offered a fake vaccine card or negative test result? **Report it.**
 - HHS Inspector General at **1-800-HHS-TIPS**
 - FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)





COVID-19 Treatment Claims



Spot unsupported treatment claims

- News about a medical breakthrough in a sales pitch
- Talk to your doctor
- Get the latest from [CDC.gov](https://www.cdc.gov) and [FDA.gov](https://www.fda.gov)

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.](#)



Georgia Attorney General's Consumer Protection Division

What we do:

- Protect Georgia consumers and legitimate businesses from unlawful, deceptive and unfair practices in the marketplace by enforcement of the laws we administer and through education

How we do it:

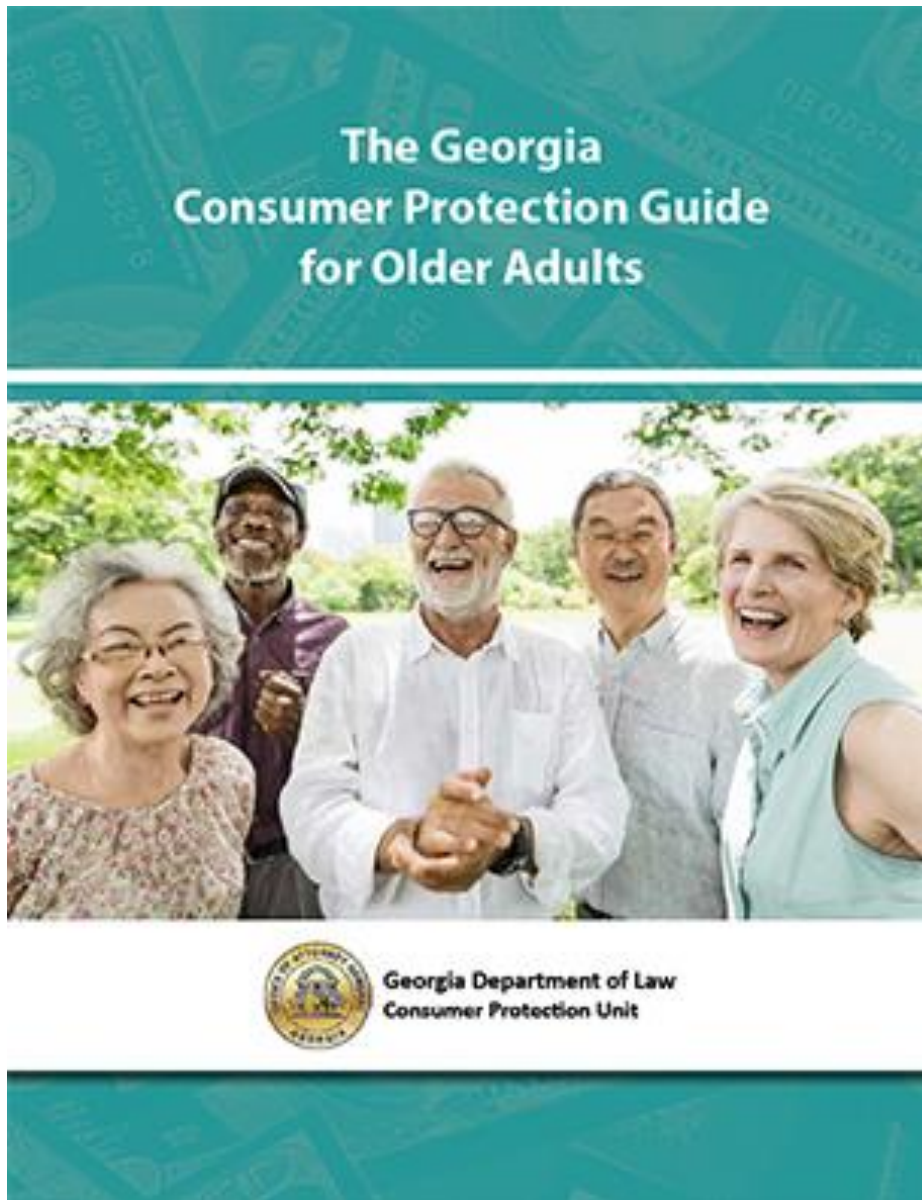
- Process consumer complaints and inquiries
- Investigations, settlements and legal actions, with the goals of stopping the unlawful practice, providing restitution to victims, and having a deterrent effect
- Administer Georgia's new car Lemon Law, enforce the Georgia Fair Business Practices Act and numerous other consumer protection laws
- Educate consumers through live speaking engagements, information fairs, webinars, websites and collateral materials

