



**FEDERAL TRADE
COMMISSION**

Fighting Consumer Fraud & Identity Theft in Nevada

Federal Trade Commission Webinar

April 25, 2024

Welcome!



Hello!

Presenters:

- **Emily Burton**, FTC, Western Region – San Francisco
- **Maricela Segura**, FTC, Western Region – Los Angeles
- **Lucas J Tucker**, Nevada Attorney General, Bureau of Consumer Protection
- **Cris C. Williams**, Nevada Consumer Affairs / Consumer Awareness Coalition
- **Courtney Lee, Esq.**, Legal Aid Center of Southern Nevada Inc.
- **Riley Franco**, AARP Nevada
- **Cristina Miranda**, FTC, Division of Consumer and Business Education
- **Gema de las Heras**, FTC, Division of Consumer and Business Education

What We'll Cover Today



- What reports say
- The Nevada 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 Reports

Top Frauds 2023

ftc.gov/databook



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Reported
losses:



\$10 billion
\$9 billion in 2022



1 in 4
reported losses



Number
of reports:



2.6 million
2.5 million in 2022



Median loss:
\$500

Consumer Sentinel Reports

Top Frauds 2023

ftc.gov/databook



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1

Imposters



2

Online shopping
and negative
reviews



3

Prizes,
sweepstakes,
lotteries



4

Investments

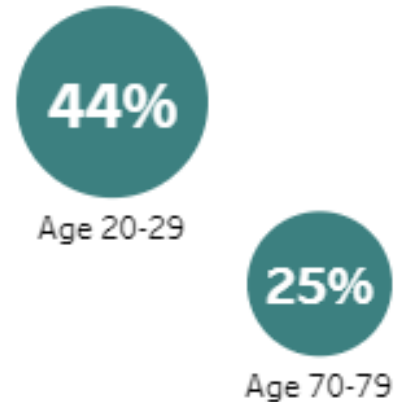


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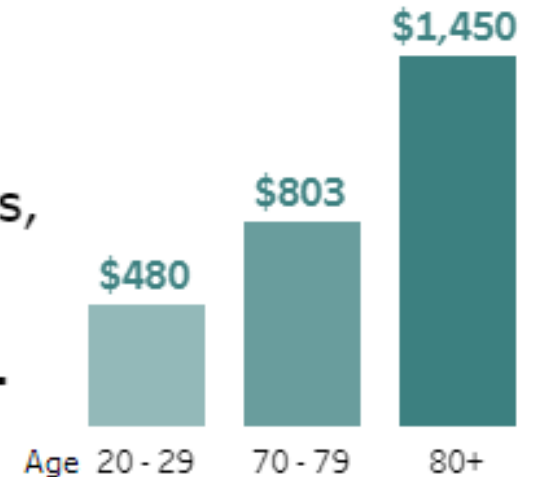
Business and
job opportunities

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 Nevada

Top 10 Fraud Report Categories



Fraud Facts

23,112

of Fraud Reports

\$113.6M

Total \$ Loss

\$649

Median \$ Loss

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.

