

Federal Trade Commission Webinar

A white silhouette of a diverse crowd of people is positioned above the main title box. The figures vary in height and are arranged in a line, representing a community or audience.

Fighting Consumer Fraud & Identity Theft in Utah

March 23, 2022

Welcome!

Presenters:

- **Emily Cope Burton**, FTC, Western Region San Francisco
- **Robert Wing**, Utah Attorney General's Office
- **Daniel O'Bannon**, Utah Division of Consumer Protection
- **Alan Ormsby**, AARP Utah
- **Cristina Miranda**, FTC, Division of Consumer and Business Education

Overview

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

National Data

CONSUMER
SENTINEL
NETWORK
DATA BOOK 2021



SNAPSHOT

**5.7
MILLION
REPORTS**

TOP THREE CATEGORIES

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

2.8 million fraud reports

25% reported a loss



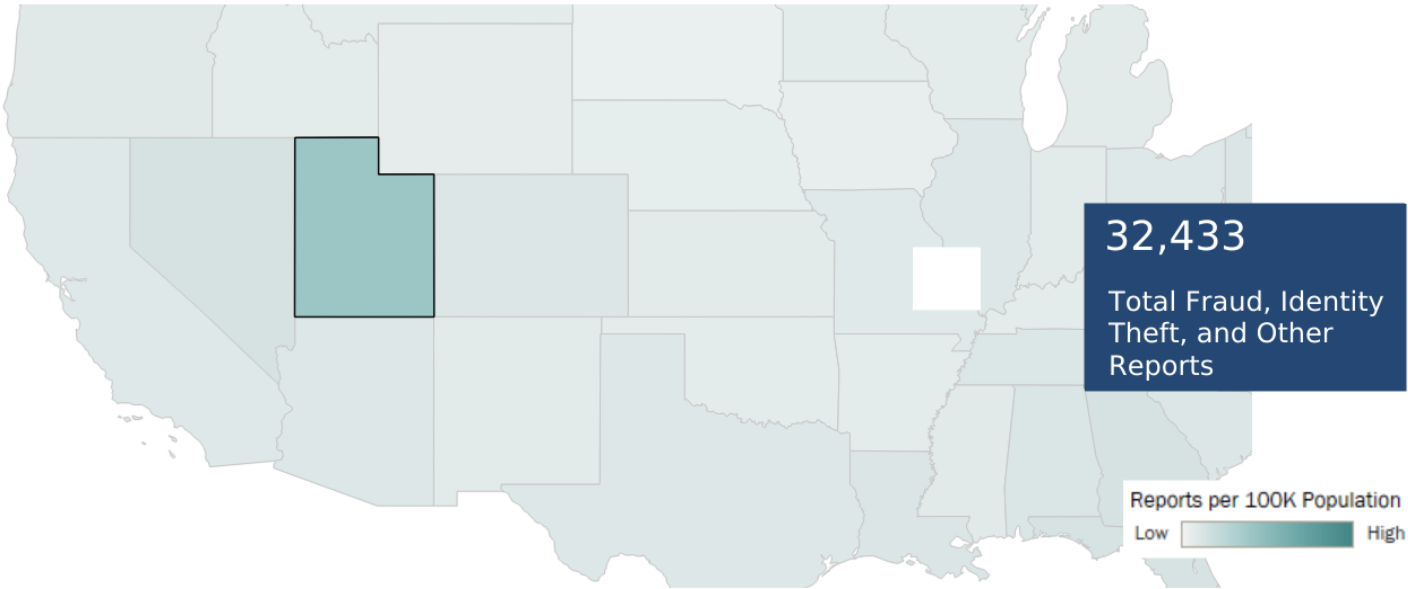
\$5.9 billion
total fraud losses

\$500
median loss

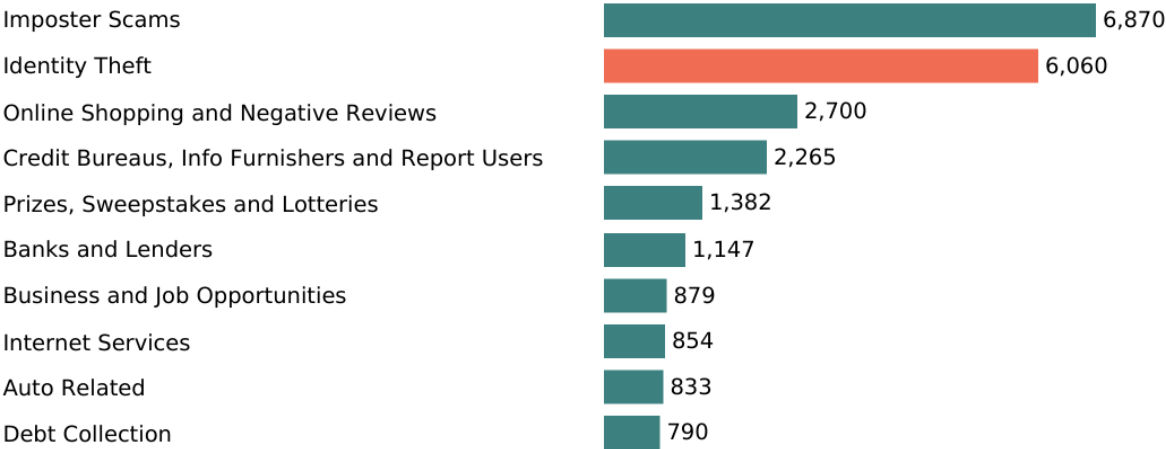
Utah
Year: 2021

 Year
2021

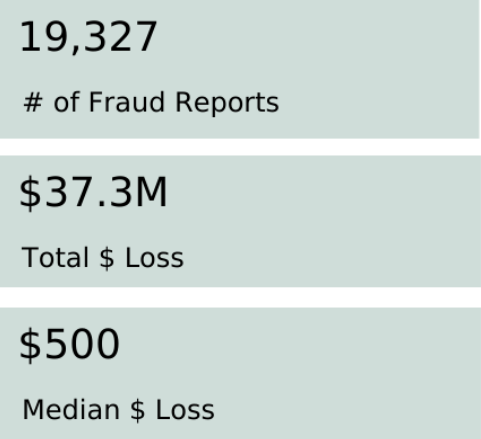
Quarter
All



Top 10 Report Categories



Fraud Facts



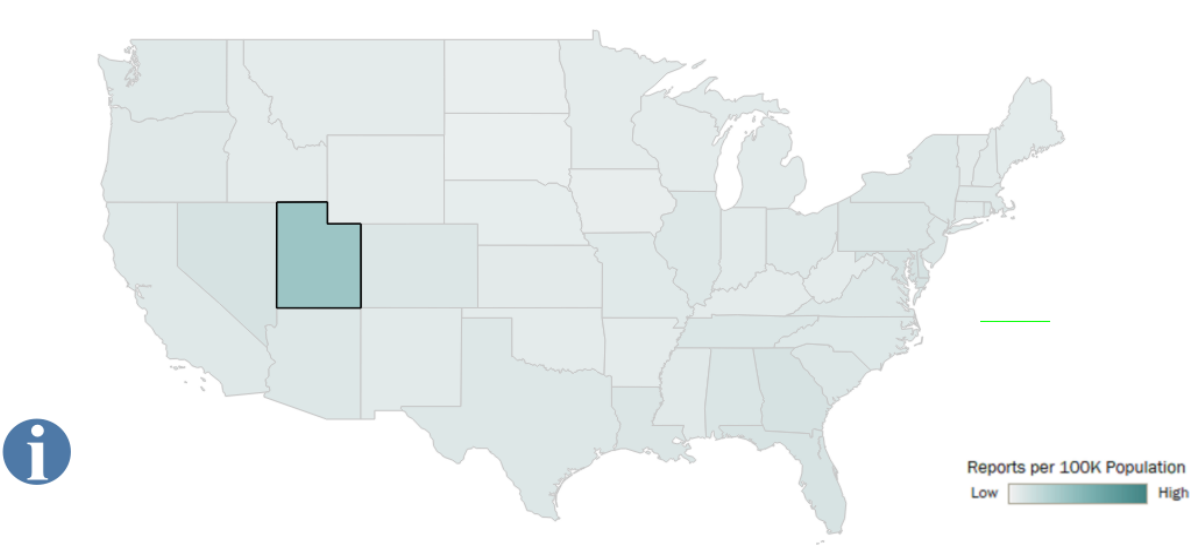
State population estimates are based on U.S. Census population estimates for 2019. State level data excludes state-specific data contributor reports. When no states are selected, the results i..

