



**FEDERAL TRADE  
COMMISSION**

# Fighting Consumer Fraud & Identity Theft in the U.S. Virgin Islands

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**Federal Trade Commission Webinar**

**October 17, 2024**

# Welcome!



Hello!

## Presenters:

- **Adam Hersh**, FTC, Northeast Region
- **Diane G. John**, Virgin Islands Department of Licensing and Consumer Affairs
- **Victor A. Rodriguez**, Social Security Administration
- **Cinthya Lavin**, BBB Southeast Florida & the Caribbean
- **Troy de Chabert Schuster**, AARP in the Virgin Islands
- **Gema de las Heras**, FTC, Division of Consumer and Business Education

# What We'll Cover Today



- What reports say
- 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](https://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](https://www.ftc.gov/databook)



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1

Imposters



2

Online shopping  
and negative  
reviews



3

Prizes,  
sweepstakes,  
lotteries



4

Investments

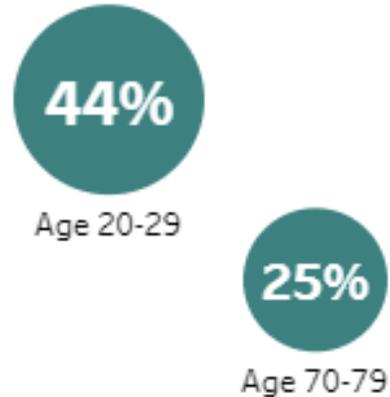


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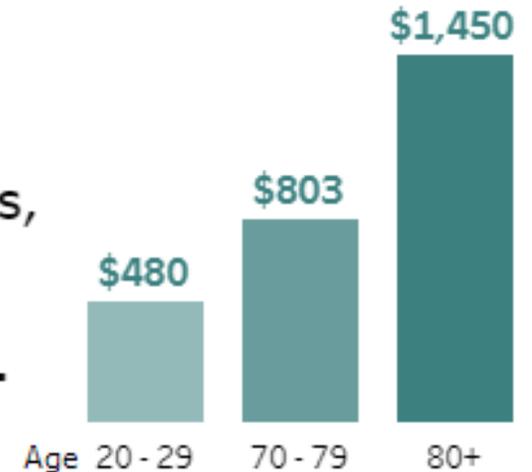
Business and  
job opportunities

# National Data: Reports by Age

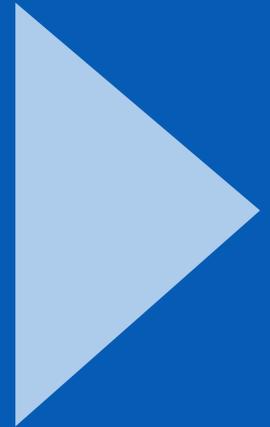
Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



# How To Spot, Avoid, and Report Scams



# 3 Things Scammers Say

Scammers tell you to  
**move your money to  
protect it**

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Scammers say you have to  
**get cash and drop it off**

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Scammers tell you to  
**buy gold and give it to  
a courier**



**Don't do it.  
It's a scam.**



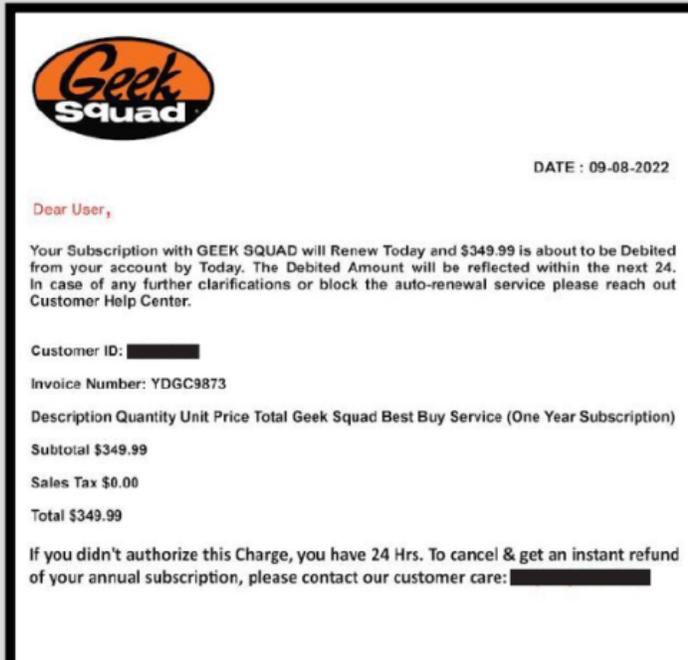
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# Business Impersonator Scams

