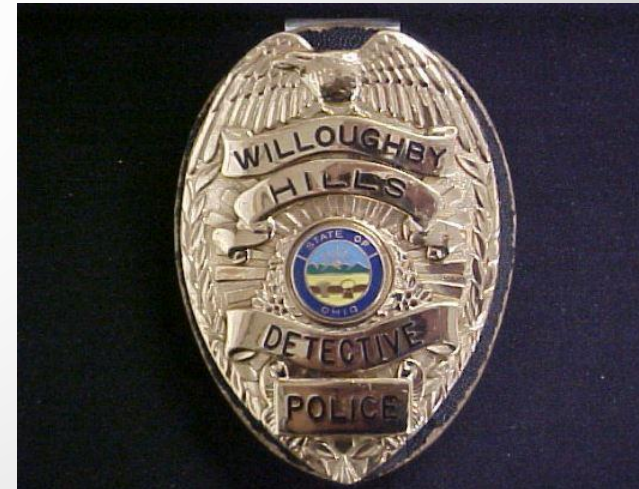


Crimes Against Seniors

- ▶ Presented by the Willoughby Hills Police Department
- ▶ Detective Jamie Onion
- ▶ Ofc. Jim Vitale
- ▶ Ofc. Sal Continenza



Fraud Facts

- ▶ **Financial fraud is one of the most common crimes against the elderly**
- ▶ **It is largely under reported**
 - ▶ **Due to embarrassment**
 - ▶ **Fear of losing independence**
 - ▶ **Not knowing what/where to report**
- ▶ **As the population of senior citizens increases, so do the crimes associated with them.**



How your identity is stolen

- ▶ Trash (throwing away old bank statements, checkbooks, personal documents, etc)
- ▶ Mailbox
- ▶ Phishing (emails that look like they are from reputable companies in order to entice individuals to reveal their personal information)
- ▶ Hacking
- ▶ Wallet, Purse, Car
- ▶ Data Breach



Warning Signs of Identity Theft

- ▶ Transactions you do not recognize on your bank statement
- ▶ Notification of password change
- ▶ Bills from companies you haven't done business with
- ▶ Collection agency mail/calls
- ▶ Monthly statements stop coming
- ▶ Refusal of credit
- ▶ Medical bills for services you did not have
- ▶ Tax or IRS notification discrepancies



Preventive Measures

- ▶ Shred all paperwork with personal information (old bank statements, credit offers, tax information, etc..)
- ▶ Do not give out SSN
- ▶ Use a locked mailbox or remove mail quickly
- ▶ Take outgoing mail to Post Office or drop in mailbox
- ▶ Opt out of pre-approved credit offers
- ▶ Carry only essential paperwork in your wallet/purse



Preventive Measures Continued

- ▶ Secure all user names and passwords (don't use the same password for multiple accounts)
- ▶ Use strong passwords for all accounts
- ▶ Ensure you have an active Anti-virus software on your computer and update regularly
- ▶ **DO NOT OPEN** unknown emails or links
- ▶ Limit the saving of personal/banking information on your phone or computer (get an external drive)
- ▶ Password protect your phone and computer
- ▶ Do not use public/open WiFi for sensitive operations and secure your home network
- ▶ Ensure the page has a [Https://](#)
- ▶ Use only Credit Cards for online purchases NOT debit or bank account



Preventive Measures Continued

- ▶ Sign up for a do not call list (scam calls can still come through though, just FYI)
- ▶ Opt out of all unsolicited emails, calls and mail
- ▶ Be aware of Phishing pages made to look like legitimate web pages
- ▶ Do not donate to charity over the phone or online without verification
- ▶ **NEVER** wire transfer someone you do not know, especially overseas



Potential Fraud Operations

- Home Improvement Fraud
 - Debt Relief Fraud
 - Funeral Fraud
 - Reverse Mortgage Scams
 - Investment Scams
 - Telemarketing Fraud
 - Internet Fraud
 - Lottery and Sweepstakes Fraud
 - Phony “Government” Scams
 - Grandparent Scam
- ▶ Covid-19 Scams
 - ▶ Census Related Scams
 - ▶ Pyramid/Ponzi Schemes
 - ▶ Ticket Scams
 - ▶ Unemployment Identity Fraud
 - ▶ IRS Scams
 - ▶ Utility Scams



Home Improvement Fraud

Be wary of the contractor who:

- **Solicits door to door**
- **States they have leftover material from another job**
- **Only accepts cash payments**
- **Asks you to get the required building permits**
- **Does not list a business number in the local telephone directory**
- **Uses high pressure sales tactics**
- **Fails to provide a written contract**
- **Requests full payment before completing work**
- **Offers exceptionally long guarantees**
- **Offers home improvement loans**



Home Improvement Fraud

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OBTAIN MORE THAN ONE BID FOR THE JOB

- **INSIST THAT THE CONTRACT BE IN WRITING**
- **DON'T PAY CONTRACTOR BEFORE YOU READ AND SIGN A CONTRACT**
- **DON'T PAY CONTRACTOR MORE THAN 1/3 OF THE CONTRACT PRICE TO BEGIN WORK**
- **SIGN CONTRACT BEFORE THE WORK BEGINS AND KEEP A COPY FOR YOUR RECORDS**
- **CONTRACT MUST STATE THE EXACT WORK TO BE DONE AND INCLUDE START AND**
- **COMPLETION DATES ALONG WITH THE TOTAL COST OF THE PROJECT**
- **OBTAIN THE NAME, ADDRESS (NOT P.O.BOX) AND PHONE NUMBER OF CONTRACTOR ON**
- **CONTRACT.**
- **GET LICENSE NUMBER AND NAME LICENSE IS UNDER ON THE CONTRACT**
- **CHECK FOR COMPLAINTS WITH THE BETTER BUSINESS BUREAU**
- **NEVER MAKE FINAL PAYMENT UNTIL YOU ARE COMPLETELY SATISFIED WITH THE WORK**



