

**JOIN US FOR THE 1<sup>ST</sup> EVER**



**Friday May 12 in the Social Center Ballroom**

**8:30 am Doors Open for Coffee and Donuts**

**9:00 am Program Begins**

**Completely Free**

**Limited to First 300 Attendees**

**WHO WILL SPEND YOUR MONEY – YOU, OR A SCAMMER? IT'S UP TO YOU!**

**Guest Speakers from:**



**Please mark your calendars and join us for a presentation that may help you be sure that YOU get to spend YOUR money!**

# Audio Recording with Closed Captions Available

Did not attend due to being home bound or ...?

Attended but would like a review?

Want to view slides on my screen?

Want to adjust volume to my liking?

Want to pause, rewind, review?

Want to view and listen on my device(s)?

Use this link:

<https://vimeo.com/830382588?share=copy>



FEDERAL TRADE COMMISSION

IdentityTheft.gov

May 12, 2023

# Scams & Identity Theft

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## What to Know | What to Do

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# Scope of the Problem



FEDERAL TRADE COMMISSION  
**IdentityTheft.gov**

**January – December 2022**

**1.1**

million reports

## Identity Theft by Age

Year: 2022

Year

2022

Quarter

(All)

(All)

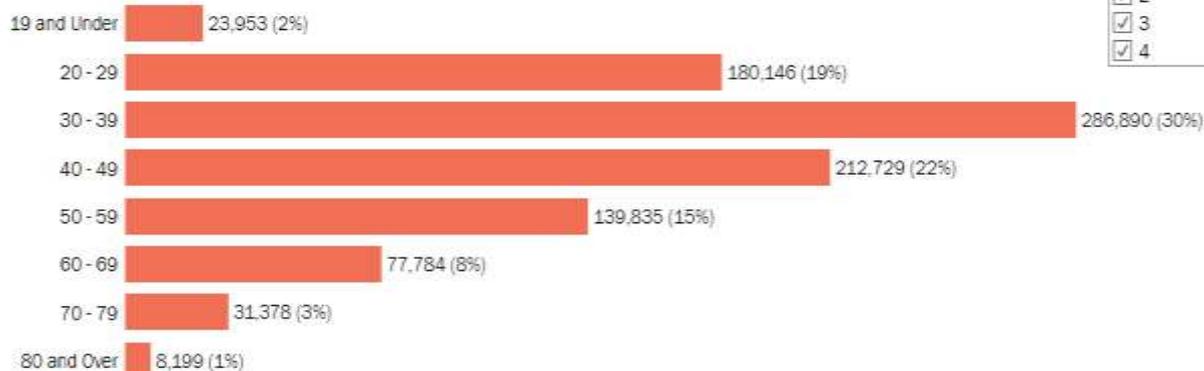
1

2

3

4

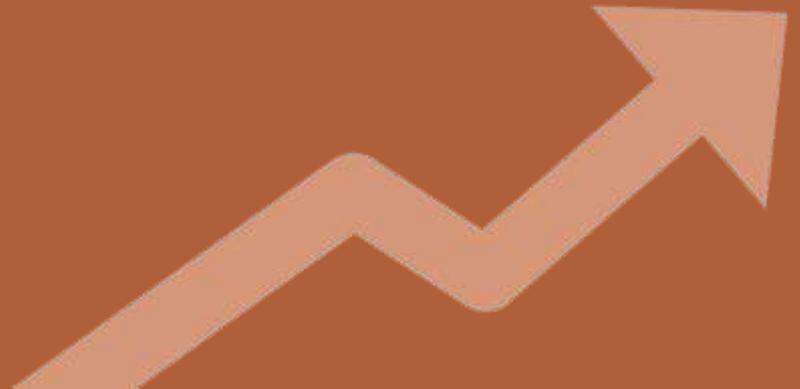
### Identity Theft Reports by Age



### Identity Theft Types by Age

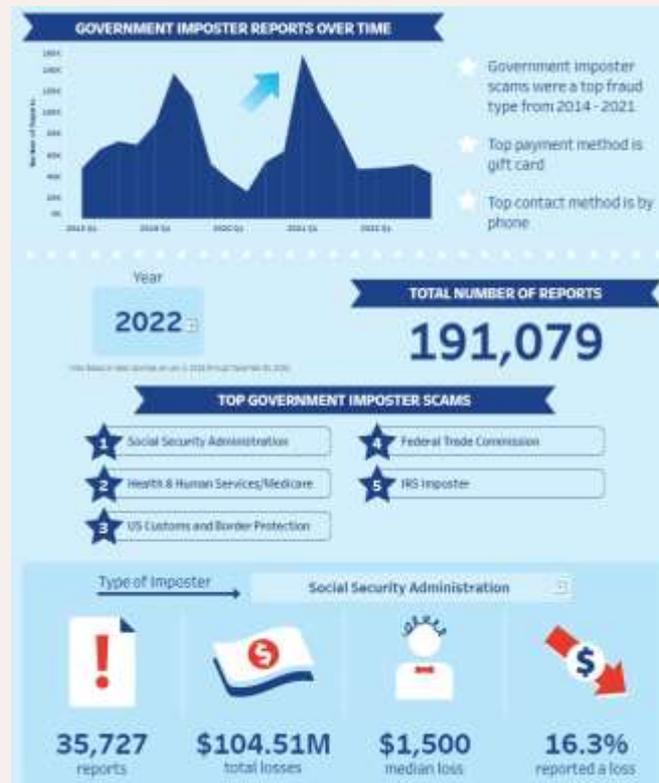
Theft Type	19 and Under	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70 - 79	80 and Over
