

# Fighting Consumer Fraud And Scams

*Alex E Ward,  
CPP  
presenter*

**AARP**<sup>®</sup> Real Possibilities  
Montana



# Montana Office of Consumer Protection

- Protect consumers from unlawful, deceptive, and unfair practices in the marketplace.
- Educate Montana citizens about consumer issues.
- Enforce the laws administered by the Office of Consumer Protection.
- Administer Identity Theft Passport & Security Freeze programs





**AARP**<sup>®</sup> Real Possibilities  
Montana

- AARP is a nonprofit, nonpartisan, social welfare organization with a membership of nearly 38 million and 150,000 Montana members.
- **AARP's Vision:** A society in which all people live with dignity and purpose and fulfill their goals and dreams.
- **AARP's Purpose:** To empower people to choose how they live as they age.



# 4 Common Scam Traits

A scammer:

- ▶ Plays off of human emotion
- ▶ Creates a ***time sensitive*** situation
- ▶ Implies ***false sense of title***
- ▶ Demands money ***NOW***





**JUST  
HANG UP**



**THE PHONE ON IMPOSTER SCAMS!**



# Internal Revenue Service Scam



# IRS Scam Text Message

11:49 AM

WARNING:Criminal Investigation Division of I.R.S is filing lawsuit against you, for more information call on [+1-2026843407](tel:+12026843407) on urgent basis, Otherwise your arrest warrant will be forwarded to your local police department and your property and bank accounts and social benefits will be frozen by government.



Type a message...



# Internal Revenue Service Scam

## AVOID THIS SCAM

The IRS will initially contact you through the mail.

- They will **never** threaten to arrest you.
- They will **never** demand an immediate payment over the phone.
- They will **never** require you to wire money or make a payment with a prepaid or iTunes card.





# Lottery Sweepstakes Scam



***“And the grand prize is \$25,000 in cold, hard cash.”***



# Lottery Sweepstakes Scam

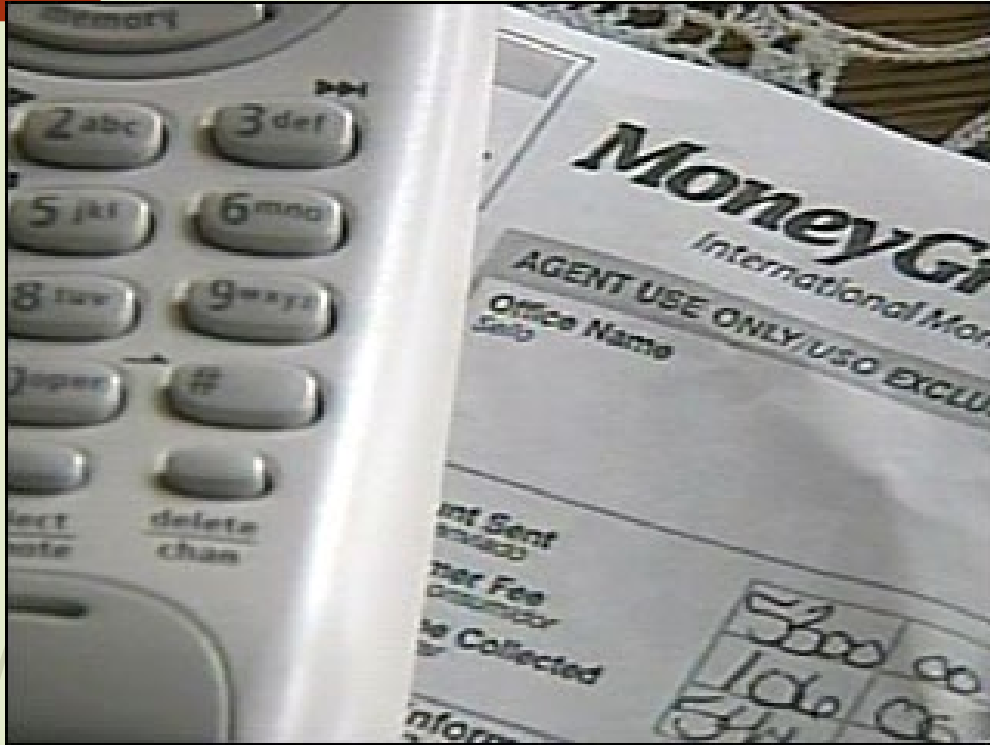
## AVOID THIS SCAM



- You can only win the lottery if you purchase a ticket.
- Foreign lotteries/sweepstakes are *illegal* in the USA.
- Never pay taxes or fees upfront on your prize.