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ftc.gov/ExploreData

How To Spot, Avoid, and Report Scams

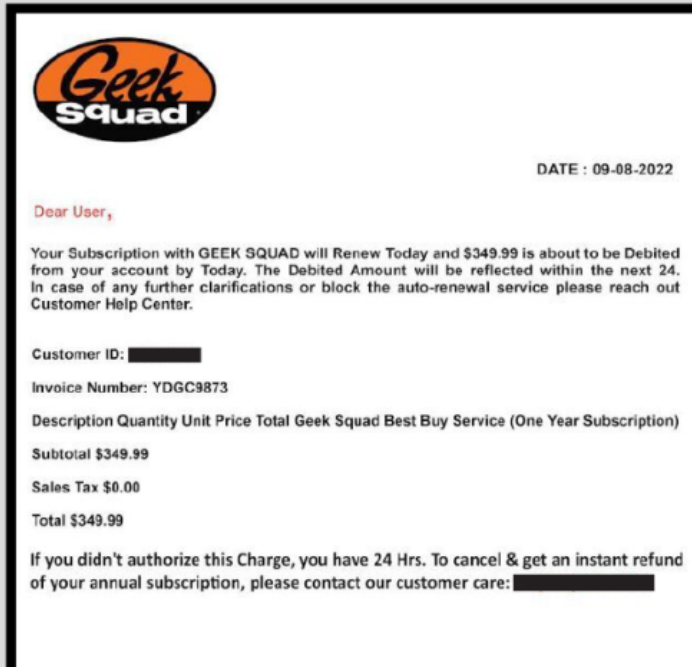


Business Impersonator Scams

Scammers are impersonating Geek Squad

Report impersonator scams at

[ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft/identity-theft-scams-how-to-prevent)



- 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

- Government agencies won't call, email, text, or message you on social media
- Don't wire money, use gift cards, cryptocurrency, or a payment app to someone who says they are with the government
- Call the government agency directly at a number you know is correct

FTC Impersonator Scams

Never move or transfer your money to “protect it.”

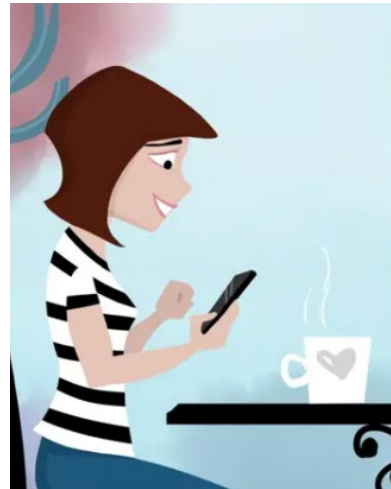
It's a scam.



ftc.gov/imposters



Grandkid Scams



Romance Scams



**Nanny and Caregiver
Imposter Scams**

Online Shopping

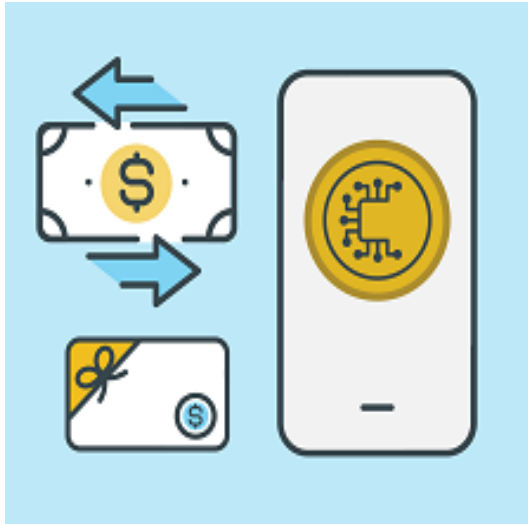


When you shop online

- 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)