Bank Fraud	1,779	20,194	38,144	34,097	26,575	19,090	8,462	2,232
Credit Card Fraud	2,090	71,773	121,654	90,815	58,099	29,193	10,812	2,566
Employment or Tax-Related Fraud	16,900	19,203	19,425	14,676	11,536	9,409	5,400	1,646
Government Documents or Benefits Fraud	1,192	5,045	8,940	7,757	6,871	4,630	1,859	640
Loan or Lease Fraud	744	31,800	49,243	31,964	17,562	7,569	2,282	451
Other Identity Theft	2,153	57,315	91,033	61,334	34,414	15,046	5,127	1,357
Phone or Utilities Fraud	615	15,095	23,001	15,890	10,107	5,496	2,051	540

# Scams



# Government Imposter Scams

- Scammers call, email, etc.
- Use threats
- Request personal information or money
- Demand gift cards, wire transfers or cryptocurrency



# Avoid Government Imposter Scams

- HANG UP!
- Do not trust caller ID
- Check with the real government agency
- Never pay by gift card, wire transfer, cash, or cryptocurrency
- Report imposter scams to FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft)

The IRS won't text you  
about your refund.

**It's a scam.**

Let us know:

**ReportFraud.ftc.gov**



A tax rebate of  
\$268.48 has been  
issued to you for an  
over-payment in year  
2021-2022. Click the  
link to continue.  
<https://irsdown...>



Is that text message  
about your FedEx  
package really  
a scam?

Hello James, your  
FEDEX package  
with tracking code  
GB-6412-GH83 is  
waiting for you to  
set delivery  
preferences:

# “You Won” Scams

Have you ever been a “big winner”?