Scammers are impersonating Geek Squad

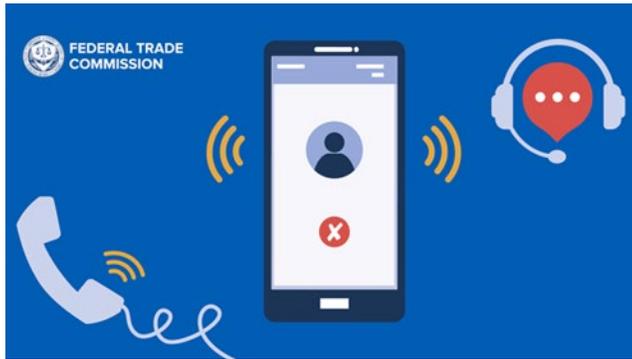
Report impersonator scams at

[ReportFraud.ftc.gov](https://www.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 5 Impersonation Scams



1. Copycat account security alerts
2. Phony subscription renewals
3. Fake giveaways, discounts, or money to claim
4. Bogus problems with the law
5. Made-up package delivery problems

# How To Avoid Impersonator Scams



- Don't click on links in unexpected emails or text messages
- Don't wire money, pay with gift cards, or send cryptocurrency
- Contact the company/agency at a number you know to be true

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

# 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)

# Investment Scams and Cryptocurrency

Only scammers  
guarantee big money  
in crypto with no risk

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Learn about cryptocurrency  
and scams:

[ftc.gov/cryptocurrency](https://ftc.gov/cryptocurrency)



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# 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

# Report Fraud to the FTC

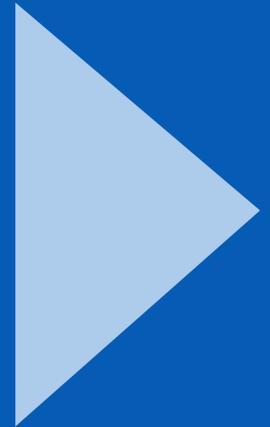
The screenshot shows the top portion of the ReportFraud.ftc.gov website. At the top left is the Federal Trade Commission logo and the text 'FEDERAL TRADE COMMISSION ReportFraud.ftc.gov'. To the right is a search bar labeled 'Search FAQs on ReportFraud.ftc.gov'. Below the search bar are navigation links for 'FAQs', 'Update Report', and 'Español', followed by a prominent 'Report Now' button with a right-pointing arrow. A dark blue banner below the navigation contains a warning icon and the text: 'Coronavirus or COVID-19. File your Coronavirus-related report about a scam or company [here](#).' The main content area features a light blue background with a large shield icon and the text 'Report to help fight fraud!'. Below this is another 'Report Now' button with a right-pointing arrow. At the bottom of the main content area, there is an illustration of a city with houses, trees, and people, and a car. Below the illustration is the text: 'Protect your community by reporting fraud, scams, and bad business practices.'

English:  
**ReportFraud.ftc.gov**

Spanish:  
**ReporteFraude.ftc.gov**

Other languages:  
**(877) 382-4357, press 3**

# How To Spot, Avoid, and Report Identity Theft



# Identity Theft – What It Is



Someone uses your personal or financial information without your permission

- To buy things with your credit cards
- To open new accounts
- To get medical care using your benefits

