



**FEDERAL TRADE
COMMISSION**

Fighting Consumer Fraud & Identity Theft in South Carolina

Federal Trade Commission Webinar

March 26, 2024

Welcome!



Presenters:

- **Natalya Rice**, FTC, Southeast Regional Office
- **Carrie Grube-Lybarker**, SC Department of Consumer Affairs
- **Susan Ingles**, South Carolina Legal Services
- **Hunter Jones**, Better Business Bureau of the Upstate
- **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 South Carolina 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



27% reported
a loss

\$10.0 billion
total fraud losses

\$500
median loss

Top Frauds 2023

ftc.gov/databook



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1

Imposters



2

Online shopping
and negative
reviews



3

Prizes,
sweepstakes,
lotteries



4

Investments

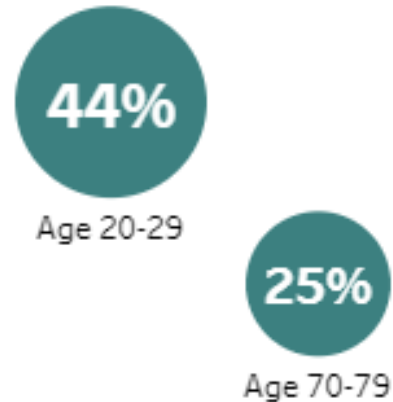


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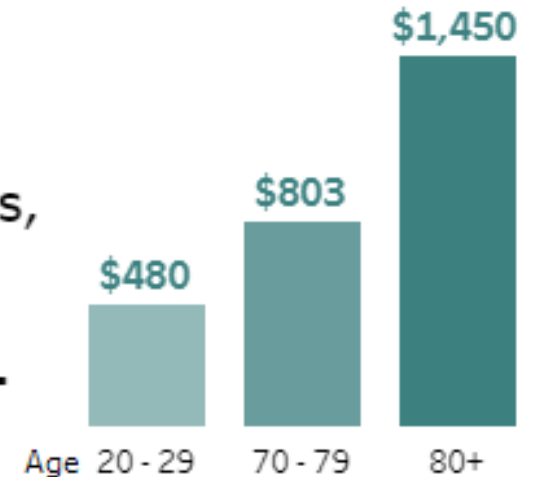
Business and
job opportunities

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 South Carolina

Top 10 Fraud Report Categories



Fraud Facts

29,567

of Fraud Reports

\$112.7M

Total \$ Loss

\$500

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.

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

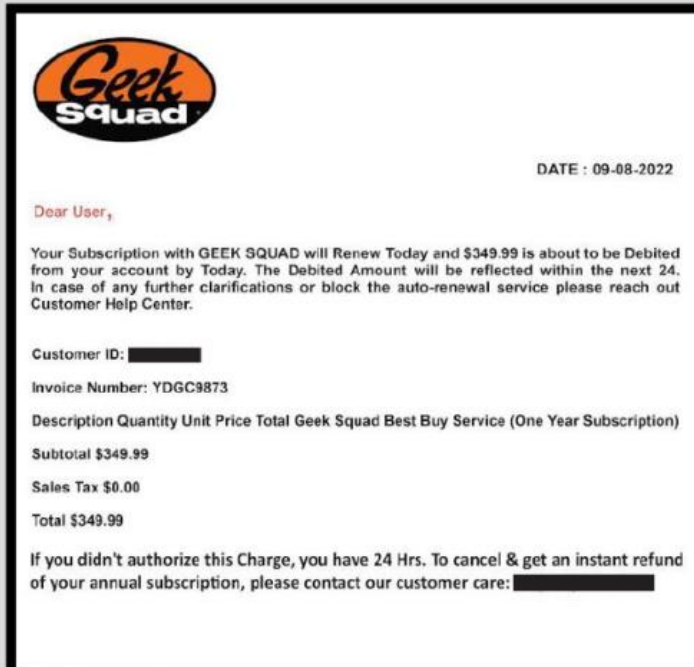
Learn more: ftc.gov/scams

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

Top Government Impersonator Scams

- 1) Federal Trade Commission/Social Security Administration
- 2) Health & Human Services/Medicare
- 3) United States Postal Service
- 4) IRS Imposter
- 5) Police, Sheriff, or FBI

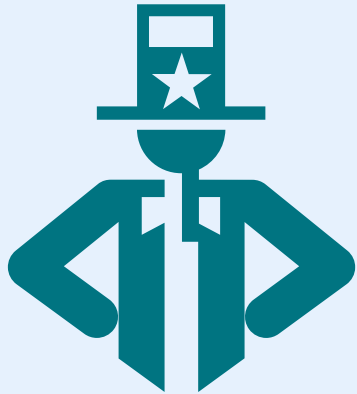


IRS Imposter Scams

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



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)

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](https://www.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



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

Languages



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.](#)

How Can SCDCA Help You?