- You get:

- A call
- An email
- A card

- You’ve won:

- A prize
- A sweepstakes
- The lottery
- A trip

# “You Won” Scams

- They’ll ask for:

- Fees
- Taxes
- Customs duties

- They’ll want:

- Your credit card number
- Your bank account number
- You to add money to prepaid cards
- You to wire money

# Avoid “You Won” Scams

What you can do:

- Keep your money to yourself
- Keep your information to yourself
- If in doubt, check it out
- Never wire money to anyone

# Romance Scams



# Romance Scam Video



# Avoid Romance Scams

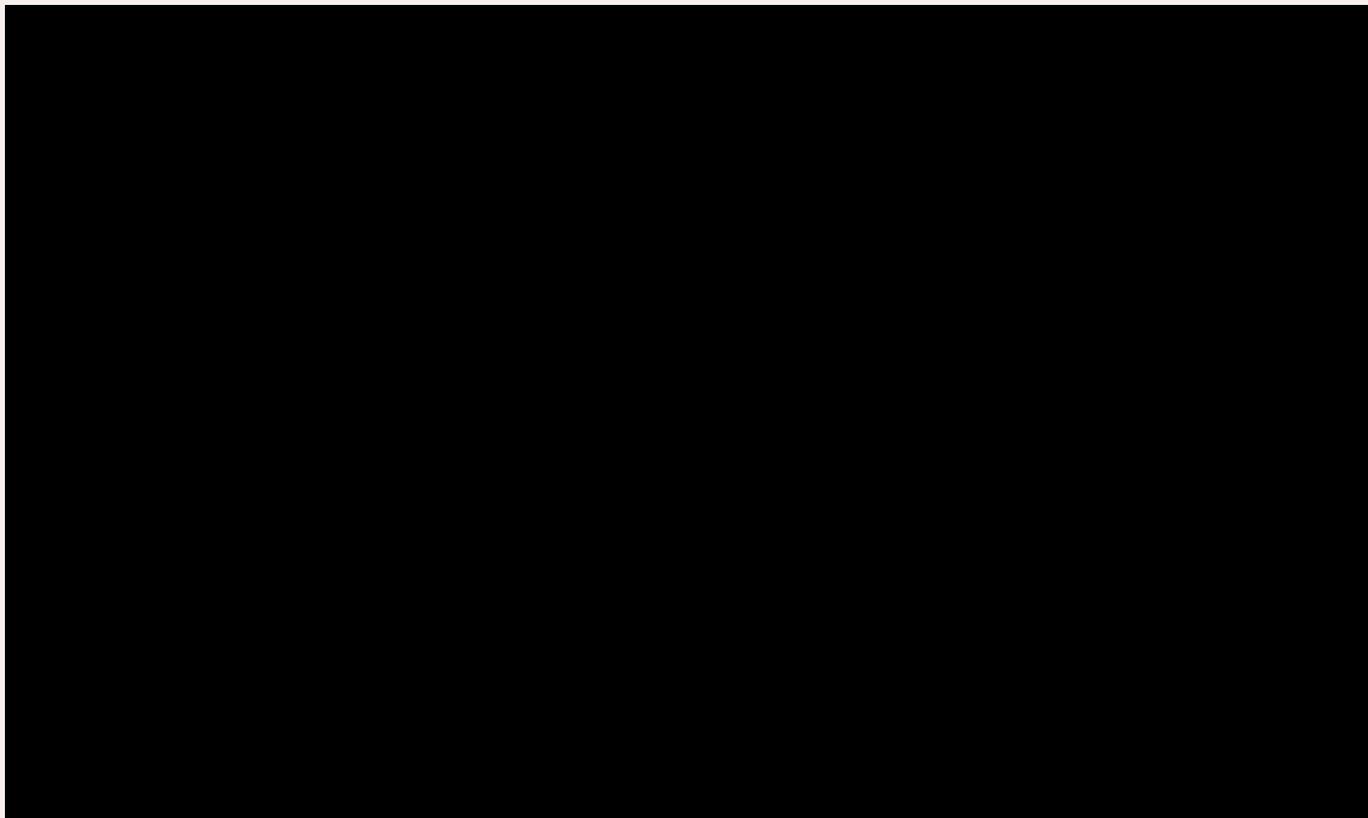
- Don't send money or gift cards
- Research the person
  - - Reverse image search
  - Check blog posts about romance scams
- Talk to your family or best friend
- Report Romance Scams at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft)

# Red Flags – Tech Support Scams

- Scammers pretend to be a well-known company.
- Scammers attempt to scare you.
- Scammers ask for remote access to your computer.
- Scammers try to take your money.