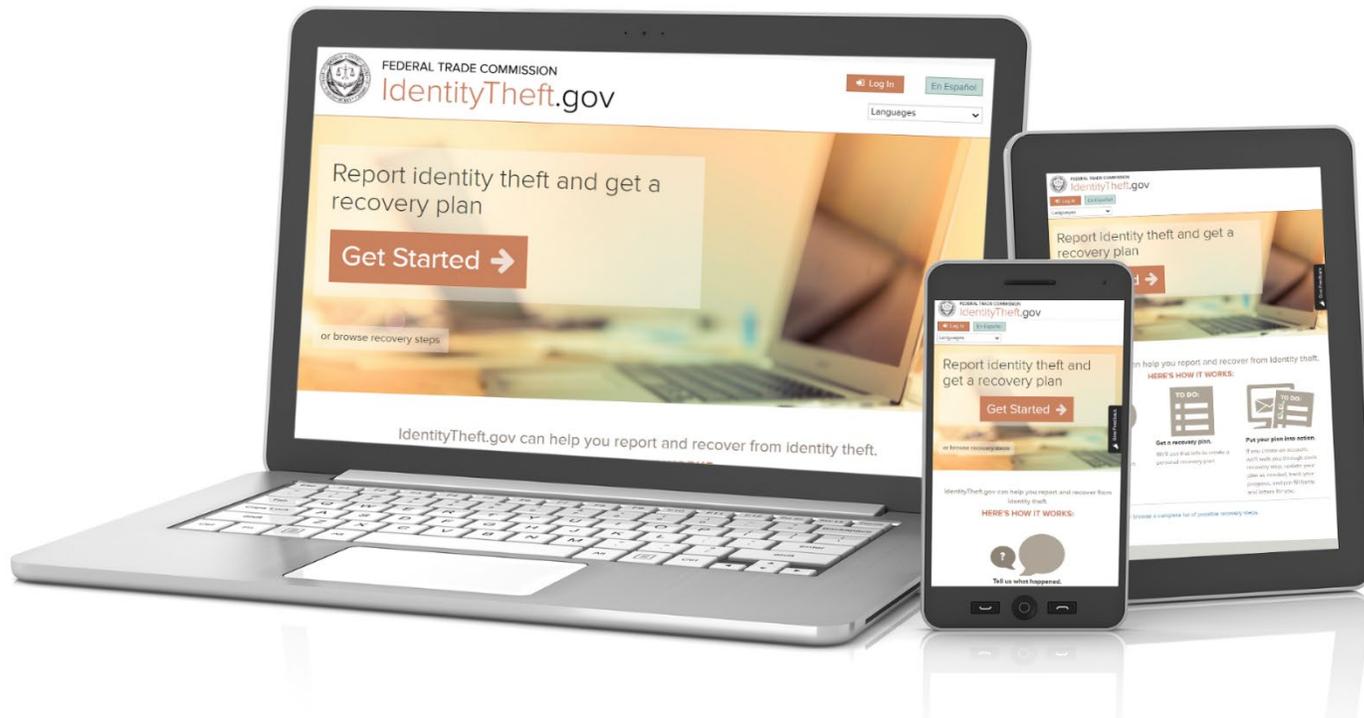
# Identity Theft — What To Do



- Read account statements and bills
- Read explanations of benefits
- Get and review your credit reports