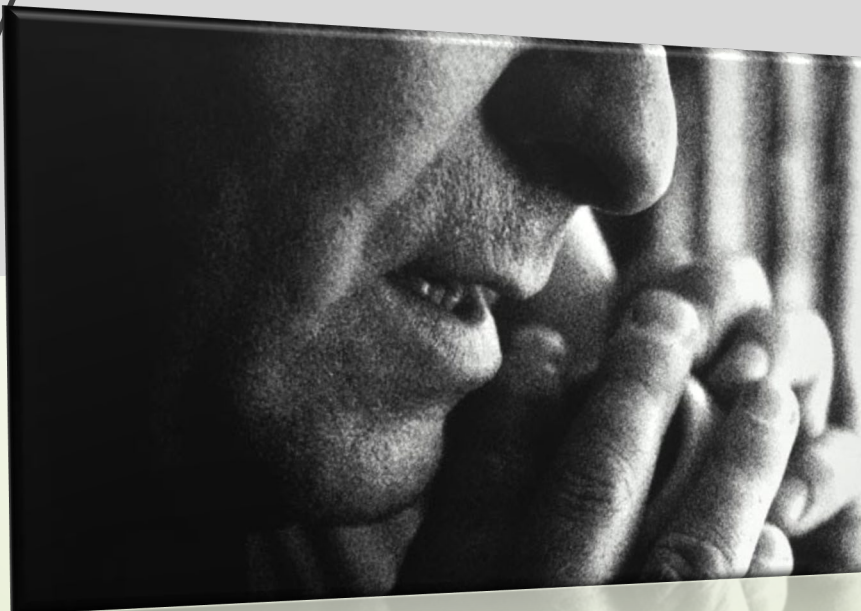
# Grandparent Scam



# Grandparent Scam

## AVOID THIS SCAM

- Contact family members before trying to resolve the crisis.
- Ask the caller questions that only family members would know.



# Tech Support Scam

- ▶ Enroll you in an expensive, but worthless computer maintenance or warranty program.
- ▶ Ask for credit card information over the phone.
- ▶ Trick you into installing malware that could steal sensitive data.
- ▶ Direct you to fraudulent websites



# Tech Support Scam

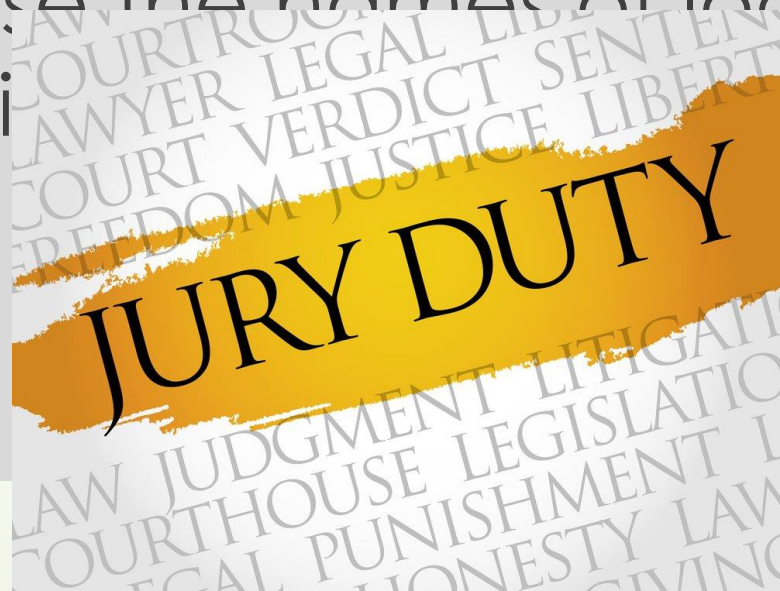
## AVOID THIS SCAM

- Never provide control of your computer to an unknown third party.
- Online search results might not be the best way to find tech support.
- Never give personal or financial information over the phone.