# Tech Support Video



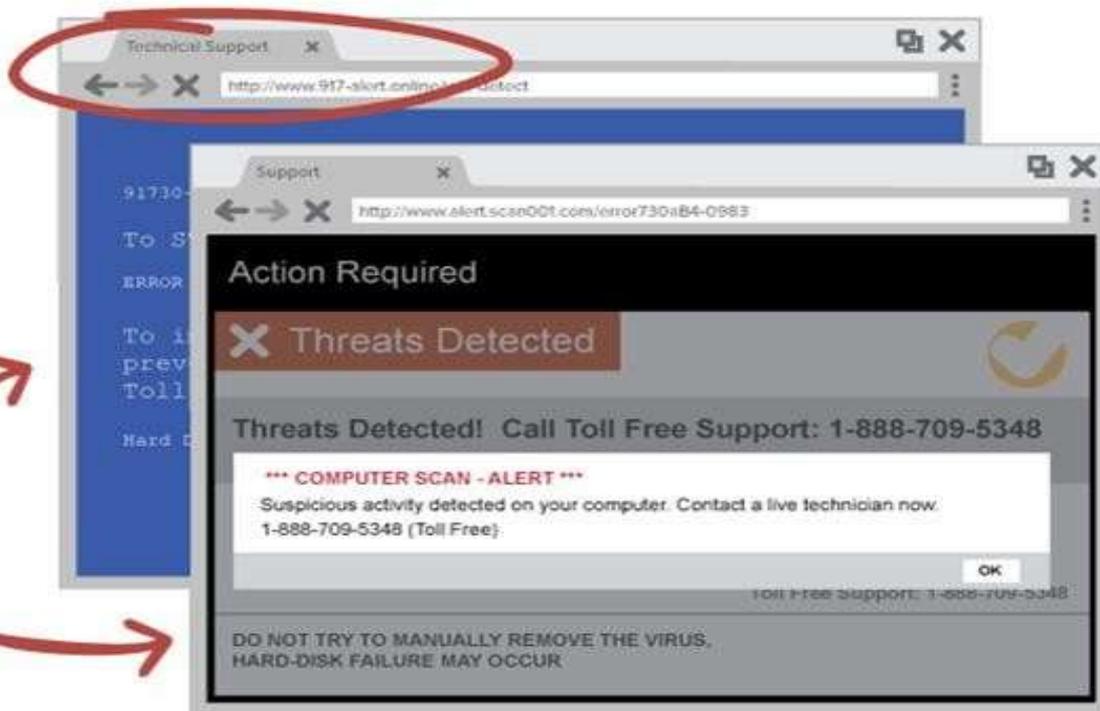
# Avoid – Tech Support Scams

It often starts with a pop-up . . .

Shows up  
within your  
internet  
browser

Might  
imitate a  
blue error  
screen

or trusted  
antivirus  
software



# Avoid – Tech Support Scams

- Hang up!
- Never give control of your computer to someone who calls you out of the blue.
- Never give your credit card information to someone who calls you out of the blue.
- Do not call the number in the pop-up warning.

# Avoid Identity Theft



# Avoid Identity Theft: Offline

- Guard your Social Security number
  - Shred financial documents
  - Don't share personal info when someone asks
  - Keep your info safe at home
- Check the mail as soon as you can
  - Monitor your accounts and financial statements
  - Get your free credit report:  
[AnnualCreditReport.com](https://www.annualcreditreport.com)
  - Consider a credit freeze

# Avoid Identity Theft: Online

- Use strong passwords
- Use multifactor authentication
- Keep your security software up to date
- Keep your operating system updated, too

- Don't click links in emails or texts that come out of the blue
- Before you pay: is your connection secure?