File a Complaint



**Background
a Business**



Report a Scam



Free Presentations



Report ID Theft



**Answer Your
Questions**

Our Mission

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

2023 Scam Reports

963 REPORTS

TOP THREE CATEGORIES

- 1** Purchase
- 2** Service/Repair
- 3** Lottery/Prizes/Sweepstakes

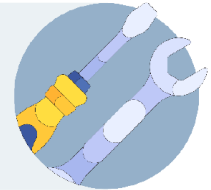


Purchase

Consumer directed to or approached by imposter business to trick consumer into paying for fake consumer goods. Most online purchase scams occur when a payment is made online to purchase something, and nothing is delivered.

Service/Repair

Consumer directed to or approached by imposter business to trick consumer into paying for a fake service or repair. Example: Fake credit repair companies; internet services.



Lottery/Prizes/Sweepstakes

Consumer gets call, email, mail, telling them that they have won a lottery, sweepstakes, or other prize, but needs to first pay a fee (for taxes, custom fees, etc.) to collect their winnings. Examples: Publishers Clearinghouse; foreign lottery.

2023 Complaints

5,757 Reports

- | | | | |
|---|--------------------------------|---|-----------------------------------|
| 1 | Vehicles (1,182) | 6 | Debt Collection (264) |
| 2 | Real Estate Transactions (942) | 7 | Consumer Finance (231) |
| 3 | Contractors (477) | 8 | Internet Purchases/Services (221) |
| 4 | Utilities (351) | 9 | Medical (191) |
| 5 | Landlord/Tenant (337) | 0 | Appliances (144) |

Connect With Us!



Visit Facebook for updates and educational materials.
Facebook.com/scdca



Give us a call.
[800-922-1594](tel:800-922-1594) (toll free in SC)
[803-734-4200](tel:803-734-4200)



Look to Twitter for recent scam alerts and the latest consumer news. [@SCDCA](https://twitter.com/SCDCA)



Visit our website to file a complaint, scam report, request a presentation and more!
consumer.sc.gov



Check out our YouTube channel.
Youtube.com/scdcatv



Email us. scdca@scconsumer.gov



Connect With Us!
@sclegalservices



SIGN UP FOR OUR NEWSLETTER



SCAN QR CODE OR VISIT:
[EEPURL.COM/HHXMG5](https://eepurl.com/HHXMG5)



APPLY FOR OUR FREE SERVICES



1-888-346-5592



[LAWHELP.ORG/SC/ONLINE-INTAKE](https://lawhelp.org/sc/online-intake)

South Carolina Legal Services

A statewide law firm that provides civil legal services to protect the rights & represent the interests of low-income South Carolinians.

Our services are free for eligible applicants.

LSC | America's Partner
for Equal Justice
LEGAL SERVICES CORPORATION



Consumer Protection in South Carolina

**Assisting Low Income and Special
Populations in South Carolina**

Susan Ingles
Consumer Protection Law Unit Head
Senior Staff Attorney
South Carolina Legal Services




susaningles@sclegal.org

Please return form to: 2109 Bull Street Columbia, South Carolina 29202, Fax: (803) 799-9420 or service@lsc.org
www.lsc.org * www.lsc.org/610001 * www.lsc.org/610001

BROCHURE REQUEST FORM

Agency or Employee Name: _____ Contact Number: _____
 Address: _____ Email Address: _____
 How did you find out about SCLS legal brochures?
 Workshop _____ SCLS Presentation _____ SCLS Staff _____ Partner _____ Email Notification _____