What To Do If You've Been Scammed

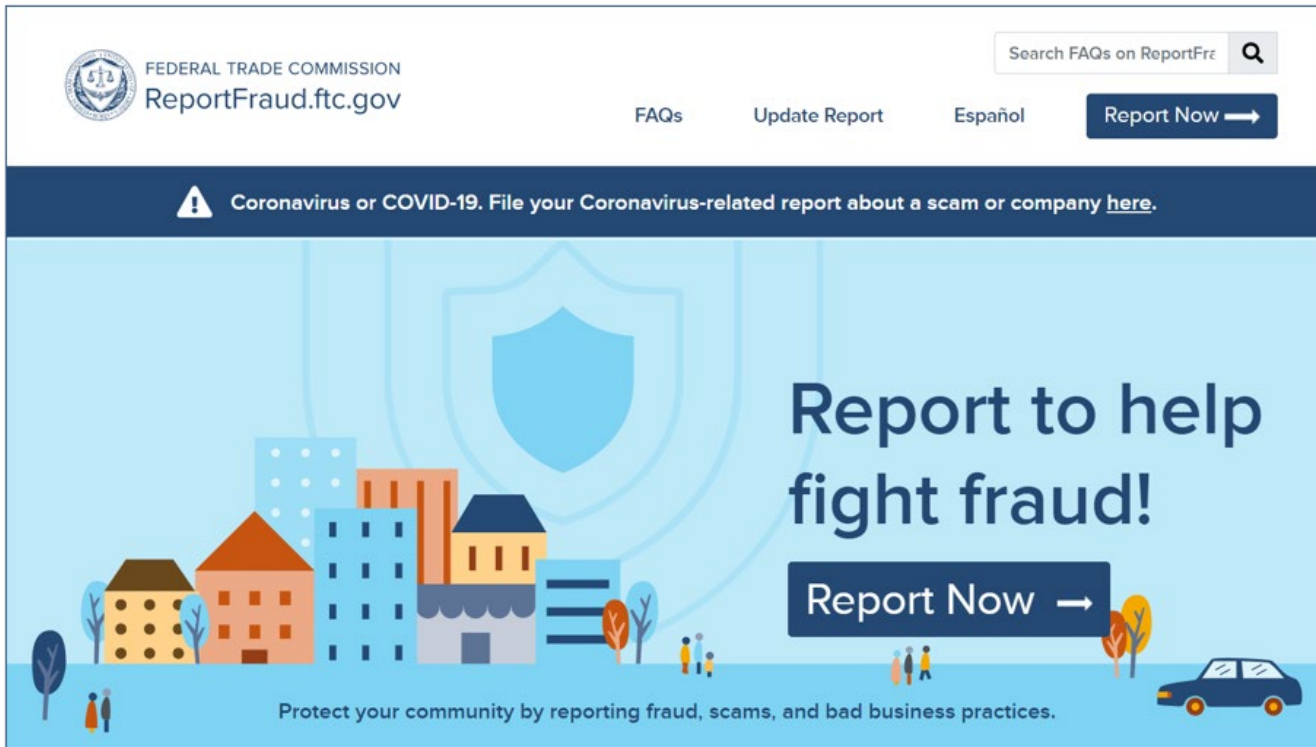


You paid by	Contact
Credit card	Your card issuer
Wire transfer	Wire transfer company
Gift card	Company that issued the gift card
Money transfer app	Company behind the money transfer app
Cryptocurrency	Company you used to send the crypto

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

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

Report Fraud to the FTC



English:

ReportFraud.ftc.gov

Spanish:

ReporteFraude.ftc.gov

Report Fraud in Your Own Language

**Spot a scam targeting
your community?**

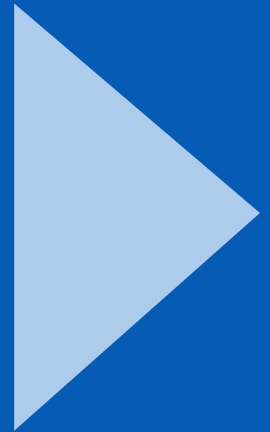


Tell the FTC at (877) 382-4357
Press 3 to select your preferred language



ftc.gov/languages

How To Spot, Avoid, and Report Identity Theft



What is Identity Theft?



Someone uses your information without your permission

Examples of Identity Theft



Identity thieves might use your information to

- buy things
- get new credit cards
- open accounts
- use your health insurance

How Identity Thieves Get Your Information



- Lost or stolen wallets or smartphones
- Hacking or phishing
- Data breaches
- Mailboxes or dumpsters