# AnnualCreditReport.com

## Watch for

- Incorrect name, address, SSN
- Unknown accounts
- Unknown balances on current accounts
- High volume of inquiries from companies you have not contacted

## Action steps

- Review your report from each credit bureau
- Contact them to fix any mistakes (Learn more: [ftc.gov/credit](https://www.ftc.gov/credit))
- Suspect identity theft? Take action at [IdentityTheft.gov](https://www.IdentityTheft.gov)

# 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.)

# Recover From Identity Theft





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.



IdentityTheft.gov



COMISIÓN FEDERAL DE COMERCIO

Robo de Identidad.gov

## One-stop Resource

- Streamlined process to report and recover
- Personal recovery plans for more than 30 types of identity theft
- Online consumer guidance
- Create an Identity Theft Report
- Customized sample letters
- Reports shared with other law enforcement agencies



I am a victim of identity theft. This is my official statement about the crime.

#### Contact Information

First Name:		Last Name:	
Average		Consumer	
Address:	Phone:	Email:	
123 Main St. Muskegon , MI 49510 USA	202-441-4183	joyrop@hotmail.com	

#### Personal Statement

I recently got a large credit card bill for a card I did not open. When I called Bank of America, they said someone opened up and account using all of my information. I am worried they will open more accounts and how to clear this debt as well.

#### Accounts Affected by the Crime

Credit Card Opened by the Thief		
Company or Organization:	Bank of America	
Account Number:	9999 9999 9999 9999	
Date fraud began:	Date that I discovered it:	Total fraudulent amount:
1/2022	12/2021	\$ 66893

Under penalty of perjury, I declare this information is true and correct to the best of my knowledge.

I understand that knowingly making any false statements to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Average Consumer \_\_\_\_\_ 1/14/2022  
Average Consumer \_\_\_\_\_ Date

Use this form to prove to businesses and credit bureaus that you have submitted an FTC Identity Theft Report to law enforcement. Some businesses might request that you also file a report with your local police.



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

## Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.

Instead, I will receive a **one-time copy** of my affidavit and recovery plan.

# Resources



# Unwanted Calls & Texts

- Register all of your telephone numbers at [DoNotCall.gov](https://www.donotcall.gov) or 1-888-382-1222
- Forward suspicious text messages to SPAM (7-7-2-6)
- Use the call blocking technology on your phone for calls and text messages





Learn more: [ftc.gov/idtheft](https://ftc.gov/idtheft)  
Order FREE publications: [ftc.gov/bulkorder](https://ftc.gov/bulkorder)

# Spot Scams – and Stay In Touch

Learn how to avoid identity theft  
and other scams:

**[consumer.ftc.gov](https://consumer.ftc.gov)**

Sign up for Consumer Alerts:

**[ftc.gov/consumeralerts](https://ftc.gov/consumeralerts)**



FEDERAL TRADE COMMISSION  
ReportFraud.ftc.gov

# Start your report now

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



Tell us what happened



Get next steps



Help stop fraud

**SPANISH: [ReporteFraude.ftc.gov](https://ReporteFraude.ftc.gov)**

# Questions & Discussion





FEDERAL TRADE COMMISSION  
[IdentityTheft.gov](https://www.identitytheft.gov)

Thank you!

**This Slide Intentionally Blank**

# Avoiding Financial Exploitation In Sun City

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Patricia Hord

Grant, Education, & Communication Specialist

This presentation is for informational purposes only  
and does not constitute legal advice.



TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

## Texas Office of Consumer Credit Commissioner (OCCC)



## Fair, Lawful, & Healthy Credit Environment

- Regulate & license certain non-depository institutions
- Protect & safeguard consumers from abusive, deceptive lending practices
- Educate consumers & creditors on rights, responsibilities



**OCCC Consumer Assistance Helpline 800-538-1579**

## You will be able to...

- ✓ Recognize several types of financial exploitation
- ✓ Reduce the risk of becoming a victim of financial exploitation
- ✓ Identify resources for reporting financial exploitation



**POLLING QUESTION**

**Have you ever been the target of  
financial exploitation?**

**Yes** 

**Not sure** 

**No** 

## What is Financial Exploitation?

The theft of money, property, or belongings





## Who Is At-Risk of Financial Exploitation?

**Anyone can be a victim.**

It crosses all social, educational, & economic boundaries.

