Carol Kando-Pineda
Counsel, Division of Consumer and Business Education, Federal Trade Commission

Marty Johannes
Careers/Personal Finance Librarian, Johnson County Library (KS)
Scams, Fraud & Identity Theft: How Libraries Can Help

Carol Kando-Pineda
Federal Trade Commission
FTC.gov/libraries

- Resources curated for your patrons
- Content, talking points, slides, lesson plans, videos
- Programming ideas
For English language learners

For Spanish-speakers

For older patrons

For reentering & incarcerated consumers

For military families

MILITARY CONSUMER
YOUR TOOL FOR FINANCIAL READINESS
Show me the money!

How scammers want you to pay
How will most scammers ask you to pay?

a. Wire transfer
b. Cash reload card
c. Credit card
d. Gift card
How will most scammers ask you to pay?

a. Wire transfer
b. Cash reload card
c. Credit card
d. Gift card
Gift cards and reload cards are the #1 payment method for imposter scams.

More scammers are demanding payment with a gift card. The percentage of consumers who told the FTC they paid a scammer with a gift card has increased 270% since 2015.

Reports to the FTC say scammers are telling people to buy gift cards at Walmart, Target, Walgreens, CVS and other retail shops.

42% of people who paid a scammer with a gift card used iTunes or Google Play.
Fake Check Scams

MAYBE:

- You win a prize and are told to send back taxes and fees.
- You get paid as a “secret shopper” and are told to wire back money.
- You sold an item online and the buyer overpays.

IN ALL CASES:

- You get a check.
- They ask you to send back money.

THAT’S A SCAM.
spot that Scam!
HOW TO SPOT A
TECH SUPPORT SCAM

It often starts with a pop-up . . .

Shows up within your internet browser

Might imitate a blue error screen
or trusted antivirus software

<table>
<thead>
<tr>
<th>CALL</th>
<th>NOW</th>
<th>OR ELSE...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wants you to call a toll-free number</td>
<td>Urges you to call immediately</td>
<td>Threatens that you may lose personal data if you don't call</td>
</tr>
</tbody>
</table>
Family emergency scams
Nanny/Caregiver scams
Online romance scams
Student loan debt
How to *donate wisely* and avoid charity scams

- **Research the charity**
- **How much goes to the charity?**
- **Look up the ratings/report**
- **Never pay by gift card or wire transfer**
What to do?
Consider how you pay.

- Don’t deposit a check and wire money back.
- Don’t pay with a gift card – it’s always a scam.
- Be skeptical of free trial offers.
Resist their pressure to act fast.

- Talk to someone.
- Hang up on robocalls.
- Don’t trust caller ID.
Monitor your mail.
Monitor your accounts.
Check your credit report.

AnnualCreditReport.com
The only source for your free credit reports. Authorized by Federal law.
IdentityTheft.gov

- personal recovery plans
- step-by-step advice
- prefilled forms and letters
- free and secure access
- chat and phone support
- Spanish language site
Data breaches

What to do?
- Check credit reports
- Review payment card statements carefully
- Consider a fraud alert or credit freeze
- To learn more about steps to take after a data breach, visit IdentityTheft.gov/databreach
Stay in touch

Follow us on social media and share:

- @FTC
- @LaFTC
- @MilConsumer

- Facebook.com/FederalTradeCommission
- Facebook.com/MilitaryConsumer
Stay in touch

- FTC.gov/bulkorder
  - FREE bookmarks
  - FREE publications

- FTC.gov/subscribe
  - Sign up for Consumer Alerts

- FTC.gov/complaint
Thanks for listening!

Any questions?
Adult Services
Focus Area Committees

• Career & Personal Finance
• Civic Engagement
• Incarcerated Services
• Local Arts
• Local History
• Local Writers
• Readers’ Advisory
Marty Johannes
Career & Personal Finance Librarian

Career & Personal Finance Committee
Mission: To enrich the lives of our community members by supporting job seekers and promoting financial literacy.
Resource Topic: consumer information

**Consumer Financial Protection Bureau**

"The Consumer Financial Protection Bureau is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly."

[Access Now](#)

**Consumer Reports**

Full access to the ConsumerReports.org website free through the Library's subscription. Be an informed consumer!

[Access Now](#)

**Federal Trade Commission Consumer Information: Scam Alerts**

The Federal Trade Commission works to protect consumers from unfair and deceptive practices in the marketplace. It provides information and education on a range of personal finance-related topics, including alerts about scams!

[Access Now](#)

**GreenFILE**

Covers the relationship between humans and the environment.

[Access Now](#)
Q: Worried about scams? Here are some things to avoid!

Whether you're answering the phone, checking your e-mail, or even just swiping your card at a gas pump or ATM, potential scams are everywhere these days!

(For you Tl;dr people, the main overview is simple: The government won't call with threats or promises of money, nor should you pay this caller with gift cards or wire transfers. Your caller ID won't always be accurate, but if you're worried the IRS, SSA, or local law enforcement is calling you, simply hang up & contact the agency directly. Here are some good fraud avoidance techniques.)