Top Complaint Categories for 2021

CPD responded to over 26,000 complaints and inquires in 2021.

	Complaint Categories
1.	Landlord/Tenant Issues
2.	Automotive Repairs/Services/Lemon Law
3.	Used Car Sales
4.	Debt Issues
5.	State of Emergency/Price Gouging
6.	Home Improvements/Repairs
7.	Employment Issues
8.	Health-Related Services/Billing
9.	Utilities
10.	New Car Sales

Georgia Consumer Protection Guide for Older Adults



Downloadable at
consumer.ga.gov

*Available in English,
Spanish and Korean*

Georgia Attorney General's
Consumer Protection Division
consumer.ga.gov

Georgia Attorney General's Consumer Protection Division

Resources and Contact Information

- consumer.ga.gov
- ConsumerEd.Georgia.gov
- 404-651-8600
- 1-800-869-1123



Better Business Bureau

Better Business Bureau

www.bbb.org

Our Vision:

An ethical marketplace where buyers and sellers trust each other

Our Mission:

Be the leader in advancing marketplace trust.

Services for Consumers:

- Search for BBB Business Profiles
- Find Trustworthy Companies
- Get a Quote for Products or Services
- File a Complaint
- Share a Customer Review
- BBB's Scam Tracker
- Receive Scam Alerts



BBB Offices Serving Georgia:

BBB serving Central Georgia
277 M.L. King Jr. Blvd
Macon, GA 31201
478-742-7999

BBB serving the CSRA
119 Davis Road
Augusta, GA 30907
706-210-7676

BBB serving West & SW GA
233 12th Street
Columbus, GA 31901
706-324-0712

BBB serving Atlanta, Athens & NE
GA
235 Peachtree Street North Tower
Atlanta, GA 30303
404-766-0875

BBB serving SE TN & NW GA
508 N. Market Street
Chattanooga, TN 37405
423-266-6144

BBB serving the SE Atlantic
4417 Beach Blvd, Ste. 202
Jacksonville, FL 32207
904-721-2288



BBB.org



SERVICES



Housing

Legal Aid helps people to maintain the homes they have, to increase access to affordable housing and to improve conditions in which people live.



Consumer

Legal Aid lawyers fight predatory debt collectors, unfair and illegal collection practices, and other practices that threaten our clients' economic stability.



Family

Our lawyers and volunteers legalize family relationships, fight for custody and child support and protect victims of domestic violence



Health

Advocates work to guarantee appropriate health benefits for our clients, including through disability work, and wills and estates.