Name of Brochure	Qty	Name of Brochure	Qty
FAMILY		VETERANS	
SCLS General Brochure		Requesting Military Records	
Adoption Creating a Family		Understanding VA Claims Process	
Child Support Questions & Answers		Veterans Benefits Appeal	
Custody, Visitation, Support		HOUSING	
Just Moved to SC & Want Custody		Eviction	
Domestic Violence Safety Plans		Harassment Roadmap	
Types of Domestic Violence		Getting Your Landlord to Make Repairs	
Order of Protection		Public Housing and Evictions	
South Carolina Domestic Law		20 Things to Know Before You Rent	
Unemployment for Domestic Violence Victims		PROBATE	
SCHOOL		Mortgage	
Anti Bullying & Harassment		Guardianship: Caring for and Protecting Your	
Expulsion from School		Unemployed Local One	
Public School Fees & Charges		History of South Carolina	
School Enrollment		The Role of Guardian Ad Litem	
School Suspension		What you need to know when your disabled child	
Special Education		Turns 18	
PUBLIC BENEFITS		Will, Living Wills and Powers of Attorney	
Did Social Sec. Stop Your Benefits		TAX ISSUES	
Because You Had an Arrest/Warrant?		How to file Tax Return without SSN	
Has Medicare Refused to pay Your		Medical Tax Problems	
Doctor/Prescription Bill?		Early Retirement	
Has Social Sec. Withheld Your That		ETC: Earned Income Tax Credit	
Your Benefits May Stop?		Tax Procrastination	
Medicaid vs. Medicare		CONSUMER	
Medicaid Estate Recovery		Car Repossession	
Overpayment of Social Security		Consumer Debt: When and Delivery	
Public Benefits & Appeals		Consumer Debt: Do I need to file	
SNAP: Supplemental Nutrition		Bankruptcy?	
Program		Debt Collection: Summary & Complaint	
Benefits for Able-Bodied Adults		Overcoming a Criminal Record	
Still Paying Your Medicare Premium?		Protection from Scams	
		You've Been Served: A guideline of what to	
		do when you've been served.	



Introduction

Debt Collection Defense in S.C.

Watch on YouTube

This classroom will

1. explain how a Debt Collection lawsuit v
2. help you get your papers ready to take

Debt Collection in Summary Court

Summary Court in South Carolina is also k
 Magistrate Court - the Judge is called a Ma
 Credit card companies, finance companie
 other debt collectors (called "creditors") c
 lawsuits to collect debt from you in these
 the amount is less than \$7500. In these sit
 the creditor is called the Plaintiff and you
 the Defendant.

learnthelaw.org — Private

Resources

Learn the Law with Clark

- Less than 5 minute videos
- Cover a variety of topics (disaster assistance, expungement, evictions, landlord tenant law, and more!)
- Help pro se litigants, PAI attorneys, community partners



Weekly Webinar Series: *Level Up Law*





[Home](#)
[Classrooms](#)
[Feedback](#)
[Organizations](#)

D.I.Y. Residential Eviction Defense (Does not apply to homeowners or commercial renters)

[Home](#)
[South Carolina Legal Services Classroom](#)
[D.I.Y. Residential Eviction Defense/How to respond to homeowners or commercial renters](#)
[What is Eviction?](#)

Steps you'll need to take

- [Introduction](#)
- [What is Eviction?](#)
- [What Laws Apply?](#)
- [What are the reasons a tenant can be evicted?](#)
- [What does the landlord have to do before filing an eviction lawsuit?](#)
- [NON-PAYMENT OF RENT](#)
- [BRO. OF LEASE TERM](#)
- [MATERIAL BREACH OF THE LEASE](#)
- [How does an eviction lawsuit start?](#)
- [Serving and Responding to the Rule to Show Cause](#)
- [EX POSSESSION](#)
- [BY MAIL](#)
- [HOW DO YOU RESPOND?](#)
- [What are some possible defenses to an eviction?](#)
- [EXAMPLES](#)

What is Eviction?

Eviction is the legal process that a landlord uses to retake possession of a home or apartment from a tenant who has not left willingly.

Watch this short video-which will give you an overview of what an eviction is and how it works. Then check out the rest of this Classroom for more detailed information.



Clute's Introduction to Evictions

Watch on YouTube

NON-Tag
1/2/2020



Online Classrooms

- Debt Collection Defense
- Getting Your Landlord to Make Repairs
- Unemployment Benefit Appeals in South Carolina
- The ABC's of Guardianship
- Filing for an Order of Protection
- Preserving Heirs Property
- Roadmap to Foreclosure
- Education Law Issues and How to Handle Them
- Expungement and Pardons
- Residential Eviction Defense

