

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 shapes, representing a diverse group of people.

Fighting Consumer Fraud & Identity Theft in Oklahoma

June 27, 2022

Welcome!

Presenters:

- **Matthew Wernz**, FTC, Southwest Regional Office
- **Caleb Smith**, Oklahoma Attorney General's Office
- **Richard J. Goralewicz**, Legal Aid Services of Oklahoma
- **Anna Robinson**, Better Business Bureau of Central Oklahoma
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

Overview

- The Oklahoma 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



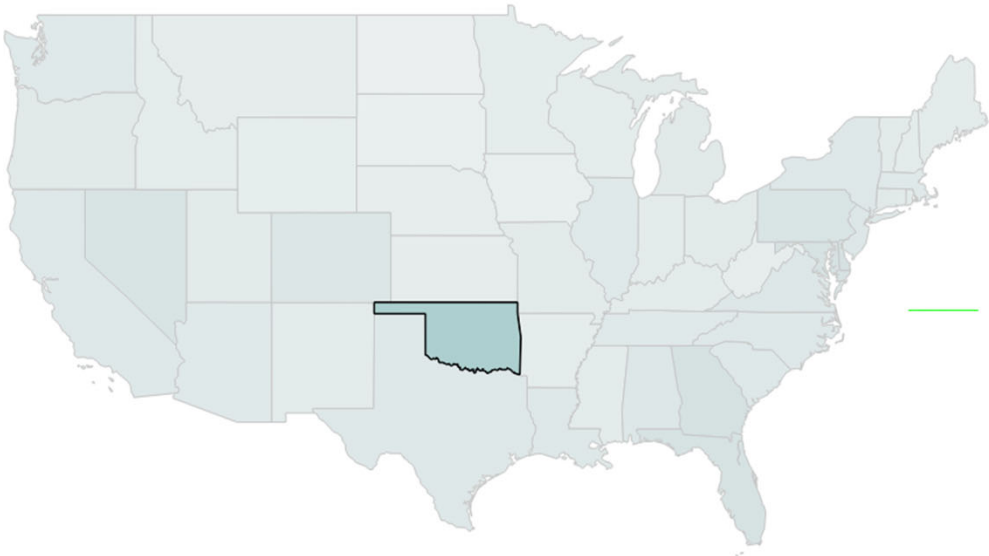
\$6.1 billion
total fraud losses

\$500
median loss

Oklahoma
Year: 2022 YTD

 Year
2022

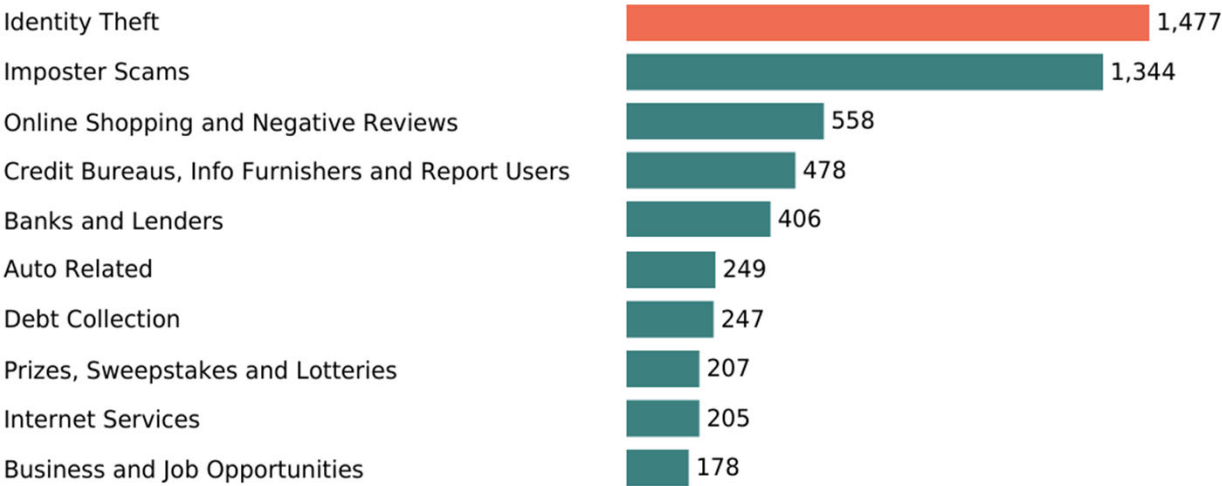
Quarter
All



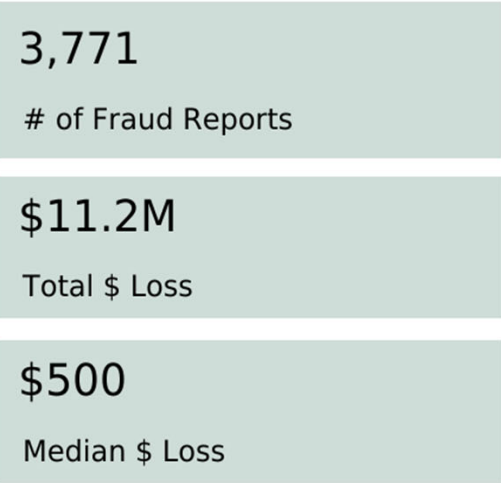
7,341
Total Fraud, Identity Theft, and Other Reports

Reports per 100K Population
Low  High

Top 10 Report Categories



Fraud Facts



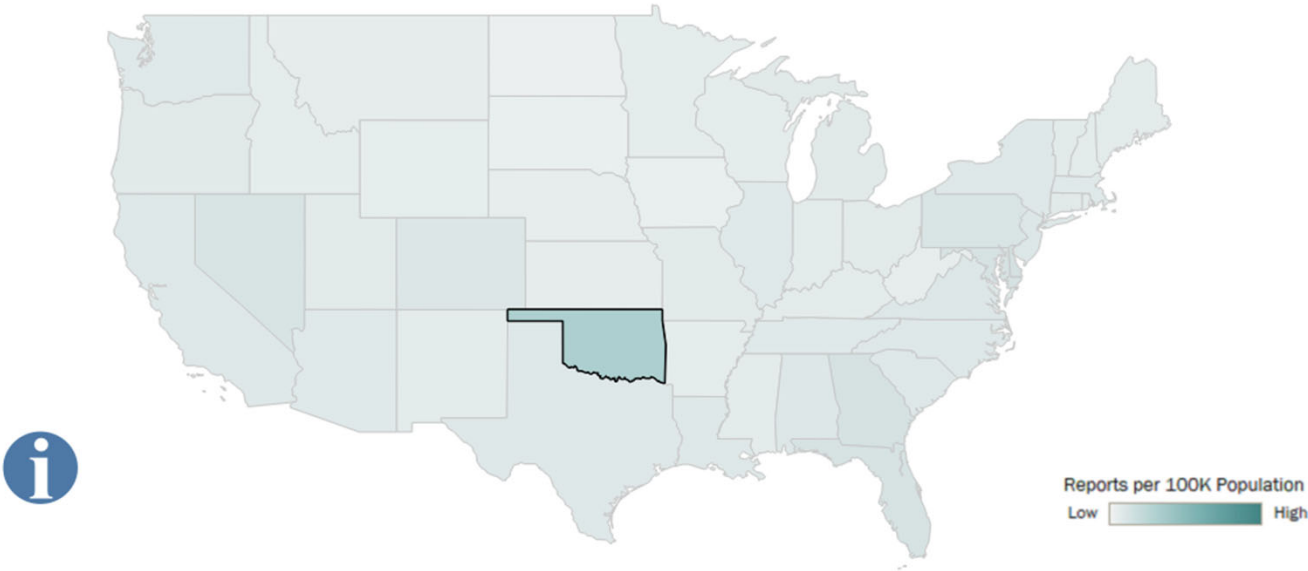
State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. When no states are selected, the results i..

