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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

CONSUMER.GOV search Español what to know and do
Managing Your Money
Consumer protection basics plain and simple. This is a government website that helps you:
manage and use your money wisely
use credit and loans carefully
protect your personal information
A B C D E F G H I J K L M N O P O R S T U V W X Y Z
ABCDEFGHIJKLMNOPQRSTOVWAYZ
Faderal Trade Commission Privacy Policy USA.gov

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 will most scammers ask you to pay?

a. Wire transferb. Cash reload cardc. Credit cardd. Gift card



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a. Wire transferb. Cash reload cardc. Credit cardd.Gift card

FTC.gov/giftcards

ftc.gov/giftcards

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

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.

MAYBE:

IN ALL CASES:

THAT'S A SCAM.



You get a check.

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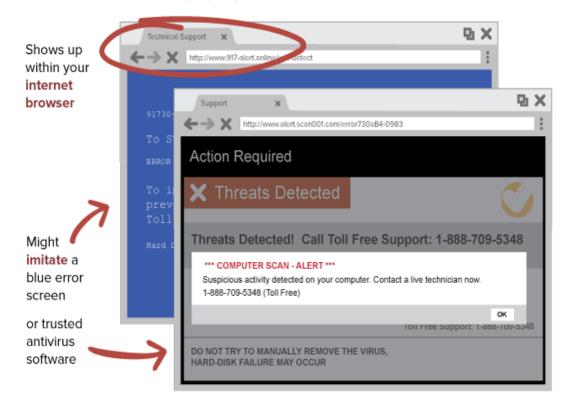
They ask you to send back money.



Hang up on **Social Security** scammers

TECH SUPPORT SCAM

It often starts with a pop-up . . .

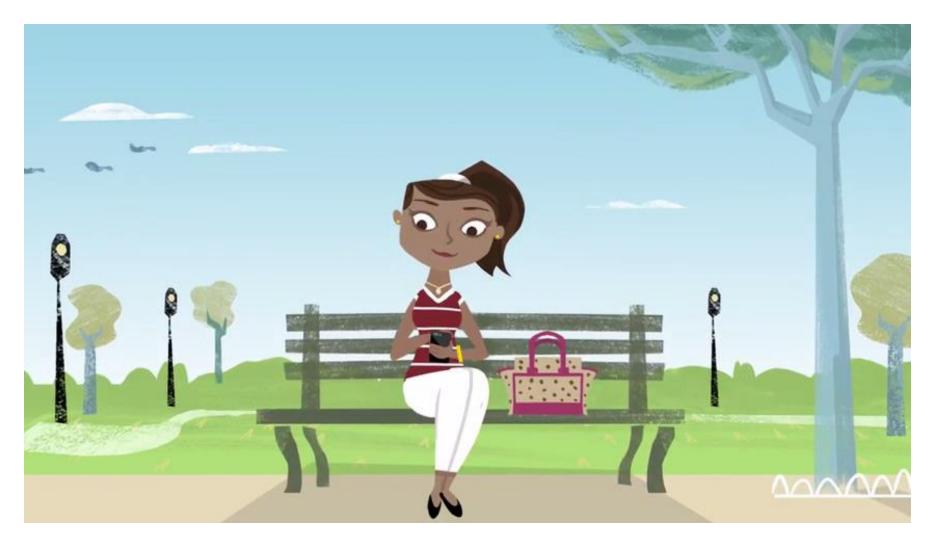


CALL	NOW	OR ELSE
Wants you to call	Urges you to call	Threatens that you may lose
a toll-free number	immediately	personal data if you don't call