## What is **Elderly** Financial Exploitation?

Actions that result in depriving an **older person** of rightful access to (or use of) assets, belongings, benefits, or resources



## Why Are Older Adults Often at Risk?

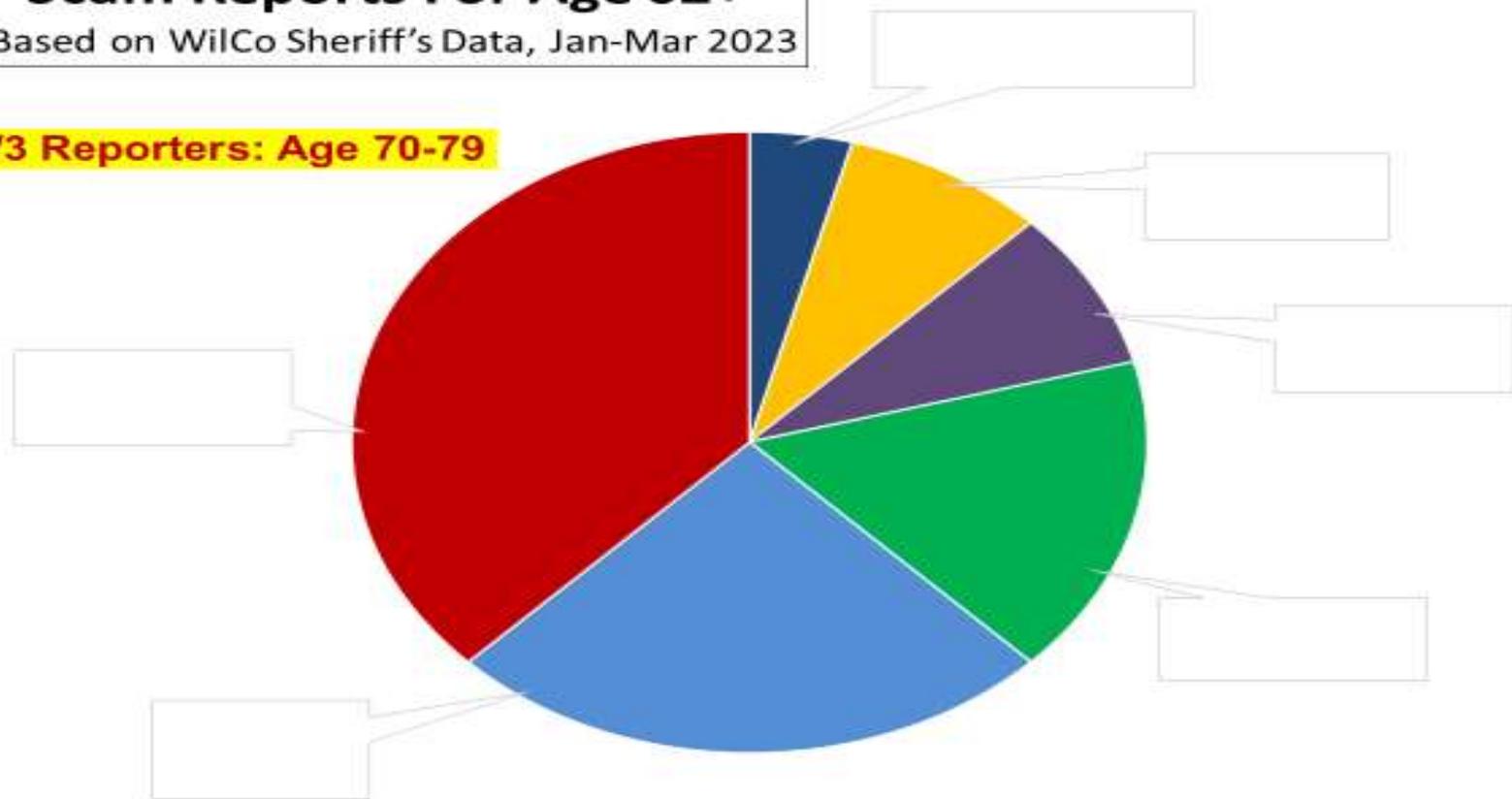
- Significant amounts of money in personal accounts
- Frailties of aging
- Dependence on others
- Isolation