**[AnnualCreditReport.com](https://www.annualcreditreport.com)**

# Report Identity Theft and Get a Recovery Plan

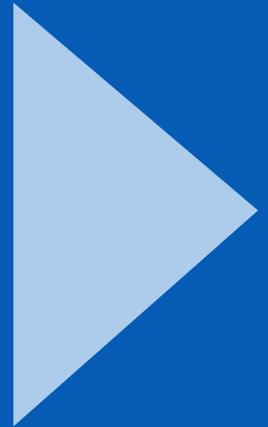


English:  
**IdentityTheft.gov**

Spanish:  
**RoboDeIdentidad.gov**

Other languages:  
**(877) 438-4338, press 3**

# U.S. Virgin Islands Partners





## H. Nathalie Hodge Commissioner

**Presenter:**  
Diane G. John  
Special Assistant to the Commissioner

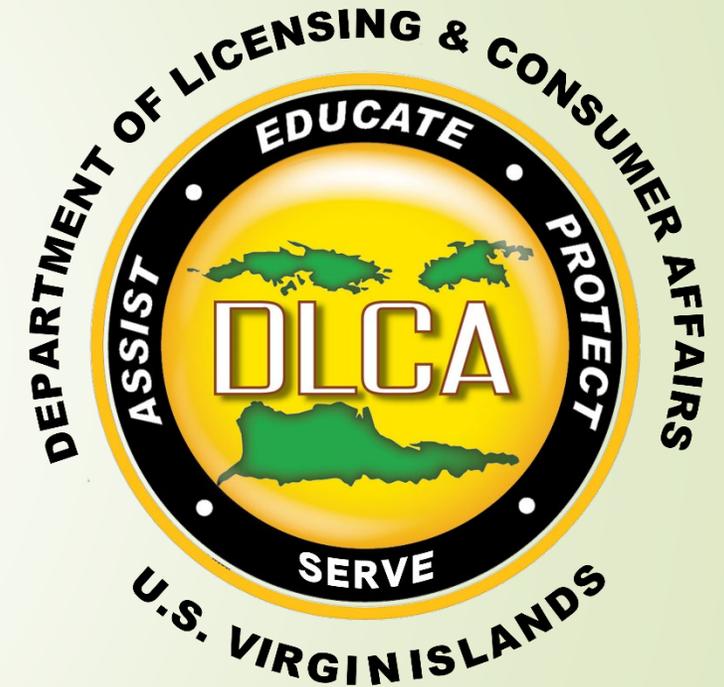
# Contractor Fraud

## Be on the Alert for:

- Unlicensed contractors promising fast repairs, debris removal, or clean-ups.
- High-pressure sales tactics or requests for up-front payment in cash.

## How to Avoid:

- If your home is damaged, contact your insurance company to confirm coverage and get a list of approved contractors.
- Obtain at least three written estimates and avoid quick decisions.
- Ask contractors for references, confirm they've done similar work, and check if they will handle permits and inspections.
- Verify licenses and any complaints with the DLCA.
- Request proof of insurance and ensure it is valid.
- Always insist on a written contract detailing work, materials, costs, and start/completion dates.
- Review all contract terms carefully.
- Avoid paying in cash and never pay the full amount upfront.
- Make the final payment only when fully satisfied with the work.



# Price Gouging

## Be on the Alert for:

- The raising of the prices of essential goods (food, water, fuel).

## If You Suspect Price Gouging:

- **Document pricing and retain receipts:** Take photos of advertised prices, receipts, and price tags. Keep copies of estimates, invoices, and bills.
- **Compare similar products:** If possible, compare prices from other sellers, noting product details like name, brand, size, and model.
- **Track seller information:** Record the name and address of businesses selling higher-priced items.
- **Retain regular receipts:** Keep receipts from your usual purchases to help compare pre- and post-disaster prices



# Stay Prepared, Stay Protected



[dlca.vi.gov](http://dlca.vi.gov)

**St. Croix**

340.713.DLCA(3522)

**St. Thomas:**

340.714.DLCA(3522)

**St. John:**

340.727.3303

**DLCA Scam Lines:**

340.727.7226

340.771.7226

- **Verify before you trust:** Always check the credentials of contractors, vendors, or charities before committing to payments or donations.
- **Avoid door-to-door sales:** Be wary of individuals offering services without proper identification or credentials.
- **Document everything:** Keep receipts, take photos, and save any communication from vendors or charities for reference in case of future disputes.
- **Consumer protection during emergencies:** DLCA monitors and enforces regulations to prevent price gouging and fraud during declared emergencies.
- **Community outreach:** DLCA educates the public on their rights, fraud prevention, and how to report suspicious activity.
- **Resources:** Access DLCA's online portal, consumer hotline, and fraud reporting forms for assistance.
- **Plan ahead:** Build your disaster preparedness kit to avoid falling victim to fraud.
- **Stay informed:** Regularly check DLCA updates and alerts for the latest information on scams and fraud.
- **Work together:** Report scams to help protect not only yourself but your entire community from disaster-related fraud.