Utah
Year: 2021

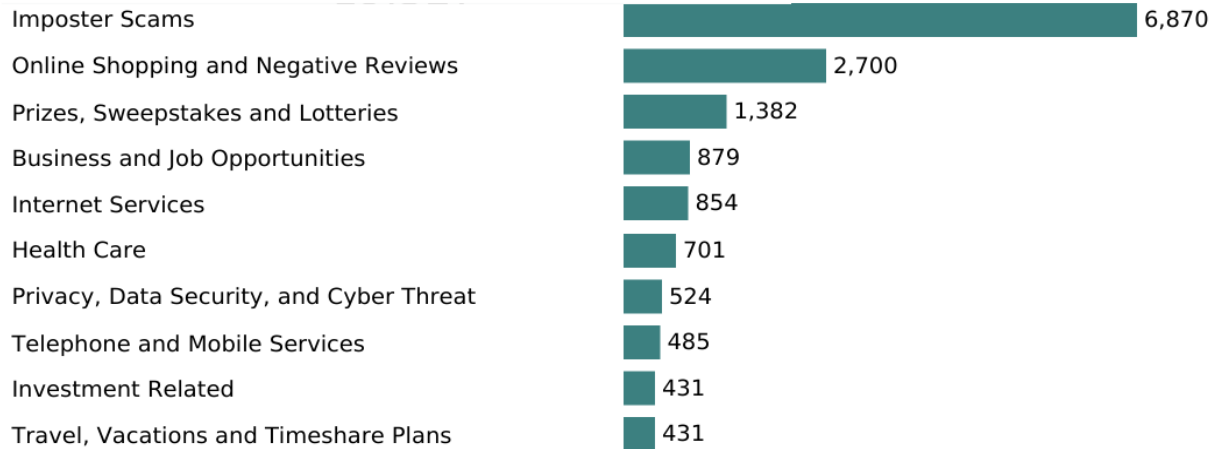
View
Map

Year
2021

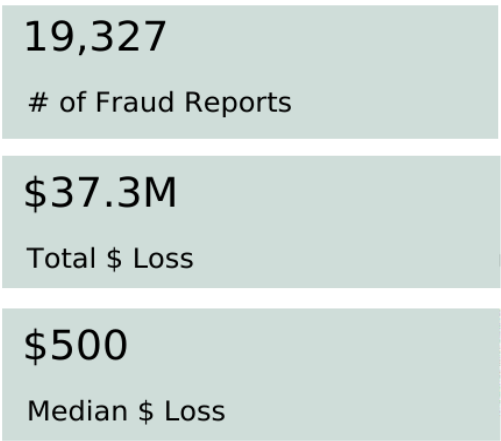
Quarter
All



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.