HOUSING FRAUD AND SCAMS

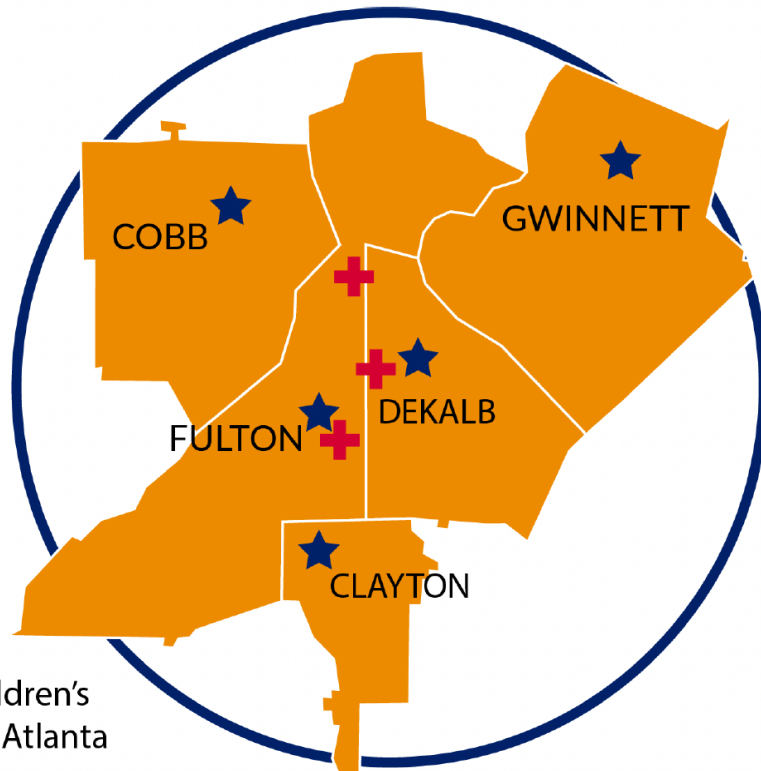
- Home purchase
- Home equity theft
- Rent-to-own
- Rental
- Rent assistance

LOCATIONS

Contact the office nearest
you for more information:

- Clayton - 404-669-0233
- Cobb - 770-528-2565
- DeKalb - 404-377-0701
- Fulton - 404-524-5811
- Gwinnett - 678-376-4545

atlantalegalaid.org/apply



★ Offices

✚ Offices At Children's
Healthcare of Atlanta





The Con Artist's Playbook

Where Did the Insights Come From?

Undercover audio recording

If you don't want to make
up your mind right now,
that's where I come in.
I will make up your mind
for you.