Oklahoma
Year: 2022 YTD

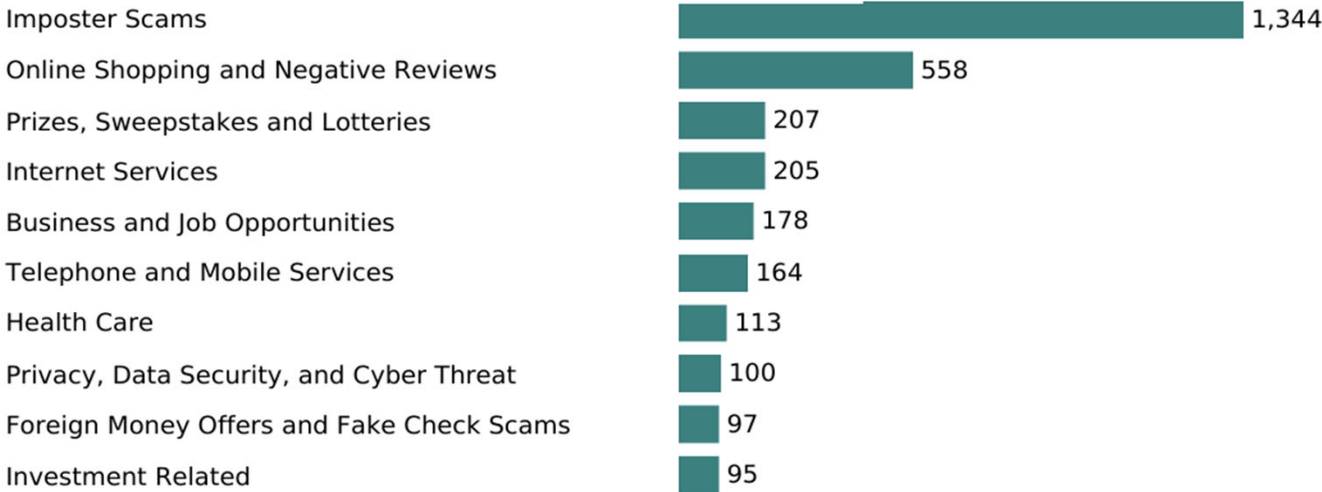
View
Map

Year
2022

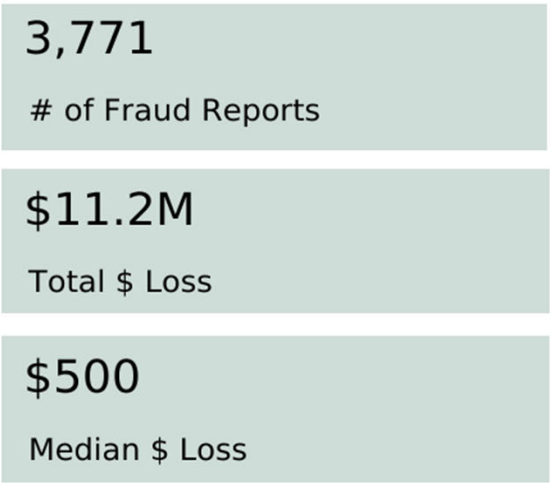
Quarter
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Top 10 Fraud Report Categories



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 Oklahoma

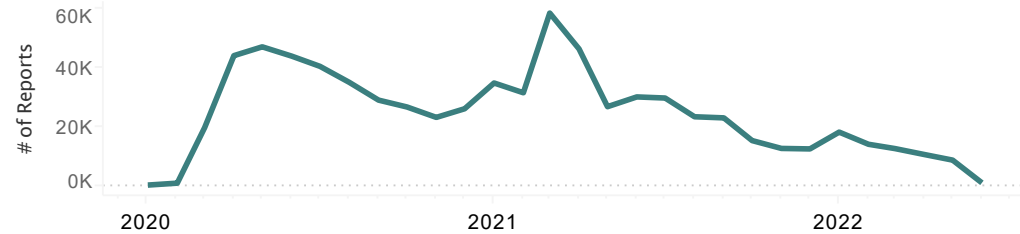
*Data from January 1, 2020 to June 8, 2022

Reports by type for Oklahoma: (Select Report Type)