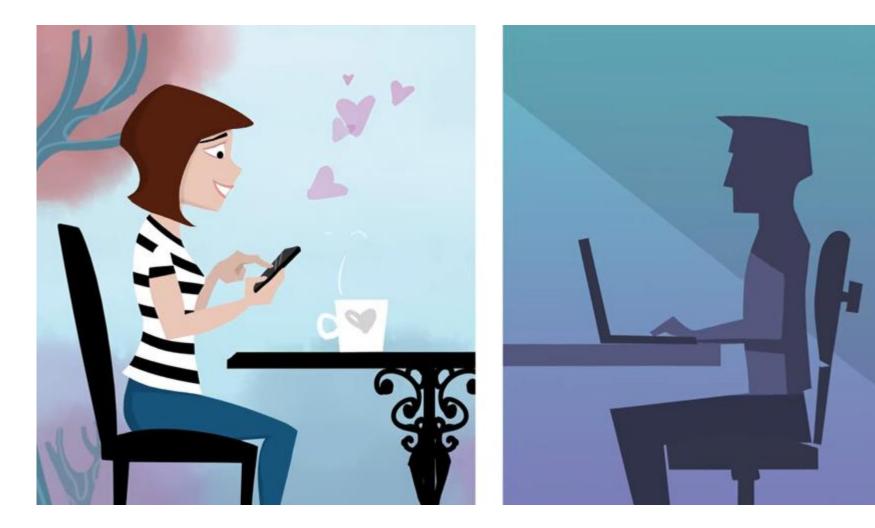
Family emergency scams



Nanny/Caregiver scams



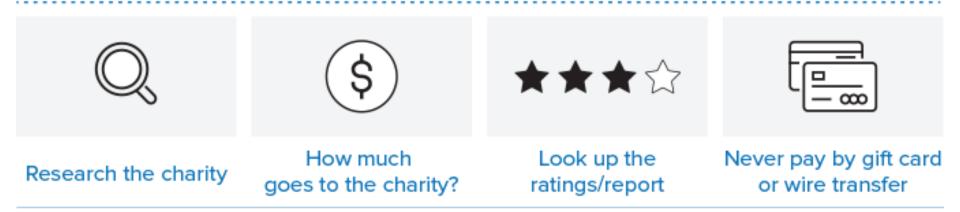
Online romance scams



Student loan debt



How to **donate wisely** and avoid charity scams







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.

SCAM ALERT

Monitor your mail.









Monitor your accounts.



Check your credit report.



Annual Credit Report.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 <u>IdentityTheft.gov/databreach</u>

Stay in touch

Follow us on social media and share:



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- @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?

JOHNSON COUNTY KANSAS

Library

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Adult Services Focus Area Committees

- •Career & Personal Finance
- Civic Engagement
- Incarcerated Services
- Local Arts
- Local History
- Local Writers
- Readers' Advisory

CAREER & FINANCE

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.

JOHNSON COUNTY LIBRARY

Our Stories

En Español

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Shawnee Library will be closed Tuesday, Oct. 1, due to scheduled maintenance. Please visit one of our other locations or our eLibrary! Read More » Using the Library ~ Locations ~ Explore ~ eLibrary ~ Research ~ Events ~ Birth to Six Kids Teens Search the
Catalog
Website
Magazine List by Keyword Search Home » Research » Consumer Information **Resource Topic: consumer information Consumer Financial Protection Bureau Consumer Reports** "The Consumer Financial Protection Bureau is a U.S. government agency that Full access to the ConsumerReports.org website free through the Library's subscription. Be an informed consumer! makes sure banks, lenders, and other financial companies treat you fairly." Access Now » **Access Now** » Federal Trade Commission Consumer Information: GreenFILE Scam Alerts Covers the relationship between humans and the environment. The Federal Trade Commission works to protect consumers from unfair and Access Now » deceptive practices in the marketplace. It provides information and education on a range of personal finance-related topics, including alerts about scams! Access Now » About Us Library Board Mobile App » » »

Library Jobs

Johnson County

Website Policies

Site Map

JOHNSON COUNTY LIBRARY

	Explore	eLibrary	Research	Using the Library	Locations	Events	Birth to Six	Kids	Teens
Library / LibAnswers									

LibAnswers

Type your question

Search

Browse: All Topics -

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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 chat warning signs.
 - 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**

Identity Theft

What to know, What to do



How to spot frauds and scams

You've heard the saying "If it sounds too good to be true, it probably is." Common scams change, but you can protect yourself by learning how to spot the red flags that can signal a scam.

1. Promises of guaranteed riches

Scammers dangle the prospect of wealth to convince you to put your money into their deals When the seller focuses only on how much money you can make, beware.

What you'll hear "You never have to work again." "No risk." "You're guaranteed to make money."

The truth

All real investments carry risk. Ask question about where the profits come from, and what the risks are.

2. Pressure to act right now

Be cautious when you hear a sales pitch urging you to act immediately before an opportunity disappears.

What you'll hear "This is your chance to get in on the ground floor." "If you don't take this, someone else will."



The truth The fraudster may be trying to keep you from thinking carefully, researching, and talking to your family or a trusted adviser.

3. Special opportunity just for you

Re careful when someone claims to have inside information that's not available to others. Keeping information secret is a sign there's something the scammer doesn't want others to see.

What you'll hear "This product is top secret." "I have inside information that no one else knows."

The truth A legitimate adviser gives you written disclosures answers your questions, explains risks, and









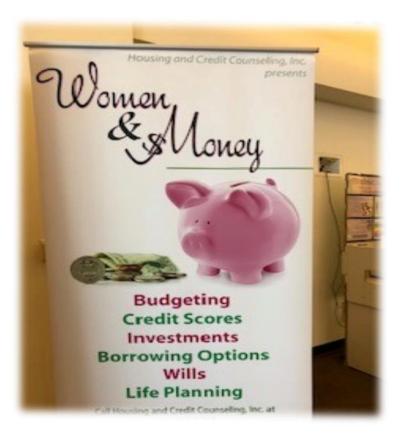


Cfpb Consumer Financial Protection Bureau

Learn more at consumerfinance.gov. 1 of 2



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

Modern Money: Apps for That	Rent vs. Own: Pros and Cons	Why Insurance is a "Must Have" Expense
Wills & End of Life Planning	Credit Scores and Credit Building	Are you Work Ready
Investing Your Money, Your Style	College & Career Planning	Banking Fraud

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:

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