How to Protect Your Information



- Keep documents safe
- Don't share your information
- Use strong passwords

How to Know if Someone Stole Your Identity



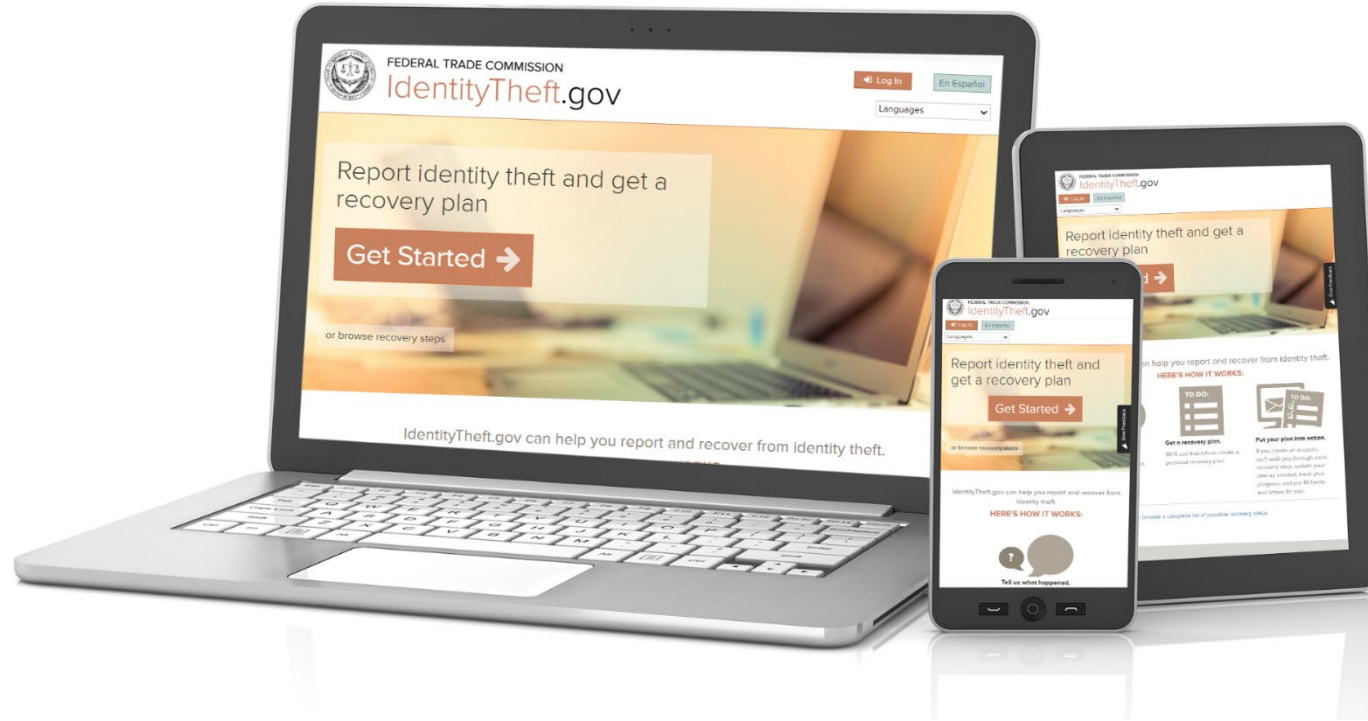
- Read your bills and bank account statement
- Check your mail
- Get your **FREE** credit report

Free Credit Reports



Get your credit report once a week for free at [AnnualCreditReport.com](https://www.annualcreditreport.com)

Report and Recover from Identity Theft



IdentityTheft.gov | RoboDeIdentidad.gov

Report Identity Theft in Your Language



**Report identity theft
in your language.**

**Call 877-438-4338
and press 3 to reach
an interpreter.**



Nevada Partners



OFFICE OF THE NEVADA ATTORNEY GENERAL

Bureau of Consumer Protection

Mark J. Krueger
Chief Deputy Attorney General

Lucas J. Tucker
Senior Deputy Attorney General



Fighting Fraud and Identity Theft

Consumer Protection Laws

- **Deceptive Trade Practices**
 - Protect Nevada consumers and businesses from deceptive and misleading conduct that occurs in the course of business transactions
- **Unfair Trade Practices (Antitrust)**
 - Protect Nevada consumers and businesses from unfair business practices that threaten fair competition
- **Public Utilities**
 - Represent the interests of the ratepayers before the Public Utilities Commission



Popular Scams and Schemes

- AI based (relationship)
- Gift card
- Romance
- Cryptocurrency (Pig Butchering)
- Imposter
- Residential Rooftop Solar sales



Filing Complaints

- Important to file complaints.
- File complaint with the Attorney General's Office at:
 - https://ag.nv.gov/Complaints/File_Complaint/
- File complaint with the FTC at:
 - <https://reportfraud.ftc.gov/#/>





The State of Nevada Consumer Affairs helps people that have experienced a financial hardship or loss because of fraud or deceptive business practice in Nevada. We also provide guidance and resources on how to protect yourself before you put your money at risk.

Nevada Consumer Affairs Overview



COLLABORATE

Fight Fraud Task Force – a coalition of government agencies and private organizations that meet quarterly and provide valuable information on current fraud trends, prevention tips, and resources.