# Protecting You from Fraud and Abuse



Securing today  
and tomorrow





# Your Social Security Number (SSN)

- Social Security Administration protects your SSN and keeps your records confidential.
- You should be careful about sharing your number, even when asked for it.
- Keep your card and other documents that show your SSN in a safe place.
- DO NOT routinely carry your card or other documents that display your number.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



# *my* Social Security

- Create account at [www.socialsecurity.gov/myaccount](https://www.socialsecurity.gov/myaccount)
- Get estimates based on your actual Social Security earnings record and for different ages when you want your benefits to start.
- Review your earnings record, regularly, and contact Social Security if:
  - Unposted earnings (can submit proof)
  - Higher earnings posted (possible ID theft)

## **SOCIAL SECURITY ADMINISTRATION**

1-800-772-1213 / [WWW.SOCIAL.SECURITY.GOV](https://www.socialsecurity.gov)

FIELD OFFICE LOCATOR: [WWW.SSA.GOV/LOCATOR/](https://www.ssa.gov/locator/)



Securing today  
and tomorrow

SSA.gov



# Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.
- Report fraud and Scam Calls to **Office of Inspector General (OIG)**  
1-800-269-0271 or [OIG.SSA.GOV](https://www.oig.ssa.gov)



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)

# What is BBB?

- Local non-profit (501c6) organization
- License agreement with International Association of BBBs (IABBB) to provide BBB programs and services in designated service area
- Evaluated annually by IABBB for compliance with performance standards
- Governed by local Board of Directors-business leaders from BBB ABs
- Promote marketplace trust



# BBB Resources

- Complaint filing and resolution
- Review filing
- Business profiles
- Business listings
- BBB ScamTracker [www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)
- BBB New Business Page [www.bbb.org/newbiz](http://www.bbb.org/newbiz)
- News articles and tips