# Jury Duty Scam

- Your Caller ID may show phone numbers affiliated with local law enforcement agencies or courthouses. Remember Caller ID can be spoofed!
- The caller may use the names of local law enforcement officers.



# Jury Duty Scam



## AVOID THIS SCAM

- Jury duty notifications and “no show” summonses, are delivered by mail, not over the phone.
- Law enforcement will never call you on the phone regarding arrest warrants.





# Romance Scam



- New victim every 48 seconds
- Prime Targets – Older men and women, often divorced, widowed, and/or disabled
- Scammer creates fake profile on dating website
- Scammer may claim to be a businessman working in another country



# Romance Scam

## AVOID THIS SCAM – RED FLAGS

- Declaring “love” or “destiny” too quickly.
- Making excuses to avoid phone conversations or refusing to provide a phone number.
- Claiming to be from the U.S., but traveling or working overseas.
- Planning but abruptly canceling a supposed visit because of a traumatic event or a business deal gone sour.



# Home Improvements

- Exercise caution, but don't be paranoid that all contractors are scammers.
- Be wary of “drive-by” pavers and roofers who you did not invite.

***“We were in the neighborhood, just finished a job and see you needs work done on that (roof, driveway, siding, windows)***

**Don't Fall For It!**



# Choosing a Contractor

1. Check references
2. Compare bids
3. Ensure contractor is registered with Montana's Secretary of State
4. Verify contractor's liability and workers' comp insurance
5. Demand written contract.
6. Inspect project early and often.



# Financial Exploitation

- Sub category of Elder Abuse
  - Abuse
  - Exploitation
  - Neglect
  - Self-Neglect
- Very unreported



# Financial Exploitation

- Exploiter is often a family member or caregiver
- Sometimes stranger injects themselves into this position
- Major red flag is when friend, neighbor or relative isolates family member from friends
- Exploiter is in a position of Authority over victim
- Typical frauds can also be used



# Why is this stuff so important?

- Every year, 2.1 million older Americans are victims of abuse, neglect, and/or exploitation, and the number is growing
- \$2.9 billion dollars was lost in 2016 due to elder financial abuse
- This crime is frequently **not** reported



# Do-Not-Call List

- Register by calling **(888) 382-1222** or online at **DoNotCall.gov**
- Remember, criminals don't abide by Do-Not-Call.



NATIONAL  
DO NOT CALL  
REGISTRY





# Who Can Still Call?

- A person or business you already have a relationship with
- Charities and Nonprofits
- Political parties
- Organizations conducting political polling and opinion research.



NATIONAL  
DO NOT CALL  
REGISTRY



# Robocalls

## Audio Files of Scammy Calls About the Coronavirus

- [Fake tests for Medicare recipients](#)
- [Free test kit scam](#)
- [Sanitation supplies](#)
- [Health insurance pitches](#)
- [Mortgage scam](#)
- [Social Security Administration scam](#)
- [Small business listing scam](#)

JUST   
HANG UP



# Census Scams

*Beginning April 1 you can expect to receive a letter with a Census Survey.*

- *Not phone call, email, or other type*
- *return address Jeffersonville, IN*



# Census Scams

**Check the web address of any supposed Census site**

- ***https://census.gov***
- ***lock in web browser window***
- ***you will not be emailed, but may go to the census bureau web site to complete the questionnaire on line***



# Census Scams

**Census is a Nine question survey – it won't ask:**

- **for SS Number, bank account or credit card information**
- **Mother's Maiden Name**
- **threaten jail time if you don't answer**