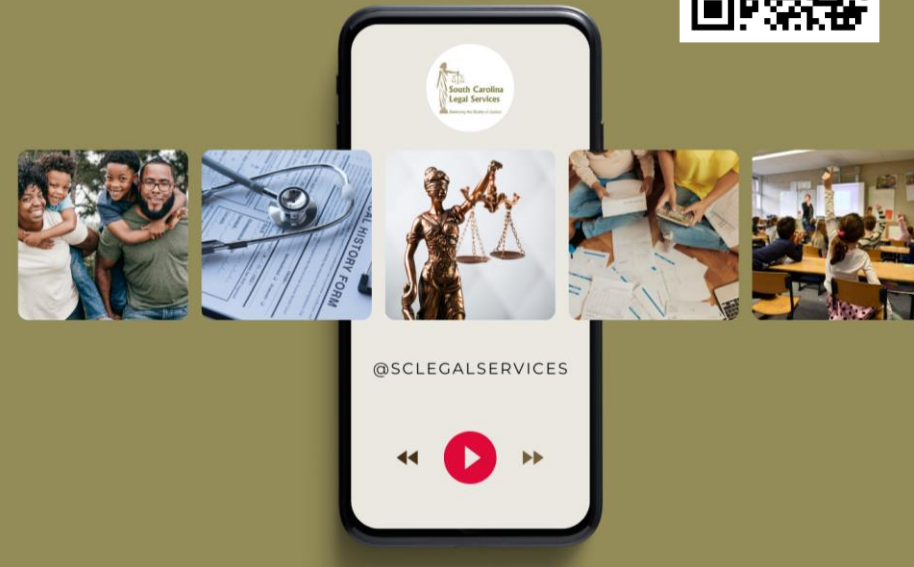


YouTube Videos on Consumer Topics

SCLS YouTube Channel



- Level Up Law
- Learn the Law with Clark
- Domestic Violence
- Family
- Housing
- Employment
- Consumer
- Education
- Community
- Health
- Immigration
- Disaster Assistance
- Taxes and Records
- Elder Law
- Public Benefits





We have 9 offices around the state that serve South Carolina's 46 counties

Charleston Office

Beaufort,
Berkeley,
Charleston,
Colleton,
Dorchester,
Hampton, Jasper

Columbia Office

Lee, Lexington,
Kershaw,
Richland, Sumter

Conway Office

Georgetown,
Horry, Marion,
Williamsburg

Florence Office

Chesterfield,
Clarendon,
Darlington,
Dillon, Florence,
Marlboro

Greenville Office

Anderson,
Greenville,
Oconee, Pickens

Greenwood Office

Abbeville, Edgefield,
Greenwood, Laurens,
McCormick,
Newberry, Saluda

Orangeburg Office

Aiken, Allendale,
Bamberg,
Barnwell, Calhoun,
Orangeburg

Rock Hill Office

Chester, Fairfield,
Lancaster, York

Spartanburg Office

Cherokee,
Spartanburg,
Union

Statewide Intake Office





BBB of Upstate SC

408 N Church St. Suite C, Greenville, SC 29601

864-242-5052

www.bbb.org/local-bbb/bbb-of-upstate-south-carolina

Serving these SC counties:

Spartanburg

Greenville

Cherokee

Pickens

Oconee

Anderson

Laurens

Union

Abbeville

Greenwood



OUR SERVICES

BBB UPSTATE SC

BUSINESS &
CONSUMER
RESOURCES




FILE A
COMPLAINT

GET A QUOTE



 Scam
Tracker™


GET
ACCREDITED

AVAILABLE AT BBB.ORG

SOUTH CAROLINA

2023 TRENDING SCAMS



According to the BBB Scam Tracker, these were the most common scams in our state last year.

01

ADVANCE AMERICA IMPOSTERS

Payday loan company imposters attempt to get consumers to purchase gift cards with money on them and then send codes on the cards to the scammer so they can take the money.

02

PUPPY SCAMS

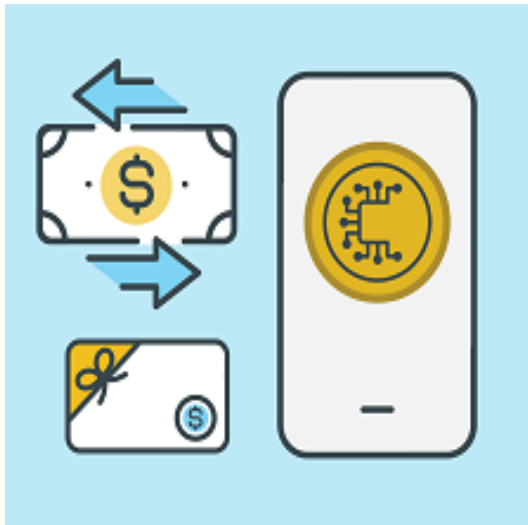
Fake listings of puppies for sale where scammers have consumers send them money for down payment, veterinary costs, shipping, etc., and they never see a puppy.