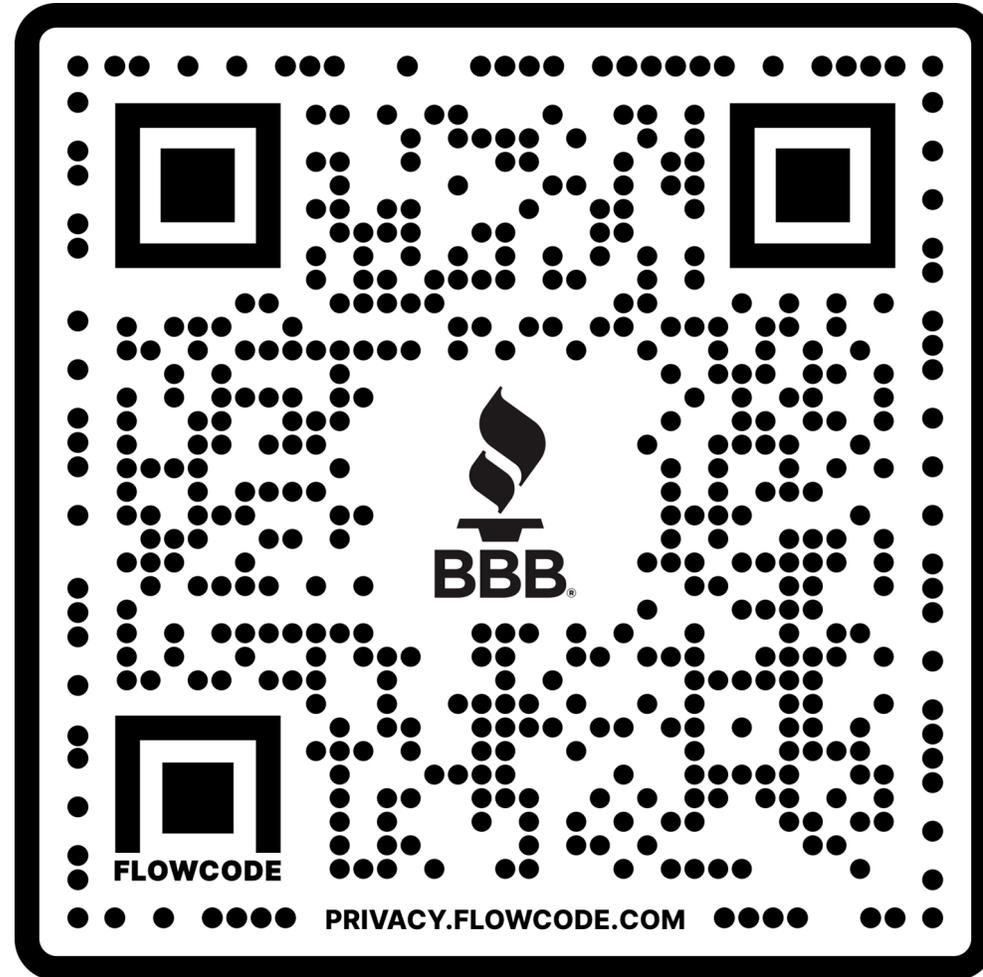
# Trending Scams

- Employment Scams
- Package/Delivery Scams
- Fake Websites
- Phishing Scams
- Cryptocurrency Scams
- Unlicensed Contractors



# Find your BBB Online

Connect with  
us to stay  
current on BBB  
news,  
updates, and  
opportunities



Scan for BBB Socials  
and more!





## WHO WE ARE.

AARP is a **SOCIAL CHANGE** mission organization with a 38 million membership of people 50 and older, including 22,000 living in the territory.

## WHAT WE DO.

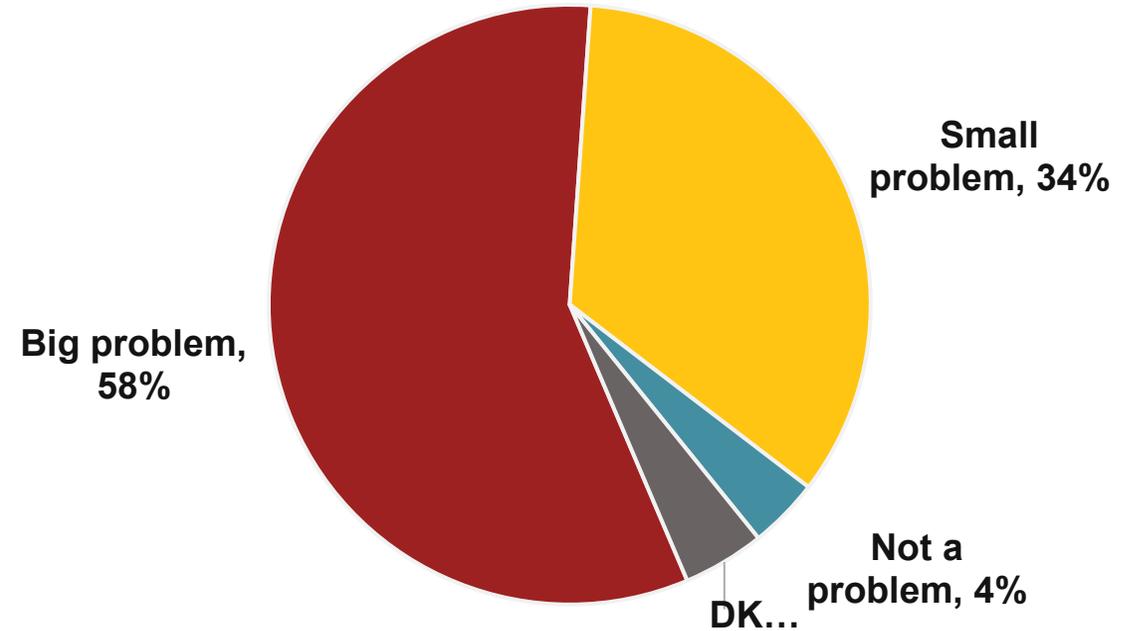
We provide **ADVOCACY** and **VALUABLE RESOURCES** to help people of ALL ages **SPOT** and **PREVENT** fraud and financial exploitation



## Fraud & It's Impact Older Virgin Islanders

- **4 in 5 Older Virgin Islanders** think its important to protect themselves against consumer fraud
- **92% Virgin Islanders age 45+** think that fraud and financial exploitation is a **PROBLEM.**

Fraud and Financial Exploitation As A Problem





## OUTREACH & EDUCATION

**AARP Fraud Watch Network:** National Fraud Project

**Financial Exploitation Outreach Events:** Financial Exploitation Informational Series, Fraud Speaker Bureau, Financial Planning Series