Form relations with other states AZ, CA, FL, ID, NE, OH, OR, PA, and UT.

EDUCATE

Annual Consumer Fraud Prevention Fairs in Reno and Las Vegas during the FTC National Consumer Protection Week.

Consumer outreach awareness workshops and we are available upon requests through Zoom, MS Teams, and In-person. We host 6-8 public workshops annually.

Nevada Consumer Affairs exercises the authority to investigate businesses upon receiving a consumer complaint.



INVESTIGATE

- Travel & Tour Agencies, Vacation Clubs
Work from Home Scams, door-to-door “sales”
Product Purchases – furniture, cosmetic stores
Telemarketing, Health Clubs/Dance Studios, Discount
Buying Clubs, Sightseeing Tour Registrations.

An example of one case involved an 89-year-old woman visiting from Hawaii who received a complimentary facial and subsequently was charged \$18,000 without her knowledge. Our persistent investigative efforts resulted in a successful resolution, with the consumer being fully refunded the amount.



LITIGATE

- Prosecute deceptive trade practices committed against Nevada consumers. The consumer can seek any monies lost without having to go to small claims, seeking legal representation saving the consumer both time and money, and the business can be ordered to stop their fraudulent business practices.



MEDIATE

- An alternative resolution for both consumer and business. An informal meeting between both parties that offers a mutual resolution path for consumers and businesses, facilitating an informal meeting where both parties work towards an agreement.

Statistics Total Calendar Year 2023: \$623,359.32
Processed 3,160 consumer complaints

Final tips & takeaways

Research Business

- Examine the company's website. Read reviews and assess business practices.
- Use government websites for additional information.
- Address Verification

Licensing Checks

- Confirm active, valid license via Secretary of State's website, local governments.

Question Business Protocol

- Ask about products/services, warranties, return policies, and fees.

Payment Methods

- Use credit cards for their enhanced fraud protection.

Contracts and Agreements

- Be aware of requests for large upfront payments or fees.
- Stand firm against pressure.
- Bring a trusted friend they may help spot any overlooked issues.

Key Points for Consideration:

If you encounter potential fraud or deceptive practices, reach out to Nevada Consumer Affairs at consumeraffairs.nv.gov or connect with us toll-free at (844) 594-7275 for assistance.

Thank You





Courtney Lee, Directing Attorney

CONSUMER RIGHTS PROJECT



- Debt Collection Defense and Garnishment
- Auto Purchase and Repossession
- Bankruptcy
- Foreclosure
- Payday and Title Loans
- Real Estate Disputes
- Tenants' Rights
- Deceptive Sales and Business Practices
- Social Security Disability
- Criminal Record Sealing

History of the Consumer Rights Project

- ❖ Created to protect low-income consumers in Southern Nevada from threats to their economic security.
- ❖ To advocate on behalf of consumers victimized by deceptive business practices, illegal or abusive debt collection efforts, predatory and high-interest lending, other harmful frauds, and scams.
- ❖ All legal services are provided to low-income residents of Clark County FREE of charge.

Trending Scams

Solar panel scams – door to door salesman

- promised tax credits or “discounts”
- no or low monthly payments from Nevada Energy
- sign on electronic tablet or phone/no copy of agreement given



“Leasing” of car parts in repairs

- customer misled into “leasing” instead of financing repair
- not able to review agreement before signing



Do you know someone with a consumer issue?

Call Consumer Hotline (702) 386-1070 option 2

Consumer Intake Walk-in Hours



725 E. Charleston Boulevard
Las Vegas, NV 89104
(702) 386-1070
www.lacsn.org

Monday – Thursday
9:00 am – 4:00 pm



Fraud Watch Network™

- Scam-Tracking Map
- FWN Helpline **1-877-908-3360**
- The Perfect Scam Podcast
- Watchdog Alerts
- Victim Support
- Local Community Events