Trends in Scams &

# AVOIDING CORONAVIRUS (COVID-19) SCAMS & FRAUD

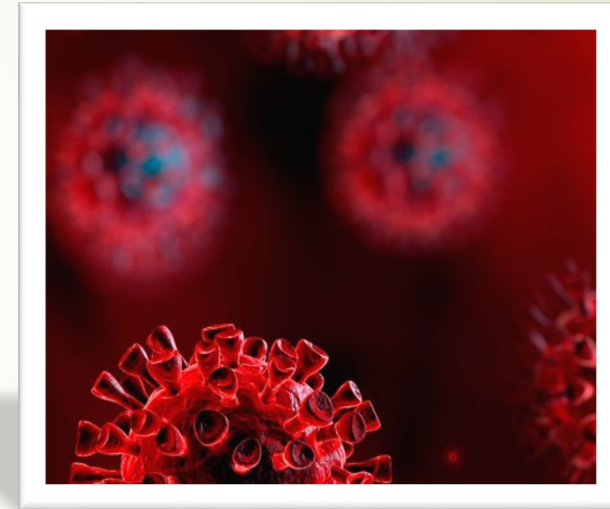
**AARP**<sup>®</sup>

Fraud Watch Network

Fraud Watch Network

# WHY CORONAVIRUS?

- Chasing the headlines
- Heightened emotional state
- Financial downturn
- Scarcity



# HEALTH & TESTING SCAMS

- Ads or messages touting treatments, cures, vaccines
- “Mandatory” testing
- Fake “at home testing”
- May impersonate government agencies





# HOW TO PROTECT YOURSELF

- No known treatments, cures or vaccines
- Listen to your doctor or trusted organizations
- Avoid “scare” tactics or “special offers”
- Don't give out personal information

# CHARITY SCAMS

- Charity scams often follow disasters or tragedies
- High-pressure tactics
- May use names similar to well-known charities



# HOW TO PROTECT YOURSELF

- Check before you donate
  - [www.charitynavigator.org](http://www.charitynavigator.org)
  - [www.give.org](http://www.give.org)
- Ask questions
- Don't send cash, gift cards, or wire transfers

# "STUCK AT HOME" SCAMS

- Home air duct replacement
- Romance scams
- Puppy scams

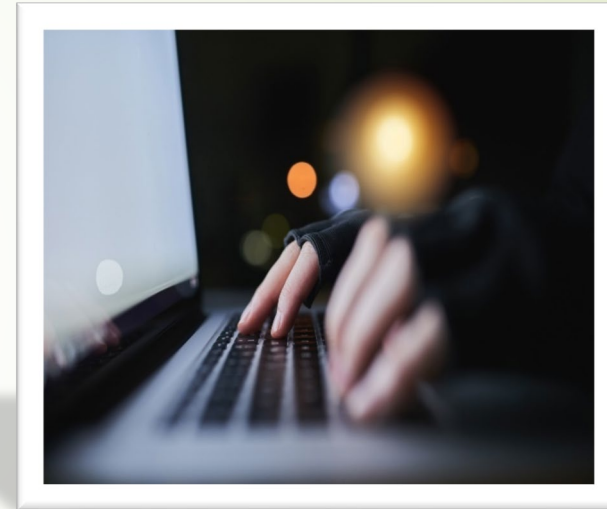


# HOW TO PROTECT YOURSELF

- Only accept help from those you trust
- Screen calls – and don't engage
- Don't talk to strangers on social media – and never send them \$

# OTHER SCAMS WITH A COVID TWIST

- Employment scams
- Loan / debt consolidation scams
- Extortion / blackmail scams



# GENERAL TIPS

- Protect your personal information
- Answer calls only if you are sure of who's calling
- Do your research
- Engage your inner skeptic
- Share your story

# Prevention Strategies





# Prevention Strategies

**JUST**   
**HANG UP**  
**THE PHONE ON IMPOSTER SCAMS!**



# Prevention Strategies

- Protect your SSN & personal information
- Monitor your bills & financial accounts
- Do your homework before investing  
<http://smartcheck.gov>

Watch over your credit reports-Freeze Your Credit  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
**877-322-8228**



# Prevention Strategies

- Double-check references

- Verify charities

[www.charitywatch.org](http://www.charitywatch.org)

[www.charitynavigator.org](http://www.charitynavigator.org)

- Protect PINS, passwords and online information

- Protect your mail

[www.optoutprescreen.com](http://www.optoutprescreen.com) or **888-5-OPT-OUT**

[www.dmachoice.org](http://www.dmachoice.org)



# Start a habit to prevent fraud

Share these **strategies** with your family & friends

- Don't be pressured to wire money or use a prepaid card;
- **Don't pay upfront fees or taxes on a prize, gift, or lottery**
- Don't visit a website to download software without researching it;
- **Never share usernames, passwords, account numbers, home address, or social security numbers;**
- Never keep a call or email a secret.