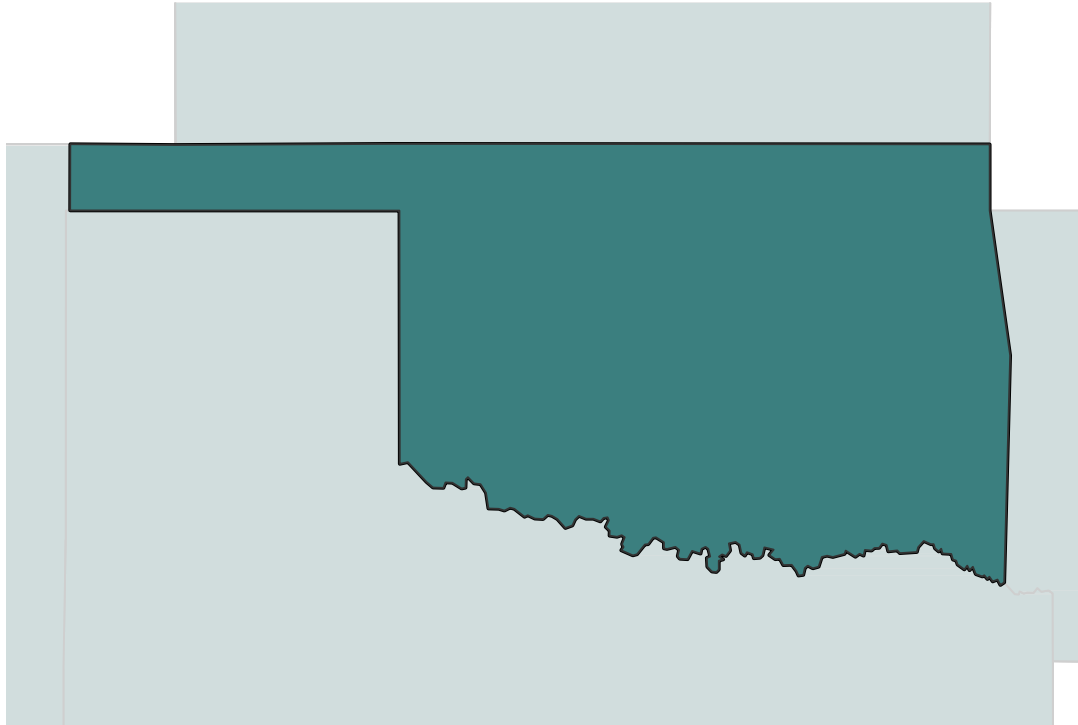


Report trends over time: (Select Time Period)

By Month



Reports by state: (Select State)



5,487

Overall Reports
for Oklahoma

\$5.54M

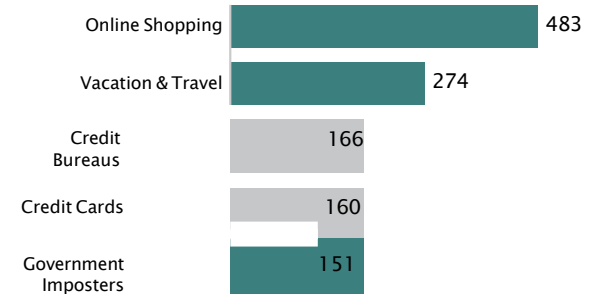
Total Fraud Loss

*41.6% of Fraud reports indicate a loss

\$317

Median Fraud Loss

Top reports for Oklahoma 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

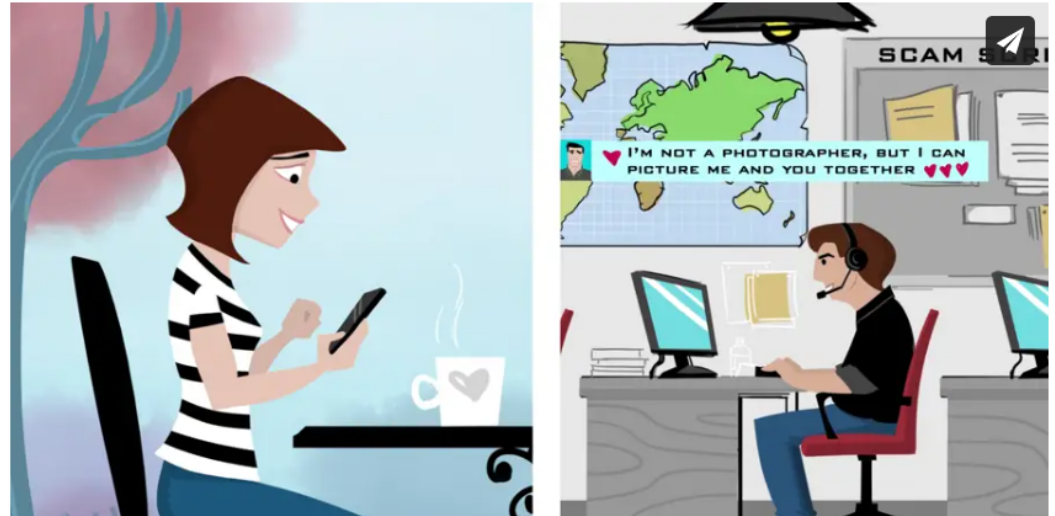
ftc.gov/imposters

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?