## Scam Reports For Age 62+

(Based on WilCo Sheriff's Data, Jan-Mar 2023)

**2/3 Reporters: Age 70-79**



## Potential Perpetrators

### Strangers



- Financial Advisors
- Home Repair Contractors
- Phone, Internet, & Mail Scam Operators

### Familiar People



- Family Members
- Caregivers
- Friends, Neighbors, & Acquaintances

## Victims Often **DON'T** Report

Dependence on perpetrator for daily assistance

Loyalty to family member or caregiver

Fear of not being believed

Fear of retaliation

Embarrassment

Self-blame

Unaware

Denial



## Examples of Financial Exploitation



Identity Theft



Grandkid Scams



Healthcare Scams



Imposter Scams



Relationship Scams



Charity Scams

## Identity Theft

**Thieves steal your personal financial information, then use your identity to commit fraud or other crimes**

- Social Security Number
- Birth date
- Credit card & other account information
- PINS & passwords



## Identity Theft- **Prevention**

### Strangers

- Never provide personal info in



- Use direct deposit

### Familiar People

- Require receipts for purchases
- Monitor utility bills
- Never give out property
- Never exchange later, in
- Secure variables & private financial documents



**Identity Theft- Reporting**

FEDERAL TRADE COMMISSION

[IdentityTheft.gov](https://IdentityTheft.gov)

Which statement best describes your situation?

Someone filed a federal tax return using my information.



Someone used my information to file for unemployment insurance.



I want to report another type of identity theft.



Someone has my information or tried to use it, and I'm worried about identity theft.



My information was exposed in a data breach.



Something else.





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CREDIT COMMISSIONER

## RECOGNIZING & REPORTING FINANCIAL EXPLOITATION

### Identity Theft- Reporting

If technology is challenging, get help from a trusted source

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



## Healthcare Scams



### Potential Results

- Denied services or equipment
- Inaccurate medical & insurance records
- Receive wrong or harmful treatment



## Healthcare Scams

### Watch out for...

- Letter from collection agency about money you don't owe
- Insurance company notification about reaching your limit for benefits
- Denial of claims for medical condition you don't have
- A bill for services you did not receive





## Healthcare Scams

### A Word About Insurance...

- Beware unsolicited calls
- Do not buy over the phone
- Take your time
- Think twice before selling
- Avoid obvious scam artists



## Healthcare Scams

### Resources for Health, Life, & Long-Term Care Insurance...

- Texas Department of Insurance [tdi.texas.gov](http://tdi.texas.gov)
- Texas Office of Long-Term Care Ombudsman [hhs.texas.gov](http://hhs.texas.gov)
- Aging & Disability Resource Center [hhs.texas.gov](http://hhs.texas.gov)
- Administration for Community Living [acl.gov/ltc](http://acl.gov/ltc)



## Relationship Scams

**Scammers make fake social media profiles, build relationships, then disappear with your money**

“I lost my job;  
can you help  
pay my phone  
bill?”

“I want to visit a  
dying relative,  
but can't afford  
a plane ticket...”

“Trust me! I  
can teach you  
how to  
invest...”



## Relationship Scams

### A Word About Investing...

- Investigate before you invest
- Know the salesperson
- Signs of extreme risk/fraud
- Beware pressure to send money now, via crypto



Source: iStockphoto.com



## Grandkid Scams

**Scammers pose as a grandchild in trouble who needs money**

"It's your oldest  
grandson..."