**Community Partners:** Human Services, US Attorney Elder Justice Unit, FBI, & USVI Commission on Aging

**Legislative Work:** USVI Anti-Elder Abuse Amendment



# AARP FRAUD WATCH NETWORK

## What We Help You Do



Stay Informed



Find Support



Have a Voice

[\*\*\*aarp.org/fraudwatchnetwork\*\*\*](https://aarp.org/fraudwatchnetwork)



# AARP'S FRAUD VICTIM SUPPORT

## Fraud Helpline



Monday through Friday  
7:00 a.m. to 7:00 p.m. CT

**877-908-3360**

## Support Group

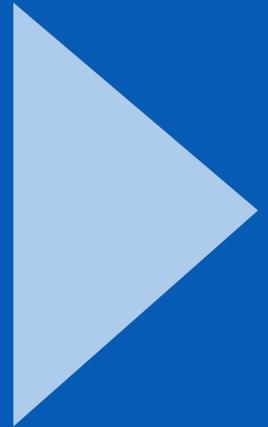


Online small group fraud victim  
support sessions

**[aarp.org/fraudsupport](http://aarp.org/fraudsupport)**



# Free Information to Share



# ftc.gov/WeatherEmergencies



 FEDERAL TRADE COMMISSION ftc.gov/WeatherEmergencies

### Advice from the Federal Trade Commission

#### Picking Up the Pieces After a Disaster

Dealing with a disaster is never easy. Here's some advice to help you avoid common post-disaster scams, protect your personal information, and how to back on track financially.

#### How to Avoid Clean-up & Repair Scams

- **Be skeptical of anyone promising immediate clean-up and repairs.** Some may quote outrageous prices, demand payment up front, or lack the skills needed.
- **Check contractors out.** Before you pay, ask for their IDs, licenses, and proof of insurance. Don't believe any promises that aren't in writing.
- **Never pay by wire transfer, gift card, cryptocurrency, or in cash.** And never make the final payment until the work is done and you're satisfied.

#### How to Spot Impersonator Scams

- **Know that FEMA doesn't charge application fees.** If someone wants money to help you qualify for FEMA funds, it's a scam. The best place to get information is [FEMA.gov](https://www.fema.gov).
- **Guard your personal information.** Only scammers will say they're a government official and then demand money or your credit card, bank account, or Social Security number.
- **Know the signs of a rental listing scam.** If anyone asks for a security deposit or rent before you've met or signed a lease, that's a scam. Steer clear.

#### How to Get Back on Track Financially

You may have left home without IDs, checks, credit and debit cards, and other documents. And you might not have access to your bank account or paycheck for a while. What comes next?

#### Managing Money

- **Report lost credit, ATM, or debit cards** to the card issuer as soon as possible.
- **Keep in touch with your employer.** If work is closed, or if you can't go, ask if you can keep getting your paycheck and benefits.
- **Call your provider if you get social services or benefits.** Call Social Security at 1-800-772-1213 or the Veterans Affairs at 1-800-827-1000.



**Learn how to spot and avoid weather-related scams before disaster strikes.**



[ftc.gov/WeatherEmergencies](https://ftc.gov/WeatherEmergencies)  FEDERAL TRADE COMMISSION

**Aprenda a detectar y evitar las estafas relacionadas con el clima antes de que ocurra un desastre.**



[ftc.gov/EmergenciasClimaticas](https://ftc.gov/EmergenciasClimaticas)  COMISIÓN FEDERAL DE COMERCIO

# Share Free Online Resources



- **[consumer.ftc.gov](https://consumer.ftc.gov)**: hundreds of fraud articles
- **[consumer.gov](https://consumer.gov)**: consumer protection basics, plain and simple
- **[ftc.gov/PassItOn](https://ftc.gov/PassItOn)**: helping older adults protect others from fraud
- **[YouTube.com/FTCVideos](https://YouTube.com/FTCVideos)**: view and share videos

# Materials in Multiple Languages

**Scammers probably speak your language.**

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

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

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

# Free Print Materials: [ftc.gov/bulkorder](https://ftc.gov/bulkorder)



**Pass It On Sample Pack**  
[ftc.gov/PassItOn](https://ftc.gov/PassItOn)

Have you HEARD about...