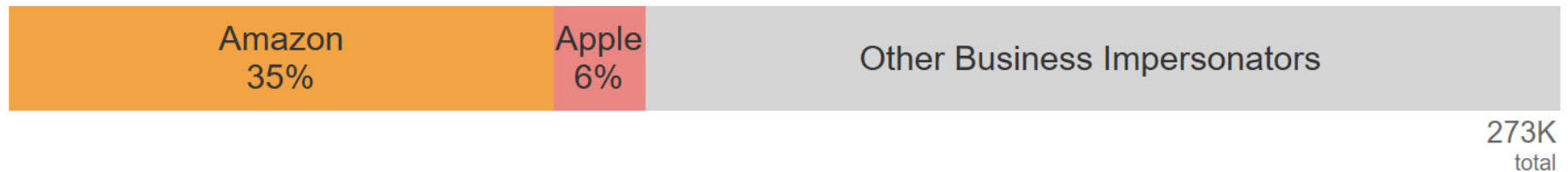
Nanny and Caregiver Imposter Scams

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



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



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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.



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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)





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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

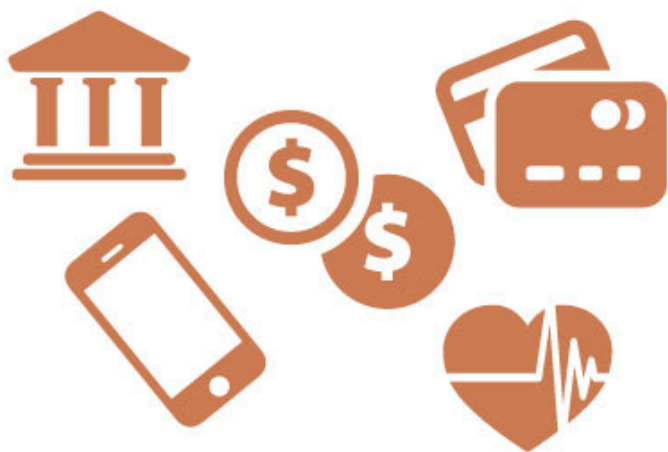
Someone uses your personal information to:

- 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.)



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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](#).

Legal Aid Services of Oklahoma, LLC

- Provide civil legal assistance to low-income people throughout Oklahoma
- Largest non-profit law firm and the only source of legal expertise for Oklahomans facing critical civil legal problems, but living in poverty, with no way to pay for an attorney
- Provide free legal assistance and works to ensure that state and federal laws affecting poor people and the elderly are upheld while also addressing the systemic barriers to justice faced by Oklahomans with low incomes

Senior Legal Help

- Adult Guardianship
- Wills & Testaments
- Power of Attorney
- OKSPLASH (Seniors age 60 +)
OK Sixty Plus Legal Aid Services Helpline
The OKSPLASH line provides free legal advice, counseling, and community education for American citizens who are 60 years of age or older.

Special number for Seniors
918-308-5295 or 1-855-488-6814,
Mon – Thurs, 9 a.m. to 3 p.m.