The screenshot shows the AARP website's 'About AARP Fraud Watch Network' page. The header includes the AARP logo, navigation links for 'Donate', 'Volunteer', 'Help', and 'Member Benefits', and user information for 'Hi, Riley' with a search icon. The main content area features a breadcrumb trail: 'MONEY / SCAMS & FRAUD' > 'About AARP Fraud Watch Network'. Below this are links for 'Scam Map', 'The Perfect Scam Podcast', and 'Gift Card Payment Scams'. The 'About' section includes a link 'En español' and a paragraph explaining that the network is a free resource for all, providing guidance and advocacy. A sub-section 'What We Help You Do' is illustrated with three icons: a hand holding a tablet with a bar chart and warning sign, a woman on a headset at a computer, and a woman shouting into a megaphone. Below these icons are three columns of text: 'Stay Informed' (knowledge gives power), 'Find Support' (specialists provide guidance), and 'Have a Voice' (advocating for laws and regulations).

MONEY / SCAMS & FRAUD
About AARP Fraud Watch Network

Scam Map · The Perfect Scam Podcast · Gift Card Payment Scams

About

[En español](#)

AARP Fraud Watch Network™ is a free resource for all. With AARP as your partner, you'll learn how to proactively spot scams, get guidance from our fraud specialists if you've been targeted, and feel more secure knowing that we advocate at the federal, state, and local levels to protect consumers and enforce the law.

Protecting consumers goes back to AARP's founding. [Learn more about our history.](#)

What We Help You Do

Stay Informed

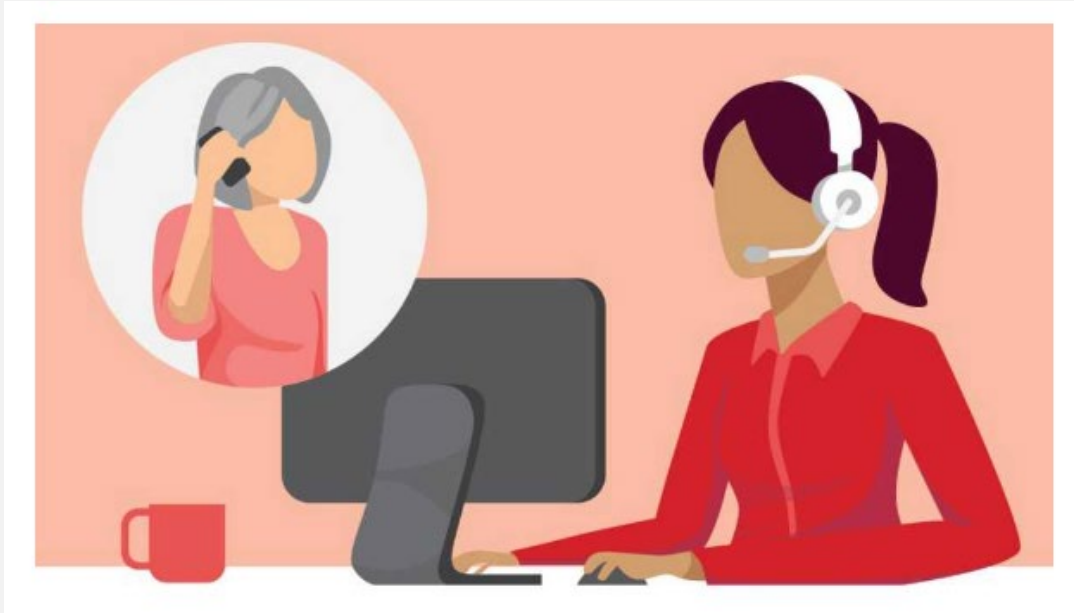
Knowledge gives you power over scams. The AARP Fraud Watch Network™ equips you with reliable, up-to-date insights, alerts and fraud prevention resources to help you spot and avoid scams and protect your loved ones. We even cover the latest scams in the news.

Find Support

If you've been targeted by scams or fraud, you are not alone. Our trained fraud specialists provide support and guidance on what to do next and how to avoid scams in the future. The AARP fraud helpline, 877-908-3360, is free and available to anyone. We also offer online support sessions for further emotional support.

Have a Voice

AARP fights for consumers by advocating for laws and regulations to stop scams and shut down fraud attempts. We also provide a voice to consumer concerns and help shape the public discussion on fraud.