**Do you work with older adults? This FTC campaign is for you...and them.**

This sample pack gives you the tools to talk with older adults about avoiding scams. You'll find resources on 13 of the top frauds that affect older adults — from business and government impersonators to prize and charity scams to identity theft.

**Chances are good that someone you know has been scammed. They may not talk about it, but the statistics do.**

Sharing what you know can help protect people from a scam.

When you're ready to chat with a group of older adults, please order materials to share — and encourage your colleagues to order them, too. Order the free fact sheets and bookmarks about each individual topic, in English and Spanish, at [ftc.gov/bulkorder](https://ftc.gov/bulkorder).

**13 Fact Sheets in this Sample Pack**

- ▶ Business Impersonator Scams
- ▶ Charity Fraud
- ▶ Government Impersonator Scams
- ▶ Grandkid and Family Scams
- ▶ Health Insurance Scams
- ▶ Home Repair Scams
- ▶ Identity Theft
- ▶ Investment Scams
- ▶ Job and Money-Making Scams
- ▶ Romance Scams
- ▶ Tech Support Scams
- ▶ Unwanted Calls and Text Messages
- ▶ "You've Won" Scams



**HANG UP ON Gift Card Scams**

Buying a gift card to pay someone?

**STOP It's a scam!**

Gift cards are for gifts, not for payments.

[ftc.gov/giftcards](https://ftc.gov/giftcards)

Report gift card scams to:  
the card company,  
the police,  
and the  
Federal Trade  
Commission.

[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

## Gift Card Scams Bookmark

Help protect people against gift card scams with this bookmark.



**How to Avoid a Scam**

Stop and talk to someone you trust.

Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC

If you were scammed or think you were, report it to the Federal Trade Commission.

[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

## How to Avoid a Scam

Recognizing common signs of a scam could help you avoid falling for one.



**SCAMS AND YOUR SMALL BUSINESS**

A Guide for Business

Report the FTC

Learn about common scams that target small businesses and what you can do to protect your organization.

## Scams and Your Small Business

Learn about scams that target small business and what you can do to protect your organization.

# Keep up with the Latest Scams



Sign up for FTC Alerts

- **English:** [ftc.gov/ConsumerAlerts](https://ftc.gov/ConsumerAlerts)
- **Spanish:** [ftc.gov/AlertasdeConsumidor](https://ftc.gov/AlertasdeConsumidor)
- **Businesses:** [ftc.gov/BusinessAlerts](https://ftc.gov/BusinessAlerts)

# Stay in Touch



## Help for U.S. Virgin Islands Congressional delegation

- Derick Rill, FTC's Office of Congressional Relations  
[drill@ftc.gov](mailto:drill@ftc.gov) or 202-326-3007

## Consumer Sentinel Network

- [ftc.gov/enforcement/consumer-sentinel-network](https://ftc.gov/enforcement/consumer-sentinel-network)
- Nick Mastrocinque: [nmastrocinque@ftc.gov](mailto:nmastrocinque@ftc.gov)

## Criminal Liaison Unit (CLU) for coordinating criminal referrals:

- Greg Madden: [gmadden@ftc.gov](mailto:gmadden@ftc.gov) or 202-326-2426

# Q&A

**Adam Hersh,** [ahersh@ftc.gov](mailto:ahersh@ftc.gov)

**Diane G. John,** [diane.john1@dlca.vi.gov](mailto:diane.john1@dlca.vi.gov)

**Victor A. Rodriguez,** [victor.a.rodriguez@ssa.gov](mailto:victor.a.rodriguez@ssa.gov)

**Cinthya Lavin,** [cinthyal@bbbsefl.org](mailto:cinthyal@bbbsefl.org)

**Troy de Chabert Schuster,** [tschuster@aarp.org](mailto:tschuster@aarp.org)

**Gema de las Heras,** [gdelasheras@ftc.gov](mailto:gdelasheras@ftc.gov)





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# Thank you!

[consumer.gov/StateWebinars](https://consumer.gov/StateWebinars)