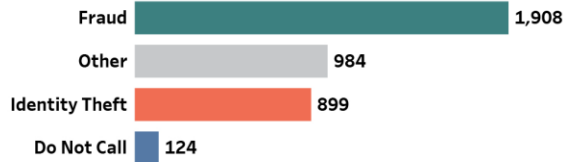


FTC COVID-19 and Stimulus Reports

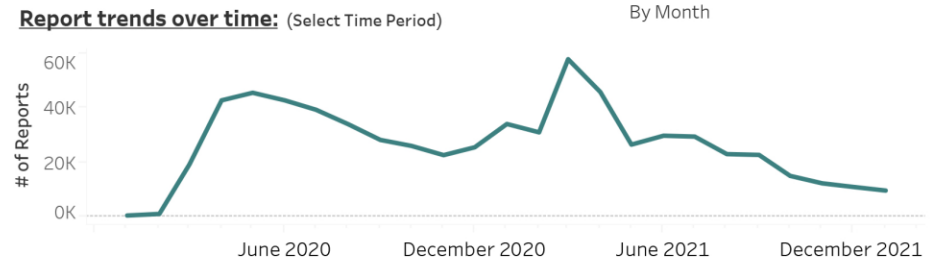
Consumer Sentinel Network Reports for Utah

*Data from January 1, 2020 to January 29, 2022

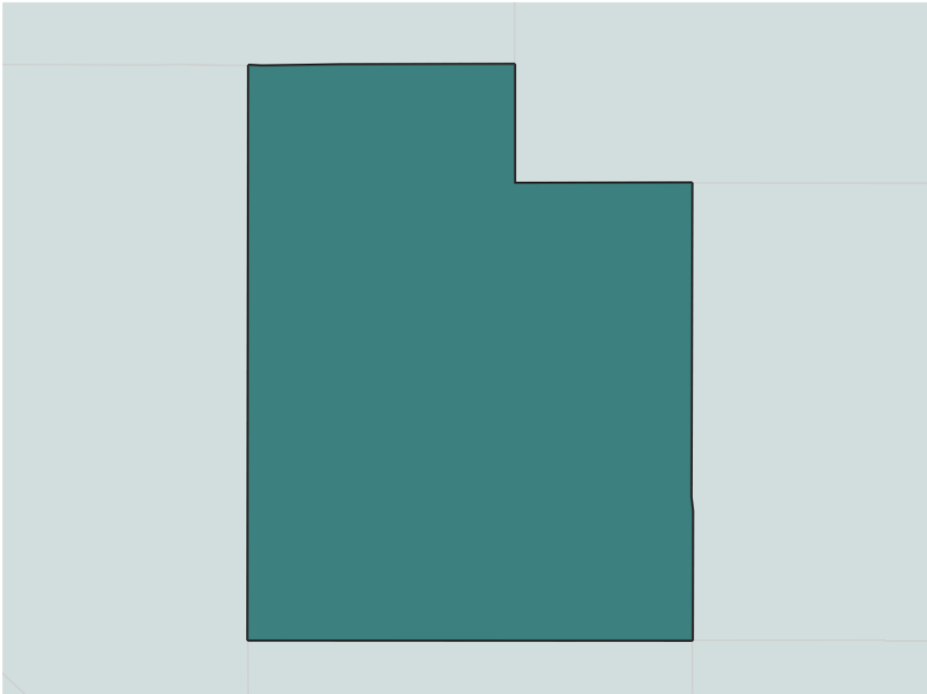
Reports by type for Utah: (Select Report Type)



Report trends over time: (Select Time Period)



Reports by state: (Select State)