**FWN Helpline
877-908-3360**

**Sign up for AARP®
Watchdog Alerts and stay
one step ahead of
scammers.**

Every year, thousands of Americans are affected by fraud and scams – but you don't have to be one of them! Sign up for free, biweekly Watchdog Alerts to have information on the latest scams delivered right to your email and phone.



Text Alerts



Call the AARP Fraud Watch Network Helpline 1-877-908-3360 M-F 8 a.m. – 8 p. m. ET

No matter where you live, fraud is never far away. Protect yourself and others by reporting a scam, or searching for existing scams near you.

48,425 Active Scam Reports

Filter your scam search by keywords, dates, or scam categories.

Scam keyword
Enter one or two words

*Zip code
8 9 1 1 9

Radius
100 mi.

*Dates Occurred
01/01/2023 to 02/14/2024

*Scam type
All

*Contact method
All

Select report type
 AARP user-submitted reports
 Law enforcement alerts

SEARCH
Reset all filters

Click on the number in the region to view the reported scam.

Scam-Tracking Map

PODCASTS
The Perfect Scam

The Perfect Scam · Today's Tips · Closing the Savings Gap

THE PERFECT SCAM
AARP

Podcast



ReST Program

Resilience, Strength, and Time

- Free virtual program
- One-hour, facilitated peer group
- Emotional support for victims and their loved ones*

MONEY / SCAMS & FRAUD
AARP Fraud Watch Network VOA | ReST Program

Scam Map · The Perfect Scam Podcast · Gift Card Payment Scams

Know that you are not alone

The AARP Fraud Watch Network™ and Volunteers of America (VOA) have created a new program to help you. It's VOA | ReST, which stands for Resilience, Strength and Time. The program is designed to address the emotional impact of your experience. We offer free, facilitated peer discussion groups that seek to provide emotional support for you and others in similar situations. Family members are invited to participate at your discretion.

REGISTER

The AARP Fraud Watch Network VOA | ReST program features small groups whose members are led in discussion by one or more trained peer facilitators. The aim is to help you re-establish trust, integrate your experience and build back your resilience despite a difficult and painful occurrence.

Online, hour-long sessions are scheduled nearly every day. You can join by computer, tablet or smartphone. Discussions are confidential. You are welcome to attend one session or several – it's your choice.

Experiencing a scam can be devastating, but it doesn't have to define you. Sign up for a session and take an important step toward emotional recovery.

Click to access our calendar of events and [register](#) today.

Remember, you are not alone

Have you been affected by a scam?

Experiencing a scam can have negative impacts well beyond the loss of money. Our trained volunteer specialists on our [AARP Fraud Watch Network Helpline](#) talk with tens of thousands of people each year who have suffered a financial loss from a scam and often learn about the resultant emotional wounds victims carry with them.

**The AARP Fraud Watch Network VOA | ReST program features facilitated peer groups and does not substitute for professional mental-health counseling*



Local Opportunities

ShredFest

- Free on-site shredding

Teletown Hall events

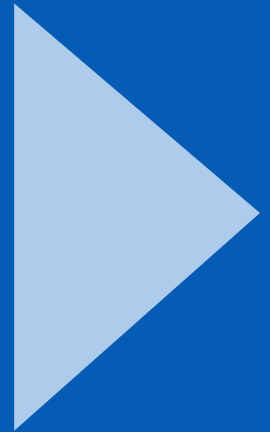
- Hear from experts

Educational Workshops

- For community groups



Free Information to Share



Share Free Online 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

ftc.gov/languages

Scammers probably speak your language.

Learn to spot/avoid/report scams in a dozen languages.

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

Keep in Touch



Sign up for Consumer Alerts

- **English:** ftc.gov/ConsumerAlerts
- **Spanish:** ftc.gov/AlertasdeConsumidor

Empower People With Information



- Share information: **consumer.ftc.gov**
- Order publications: **ftc.gov/bulkorder**
- Engage on social media:



Talk to Us



Help for Nevada'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

Emily Burton, eburton@ftc.gov

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Cristina Miranda, cmiranda@ftc.gov

Gema de las Heras, gdelasheras@ftc.gov





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Thank you!

consumer.gov/StateWebinars