For more specifics, this post contains info gathered from the FTC, CFPB, FINRA, & SSA regarding popular scams & how to avoid them:

**Phone Calls**

- Scammers will often attempt to mask their phone numbers with those of trusted companies (or even your own phone number!). This is called "spoofing."
  - Here's an article from the Social Security Administration regarding the evolution of these fraudulent calls.
  - If you're curious, this article even contains audio of what one of those scam calls might sound like.
- Beware of giving your Social Security and debit card numbers via a call or text from someone claiming to be associated with your bank, as this is likely a scam.
- Reporting robocalls is incredibly helpful in helping regulatory offices investigate & bring cases against these scammers/spammers. Here's some more info from the FTC on what happens when you report a robocall.
  - Already on the Do Not Call list, yet still receiving a bunch of calls from unknown numbers? Maybe can help!
  - By the way, the FTC's working on making it harder for telemarketers to buy your contact info.
    - One last quick note on phone calls: If you receive a call from American Community Survey, this is a legitimate organization. Click here to learn more!

**Managing Your Computers/Devices**

- These cons can pretend to be tech support for your computer, or your Apple ID. Here's another FTC article on how to spot this scam before it happens, or what to do if you're worried it's happened to you.
  - Speaking of tech support, it has been uncovered Office Max & Office Depot were involved in fraudulent diagnoses of malware infections for customer devices, & did so for years! Settlements have been agreed upon, so check out this article for more details (especially if you received a "PC Health Check" at Office Depot or OfficeMax stores between 2009 and November 2016).
  - Scammers are also looking to mingle in the online dating world. Check out this video from the FTC on Internet dating warnings.
    - The FTC is also scrutinizing the business practices of online dating platforms, hence their lawsuit against Match.com.
  - Regardless of the tactic, the typical goal of any scam is to convince you to release private information, which is called “phishing.” Here’s an FTC article on phishing tactics & what to do if you’re a victim of a phishing crime.
  - Want to watch the latest new movie or big sporting event but don't want to pay for it? Well, I'll just let the FTC tell you here why using illegal video streaming services might just cost even more.
  - In order to combat malware/viruses, the FTC recommends you update the software on your electronic devices as soon as it becomes available (no more snoozing on those system updates!).

**Shopping**

- ATMs & gas pumps aren't always safe either. Here's another helpful article (with pictures!) from the FTC on how to spot signs of card skimming devices.
  - If you've been encouraged to pay someone or clear a debt by sending them a gift card... yup, you guessed it, this is most likely a scam. Check out this article from the FTC on more information on these operations as well as customer service contact information for some gift card providers.
Examples of fraud-related publications:

Federal Trade Commission (FTC)
- Identity Theft: A Recovery Plan
- Identity Theft: What to Know, What to Do
- 10 Things You Can Do to Avoid Fraud

Consumer Financial Protection Bureau
- Protect Your Identity: What Older Adults Should Know
- How to Spot Frauds and Scams
- How to Submit a Complaint

Federal Deposit Insurance Corporation (FDIC)
- Money Smart for Older Adults

United States Postal Service (USPS)
- Fighting Mail Fraud: A Community-Oriented Approach
Women & Money Day

• Series developed by Housing & Credit Counseling, Inc. (HCCI)

• Presenters are from the following organizations:
  • HCCI
  • Kansas Securities Commissioner
  • Kansas Department of Insurance
  • Kansas Legal Services
  • Kansas State Treasurer
  • Kansas State Bank Commissioner
  • Women’s Employment Network

• Sponsors include area banks and credit unions
Women & Money Day 2019
Keynote Speaker: Helaine Olen

Author of:
Pound Foolish: exposing the dark side of the personal finance industry

Co-author of:
The Index Card: why personal finance doesn’t have to be complicated
## Women & Money Workshop Sessions

<table>
<thead>
<tr>
<th>Modern Money: Apps for That</th>
<th>Rent vs. Own: Pros and Cons</th>
<th>Why Insurance is a “Must Have” Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wills &amp; End of Life Planning</td>
<td>Credit Scores and Credit Building</td>
<td>Are you Work Ready</td>
</tr>
<tr>
<td>Investing Your Money, Your Style</td>
<td>College &amp; Career Planning</td>
<td>Banking Fraud</td>
</tr>
</tbody>
</table>
Fraud and Scams Targeting the Elderly

Join us on May 4th, 2019 at the Central Resource Library as we hear from experts on scams, fraud, and elder abuse.

Where: 9875 West 87th Street
Overland Park, KS 66212
Free Workshop
*RSVP at 913-715-4545*
9-11am or Noon-2:00pm
Snacks will be provided

- Coordinated by the Johnson County Sheriff’s Office
- Held at, promoted by Johnson County Library
- Presenters from the following organizations:
  - Johnson County Sheriff’s Office
  - Area banks
  - Kansas Legal Services
  - US Attorney’s Office
  - Federal Bureau of Investigation
  - US Postal Inspection Service
Questions??

For more information:

Marty Johannes
Careers / Personal Finance Librarian
9875 W. 87th St., Overland Park, KS 66212
913-826-4415 (desk) | 913-826-4600 (main)