3,896

Overall Reports
for Utah

\$4.38M

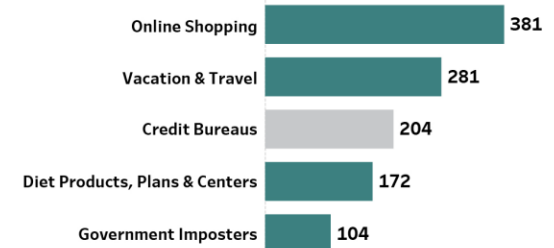
Total Fraud Loss

*47.6% of Fraud reports indicate a loss

\$287

Median Fraud Loss

Top reports for Utah 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

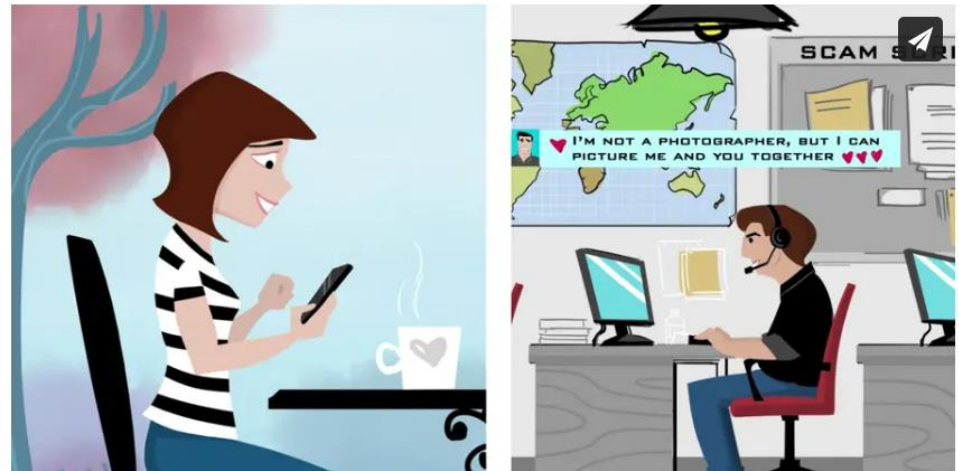
ftc.gov/imposters

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)



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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.



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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)





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.](#)



What To Do If You've Been Scammed

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

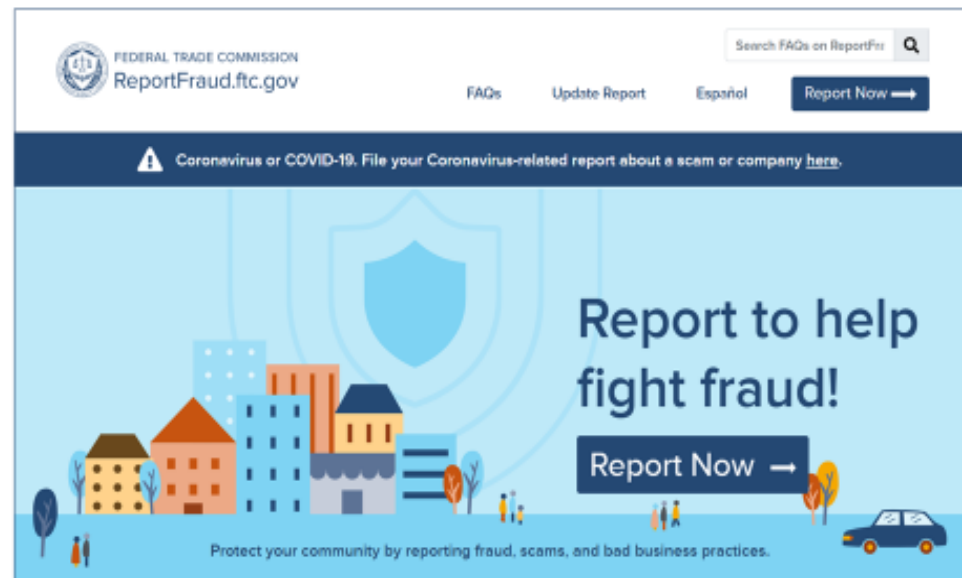
Learn more: [ftc.gov/scams](https://www.ftc.gov/scams)

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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COMMISSION

Report Fraud to the FTC





UTAH DEPARTMENT
OF COMMERCE

Division of Consumer Protection

Utah Division of Consumer Protection

Strengthening trust in Utah's commercial activities by protecting consumers through education and impartial enforcement

About the Utah Division of Consumer Protection

What is the Utah Division of Consumer Protection?