Persuasion Tactics

Phantom riches

Profiling

Scarcity

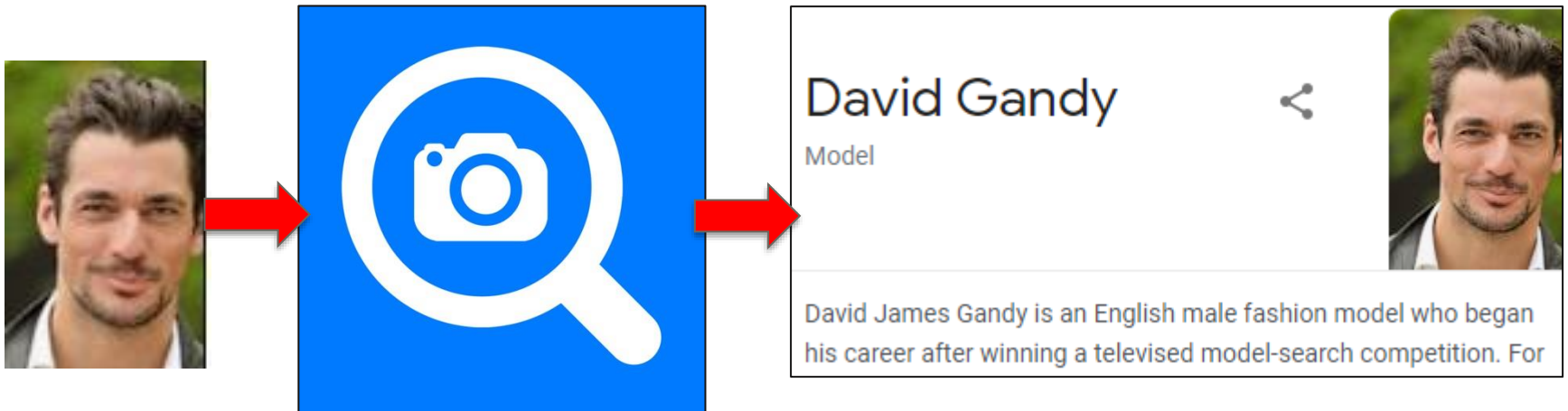
Source credibility

Fear and intimidation

ETHER = A Heightened Emotional State



How to Protect Yourself



Romance Scams on the Rise

**Reports to the FBI
in 2019: 19,000**



**Reported losses
in 2019: \$475 million**




If You Suspect a Scam

- **Cut off contact immediately**
- **Never wire money, send cash or put money on gift cards for someone you have only an online relationship with**
- **Contact the AARP Fraud Watch Network Helpline @ 877-908-3360**

MONEY
Scams & Fraud

Identity Theft · Scam Map · The Perfect Scam Podcast



AARP
Fraud Watch Network

877-908-3360

Call our free helpline if you or a loved one suspect a scam



Sign Up for Free 'Watchdog Alerts'

Look Up and Report a Scam in Your Area

How AARP Helps You Combat Fraud

Our team of fraud fighters has the real-world tips and tools to help protect you and your loved ones.

In the News



Resources





- Web:
aarp.org/fraudwatchnetwork
- Phone: Fraud Watch Network Helpline
1-877-908-3360



What To Do If You've Been Scammed

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

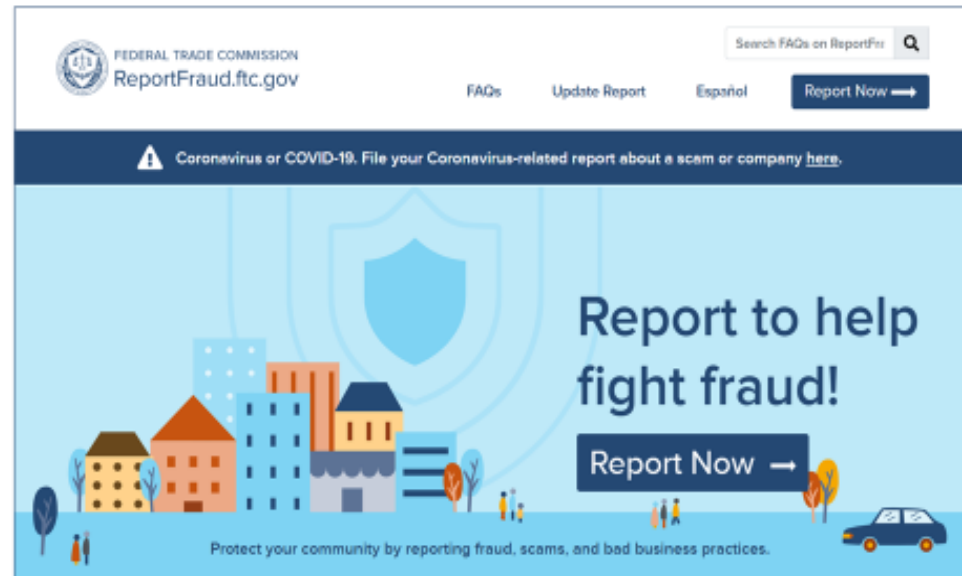
Learn more: ftc.gov/scams

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

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 Georgia'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
 - Law enforcement groups can obtain access by contacting Nick Mastrocinque at
nmastrocinque@ftc.gov

Q&A

Presenters:

- **Anna Burns**, FTC, Southeast Regional Office
- **Margaret Burgess**, FTC, Southeast Regional Office
- **Shawn Conroy**, Georgia Office of the Attorney General - Consumer Protection Division
- **Kelvin H. Collins**, Better Business Bureau serving the Fall Line Corridor, Inc.
- **Lindsey Siegel**, Atlanta Legal Aid
- **Hillary Williams Thomas**, AARP Georgia
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

Thank you for joining us!

Slides available at: consumer.gov/StateWebinars

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

Feedback about the webinar:
everycommunity@ftc.gov