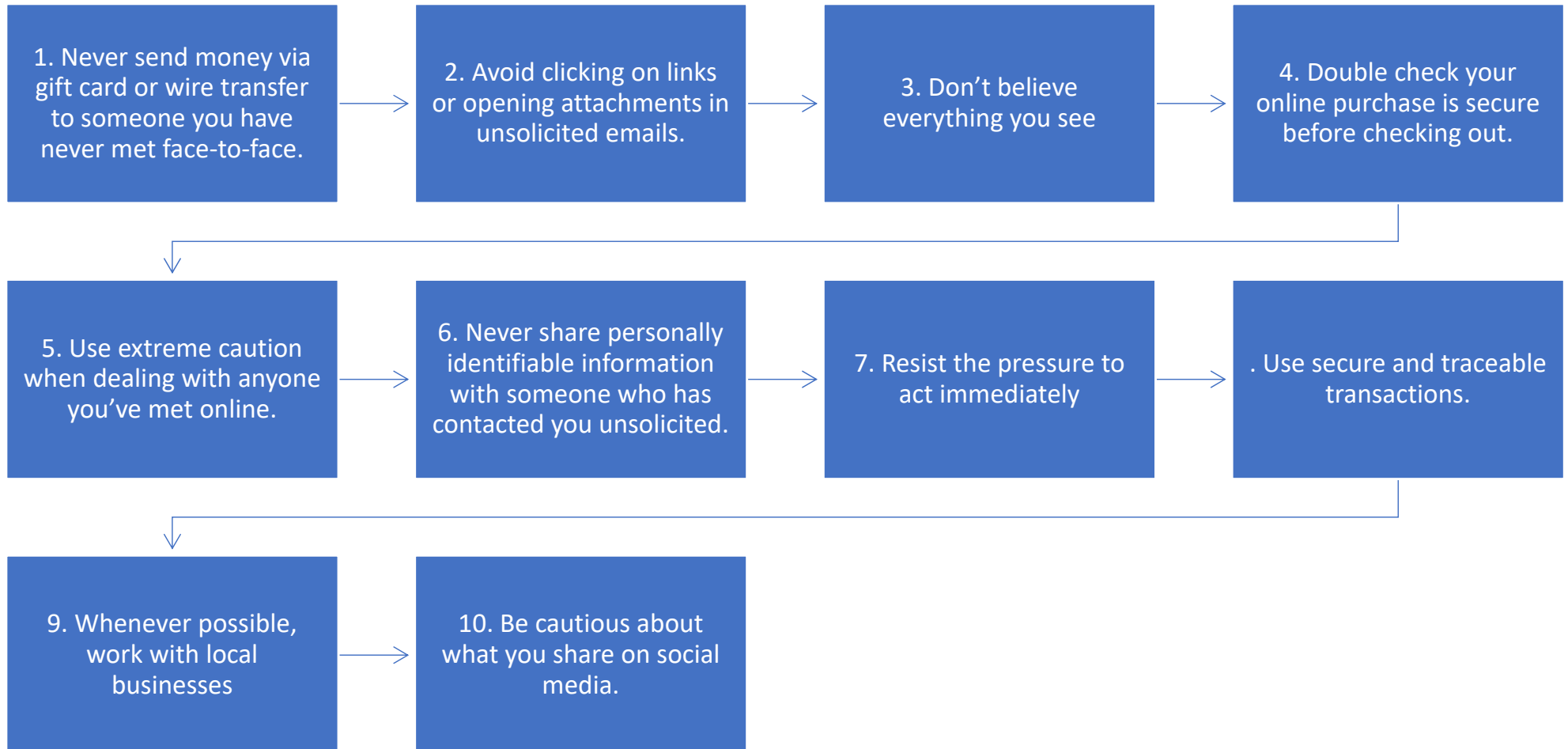
This Photo by Unknown Author is licensed under [CC BY-ND](#)

THE NUMBERS ARE SCARY

- 15% of the population
- 33% of reported scam victims
- But only about 14% of exploitations are reported. By some official estimates, only 1 case in 44 is reported.



Top 10 Scam-Busting Techniques



Better Business Bureau

Our vision:

An ethical marketplace where buyers and sellers trust each other.

Our mission:

To be the leader in advancing marketplace trust.

Better Business Bureau has been helping people find businesses, brands, and charities that they can trust since 1912.



Consumer Resources:

- Business profiles at [BBB.org](https://www.bbb.org) - over 6.3 million business profiles to help consumers make informed decisions
- [Scam Tracker™](#)
- [Consumer complaints](#)
- Arbitration
- [Customer reviews](#) - positive, negative, or neutral
- Ad Reviews
- Charity profiles through the BBB® Wise Giving Alliance at [Give.org](https://www.bbb.org/give)



2021 Statistics: January 1 – December 31

- BBB® received 337 scam reports that affected consumers within our service area.
 - **Most reported types of scams:** online purchases, employment, and phishing
 - **Age brackets:** most scam reports came from victims in the 35–44-year age range
 - **Collective, nearly \$400,000 reported lost**
- Complaints processed by BBB® Serving Central Oklahoma:
 - **Total received:** 4472
 - **Resolution rate:** 80%
- Customer reviews processed by BBB® Serving Central Oklahoma:
 - **Total published:** 2644
 - **Positive:** 1266
 - **Negative:** 1371