- State government agency - part of the Utah Department of Commerce
- Enforce Utah's consumer protection laws, including:
 - **Deceptive acts and practices related to any consumer transaction**
 - Telemarketing
 - Business opportunities
 - Credit service organizations
 - Debt management organizations
 - Immigration consultants
 - New car lemon law

How can the Utah Division of Consumer Protection help?

- Information and help for consumers
 - Website: <https://dcp.utah.gov/>
 - On call staff: (801) 530-6601
 - Email: consumerprotection@utah.gov
- Investigate consumer complaints
- Address issues with a company registered with the Division
- No charge for the Division's assistance
- Examples of how the Division can help





Utah Department
of Commerce
Division of Consumer Protection

HOME

COMPLAINTS

REGISTRATIONS

EDUCATION

ABOUT

CORONAVIRUS SCAMS!

For Consumers

For Businesses & Charities



File a Complaint



Consumer Guide



Legal Actions
Search



Verify a
Registration



Buyer Beware List



UTAH | COMMERCE



UTAH DEPARTMENT OF COMMERCE

Division of Consumer Protection

- Website: <https://dcp.utah.gov/>
- By phone: (801) 530-6601
- Email: consumerprotection@utah.gov

Top 10 Complaints

The top consumer complaints received by the Division during FY 2021:

- 1. Home: Construction/Remodel/Repair/Appliances.**
- 2. Business Opportunities: Real Estate/e-Commerce/Work at-home.**
- 3. Home: Protection Devices/Alarms/Camera.**
- 4. Auto: Parts/Repairs/Warranty.**
- 5. Health Care: Other Medical Treatments.**
- 6. Health Care: Other Products/Supplies.**
- 7. Auto: Sales (New & Used).**
- 8. Travel/Vacations.**
- 9. Health Care: Dietary Supplements/Nutraceuticals.**
- 10. Health Spas.**





ABOUT THE FRAUD WATCH NETWORK



- Free resource for all
- Empower consumers to spot and avoid scams
- Provide support for those who experience fraud

www.aarp.org/fraudwatchnetwork



About the Fraud Watch Network

877-908-3360

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

What We Help You Do



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-

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's New Currency: Gift Cards as Payment

Gift card payment soars as Americans ditch cash
by Jennifer Sauer, AARP Research

In the News



Cybercriminals Stole \$1.8 Billion from Older Americans

2020, FBI blames last year's scam surge on technology dependence during pandemic.



Gift Cards Are for Gifts — Not Criminals

AARP survey finds some deceived into buying cards for strangers.



Clergy Scams: How Impious Impostors Prey on the Faithful

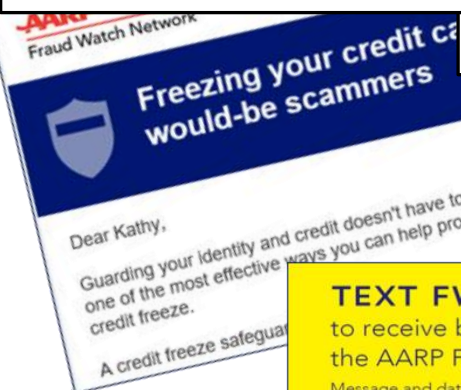
Fraudsters with sob stories cajole worshippers for gift cards — and keep the loot.



TEXT FWN TO 50757

to receive biweekly alerts from the AARP Fraud Watch Network.

Message and data rates may apply.
Terms apply: <https://aarp.info/tcofr>



FRAUD WATCH HELPLINE

103,000

CALLS IN 2020

22 mins

AVERAGE CALL TIME

- Report scams as seen in the wild
- Calls for guidance – is this legitimate or a scam?
- Calls for help for victims by victims or their family members

877-908-3360

Our toll-free service is
available Monday
through Friday, 7 a.m. to
11 p.m. ET

aarp.org/fraudwatchnetwork

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 Utah'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 Utah!***

Feedback about the webinar:
everycommunity@ftc.gov