03

FACEBOOK AD SCAMS

Fake Macy's and Dick's Sporting Goods ads for Stanley Cups

What To Do If You've Been Scammed

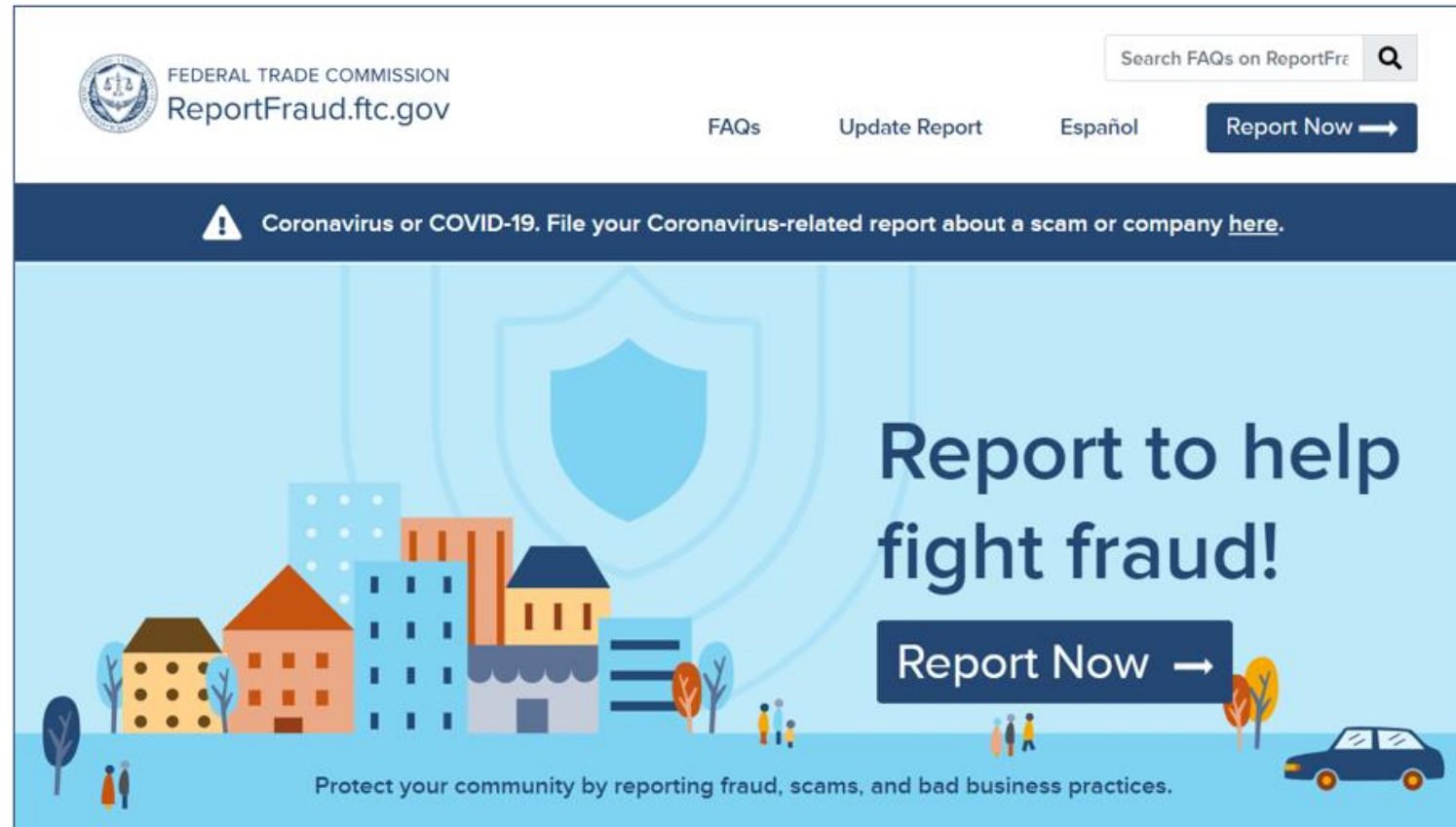


You paid by	Contact
Credit card	Your card issuer
Wire transfer	Wire transfer company
Gift card	Company that issued the gift card
Money transfer app	Company behind the money transfer app
Cryptocurrency	Company you used to send the crypto

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



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



- 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)

ftc.gov/languages

Talk to Us



Help for South Carolina'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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- **Natalya Rice**, FTC, Southeast Regional Office
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FEDERAL TRADE
COMMISSION

Thank you for joining us!

Slides available at: consumer.gov/StateWebinars

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