Local Offices:

Oklahoma City Contact info:

Better Business Bureau Serving Central Oklahoma

17 South Dewey Ave

Oklahoma City, OK 73102

Phone: 405-239-6081

Email: info@oklahomacity.bbb.org

Follow us online and on social media:

<https://www.bbb.org/local-bbb/better-business-bureau-of-central-oklahoma>



All socials @BBBcentralOK

Tulsa Contact info:

Better Business Bureau of Eastern Oklahoma

4937 S. 78th E. Ave

Tulsa, OK 74145

Phone: 918-492-1266

Email: info@tulsabbb.org





**Office of the
Oklahoma Attorney General**

CONTACT US

- **Our consumer representatives can be reached at:**
 - **1-833-681-1895**
 - **ConsumerProtection@oag.ok.gov**
- **Consumer complaint forms can be found here:**
 - **<https://www.oag.ok.gov/consumer-protection>**
- **To add yourself to the Do Not Call Registry:**
 - **<https://www.oag.ok.gov/attorney-generals-telemarketer-restriction-act-consumer-registry>**



Office of the
Oklahoma Attorney General

COMPLAINT PROCESS



CONSUMER CONTACT

- Consumer complaint
- Mail to business
- Response 10 days
- Notify consumer
- Response 20 days
- Evaluate



COMPLAINT DELIVERY

- Serve business
- Response 10 days
- Notify consumer
- Response 20 days
- Evaluate



INVESTIGATION

- Witness Interviews
- Suspect Interviews
- Records Requests
- Case Presentation



CRIMINAL PROSECUTION/ CIVIL LITIGATION





- Violation of OCPA
- Embezzlement
- False Pretense
- Home Repair Fraud
- Charities Fraud



What To Do If You've Been Scammed

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

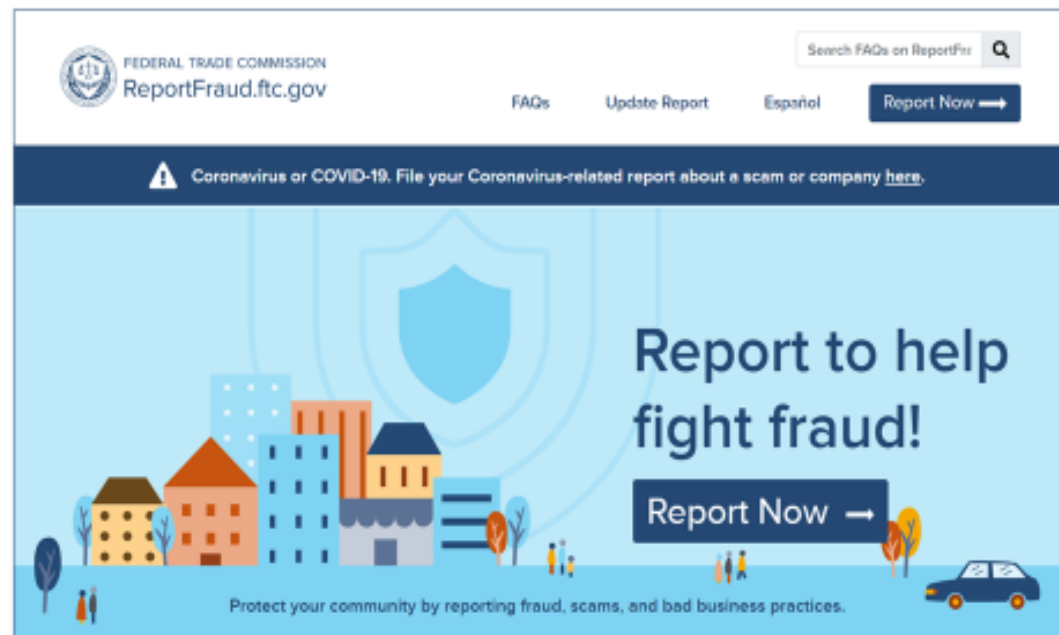
Learn more: [ftc.gov/scams](https://www.ftc.gov/scams)

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



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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 Oklahoma'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

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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 Oklahoma!***

Feedback about the webinar:
everycommunity@ftc.gov