# AARP's Fraud Watch Network

[www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork)

Helpline – 1-877-908-3360

**MONEY / CONSUMER PROTECTION**  
**Fraud Watch Network**

Consumer Protection · Living on a Budget · Managing Debt · Saving & Investing · Taxes

**OPERATION PROTECT VETERANS**  
**Veterans, Watch Out For These Scams**  
Scammers are targeting military veterans. Get tips to fight back!  
Watchdog Handbook: Veterans Edition

**AARP**  
**Fraud Watch Network**  
**Get Watchdog Alerts**  
Sign-up for free Watchdog Alerts to stay up on on artists' latest tricks

**Resources and Help**

**ADDITIONAL INFORMATION**  
Get access to information about how to protect yourself and your family

More Articles and Resources

Who to Contact (PDF)

Watchdog Alert Handbook (PDF)

Equifax Breach and Your  
**AARP Fraud Watch Helpline**

**One-stop Resource**

Up-to-date info  
Scam-tracking map

**Register for free fraud alerts**





# **AARP**® Real Possibilities Montana



**Web:** [www.aarp.org/mt](http://www.aarp.org/mt)  
**Facebook:** AARPMontana  
**Twitter:** @AARPMontana  
**Telephone:** 1-866-295-7278



# Office of Consumer Protection

- PO Box 200151  
555 Fuller Ave.  
Helena, MT 59601
- (406) 444-4500
- (800) 481-6896
- [contactocp@mt.gov](mailto:contactocp@mt.gov)
- [dojmt.gov/consumer](http://dojmt.gov/consumer)
- Montana Scam Alerts: [dojmt.gov/consumer/scam-alerts/](http://dojmt.gov/consumer/scam-alerts/)



Guest: Dawn Temple -Information Security  
MT DOJ Topic: Cyber Crime <sup>P</sup><sub>SEP</sub>  
Friday, October 2, 2020

**FRAUD WATCH**  
**FRIDAY**  
1<sup>ST</sup> FRIDAY OF EVERY MONTH

Tom Schultz  
Voices of Montana Show Host

Alex Ward  
AARP Montana State President

**AARP**  
Fraud Watch Network

**VOICES OF MONTANA**  
PARTNERS BROADCASTING SYSTEM

<b>VOICES OF MONTANA</b> Affiliate Radio Stations					
<b>Billings</b>	KGHL	<b>790 AM</b>	<b>Livingston</b>	KPRK	<b>1340 AM</b>
<b>Billings</b>	KGHL FM	<b>94.7 FM</b>			(7:00 pm)
<b>Bozeman</b>	KMMS	<b>1450 AM</b>	<b>Miles City</b>	KMTA	<b>1050 AM</b>
		(7:00 pm)	<b>Miles City</b>	KMTA FM	<b>95.3 FM</b>
<b>Glendive</b>	KDZN	<b>96.5 FM</b>	<b>Missoula</b>	KMPT	<b>930 AM</b>
<b>Great Falls</b>	KQDI	<b>1450 AM</b>			(10:00 am)
<b>Helena</b>	KCAP	<b>950 AM</b>	<b>Missoula</b>	KMPT FM	<b>99.7 FM</b>
<b>Kalispell</b>	KOFI	<b>1180 AM</b>			(10:00 am)
<b>Kalispell</b>	KOFI	<b>104.3 FM</b>	<b>Plentywood</b>	KATQ	<b>1070 AM</b>
<b>Libby</b>	KTNY	<b>101.7 FM</b>	<b>Scobey</b>	KCGM	<b>95.7 FM</b>
					(1:00 pm)