"I need money  
for bail..."

"Please don't  
tell Mom. I  
don't want her  
to worry..."



## Grandkid Scams

### Scammers Go High-Tech With AI & Voice Cloning



[Scammers use state-of-the-art voice cloning technology to impersonate family members and steal money from victims. | consumercredit.com](https://www.consumercredit.com/news/ai-voice-cloning-scams)



## Imposter Scams

**Phishing** – Authentic looking emails try to trick you into revealing personal financial information

**Spoofing** – Cybercriminal disguised as a known or trusted source

**Smishing** – fraudulent text messages meant to trick you into revealing data





**OCCC**

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# RECOGNIZING & REPORTING FINANCIAL EXPLOITATION

You cannot access your account until this process is complete.  
If you don't complete account recovery within 90 days, we will delete your Amazon account permanently.

We are sorry for any inconvenience this may cause.  
Thank you for your attention.

Sincerely,  
Amazon.com

Sign-in to Amazon



## **Imposter Scams: Work-at-Home Scams**

**Scammers create fake job postings to steal your personal information or financial assets**



## Avoiding Work-at-Home Scams

### Warning Signs

- Online warnings about company scams
- The job sounds too good to be true
- The employer is overly eager to hire
- The employer communicates poorly
- You have to pay to work



## Charity Scams

**Scammers try to rush you into making a donation, trick you by thanking you for a donation you never made, or use names that sound a lot like real charities**



Source: <https://www.fox42.com/>



## Avoiding Charity Scams



Research the charity



How much  
goes to the charity?



Look up the  
ratings/report



Never pay by  
gift card, wire transfer,  
or cryptocurrency

- **BBB Wise Giving Alliance:** [Give.org](https://www.give.org)
- **Charity Navigator:** [CharityNavigator.org](https://www.charitynavigator.org)
- **CharityWatch:** [CharityWatch.org](https://www.charitywatch.org)
- **Candid:** [Candid.org](https://www.candid.org)



# RECOGNIZING & REPORTING FINANCIAL EXPLOITATION



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



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## WHERE TO GO FOR HELP

### Adult Protective Services

[eldercare.gov](http://eldercare.gov)

1-800-677-1116

### Texas Attorney General

[Texasattorney  
general.gov/  
consumer-protection](http://Texasattorneygeneral.gov/consumer-protection)

1-800-621-0508

### Federal Trade Commission (FTC)

[ftc.gov/idtheft](http://ftc.gov/idtheft)

1-877-IDTHEFT  
1-877(438-4338)



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## WHERE TO GO FOR HELP

### Texas Department of Insurance

[tdi.texas.gov](http://tdi.texas.gov)

1-800-252-3439

### Texas Office of the Long-Term Care Ombudsman

[https://apps.hhs.texas.gov/news\\_info/ombudsman/](https://apps.hhs.texas.gov/news_info/ombudsman/)

1-800-252-2412

### Texas State Securities Board

[ssb.texas.gov/  
investors](http://ssb.texas.gov/investors)

1-202-332-2275

## Police

Call 911 if the situation is threatening or someone is in danger. If you believe a crime has been committed, file a police report.

## Federal Deposit Insurance Corporation

For concerns about an FDIC-supervised financial institution, complete a customer assistance form at:

[www2.fdic.gov/starsmail/index.asp](http://www2.fdic.gov/starsmail/index.asp)

Or call: 1-877-ASK-FDIC

## Now you should be able to...

- ✓ Recognize several types of financial exploitation
- ✓ Reduce your risk of becoming a victim of financial exploitation
- ✓ Identify resources for reporting financial exploitation



# Thank you!

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Patricia Hord

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@TexasFinancialEducationEndowment



@FinancialEdTX



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# Q&A

QUESTIONS & ANSWERS SESSION