Home Improvement Fraud

What to do if you have been the victim of Home Improvement Fraud:

- **File a complaint with the various government agencies (Federal trade commission and your local police department)**
- **Small Claims Court or Common Pleas Court**



Debt Relief Fraud

BOGUS CREDIT COUNSELING SERVICES AND DEBT MANAGEMENT PLANS (DMP)

- LIE ABOUT THEIR NONPROFIT STATUS DON'T PROVIDE EDUCATION AND COUNSELING**
- OFTEN ARRANGE FOR CONSUMERS TO PAY DEBT THROUGH A DMP**
- MANY HAVE BEEN SHUT DOWN BY THE FTC**

HOW A DMP WORKS:

- DEPOSIT MONEY EACH MONTH WITH THE CREDIT COUNSELING SERVICE,**
 - WHICH USES YOUR DEPOSITS TO PAY YOUR UNSECURED DEBTS**
 - COUNSELOR DEVELOPS PAYMENT SCHEDULE WITH CREDITORS**
 - CREDITOR MAY AGREE TO LOW INTEREST RATES AND WAIVE CERTAIN FEES**
 - DMP REQUIRES THE COUNSELING SERVICE TO MAKE REGULAR TIMELY**
 - PAYMENTS MAY TAKE UP TO 48 MONTHS TO COMPLETE**
 - MUST AGREE NOT TO APPLY FOR OR USE ANY ADDITIONAL CREDIT WHILE IN**
 - THE PLAN**



Debt Relief Fraud

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BE WARY OF CREDIT COUNSELING ORGANIZATIONS THAT:

- CHARGE HIGH UP-FRONT FEES FOR ENROLLING IN CREDIT COUNSELING OR A DMP**
- PRESSURE YOU TO MAKE “VOLUNTARY CONTRIBUTION,” ANOTHER NAME FOR FEES**
- TRY TO ENROLL YOU IN A DMP WITHOUT SPENDING TIME REVIEWING YOUR FINANCIAL SITUATION**
- OFFER TO ENROLL YOU IN A DMP WITHOUT TEACHING YOU BUDGETING AND MONEY MANAGEMENT SKILLS**
- DEMAND THAT YOU MAKE PAYMENTS INTO A DMP BEFORE YOUR CREDITORS HAVE ACCEPTED YOU INTO THE PROGRAM**



Debt Relief Fraud

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Claim can arrange to have debt paid off anywhere from 10 to 50 percent of the balance owed

- **Claim services will have little or no negative impact on your credit**
- **Claim negative information can be removed from your credit report**
- **Tell you to stop making payments to creditors - send to them**
- **Promise to hold your funds in a special account and pay your creditors on your behalf**



Debt Relief Fraud

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The Truth:

- ▶ No guarantee that their services are legitimate
- ▶ No guarantee creditor will accept partial payment
- ▶ If you stop making payment (interest & fees continue)
- ▶ No payments are made to the creditor until account has built up enough funds for realistic settlement of account.
- ▶ Negative entry on credit report and Creditor can still sue and get a judgment



Funeral Fraud

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- **Overcharging for goods and services**
- **Selling unnecessary services and goods**
- **Stealing or mismanaging funeral prepayment funds**



Funeral Fraud

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- ▶ **FTC created the "Funeral Rule" to stop abusive practices (a copy can be found at www.bbb.org)**
- ▶ **The funeral provider must state this right in writing on the general price list**
- ▶ **If state or local law requires you to buy a particular item, it must be disclosed on the price list**
- ▶ **The funeral provider may not refuse, or charge a fee, to handle a casket you bought somewhere else**
- ▶



Funeral Fraud

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- ▶ You can make plans in advance, without prepaying
- ▶ A funeral director shall deposit in escrow or transfer in trust to a banking institution in this Commonwealth, the entire amount of monies received by the funeral director under a prepaid contract for funeral services or merchandise, including additional service fees or arrangement fees.
- ▶ The "Funeral Rule" applies - all rule requirements to be followed at the time the funeral arrangements are pre-planned



Funeral Fraud

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- ▶ **What are you paying for? Get itemized list of fees, services and materials**
- ▶ **What happens to the money you prepaid?**
- ▶ **What happens to the interest income on money that is prepaid and put into a trust account?**
- ▶ **Are you protected if the operation goes out of business?**
- ▶ **Can you cancel the contract and get a full refund if you change your mind?**
- ▶ **What happens if you move to a different area?**
- ▶ **Be sure to tell your family about the plans made**



Funeral Fraud

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- ▶ **Shop around**
- ▶ **Funeral homes are required to provide detailed price lists**
- ▶ **Ask if lower priced items are included on the price list**
- ▶ **Contact BBB**
- ▶ **Require that everything be in writing with Itemized prices**
- ▶ **For pre-paid funeral arrangements, ask if the agreement you sign can be voided, taken back or transferred to other funeral homes**



Homeowner/Reverse Mortgage Scams

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What is a Reverse Mortgage?

- Home loan that lets a homeowner convert the equity in his/her home into cash
- The loan is repaid when you die, sell your home, or when home is no longer primary residence
- Many have no income qualifications
- Owner Must be 62 or older
- Cash can supplement income, pay taxes, insurance, home repairs
- Retain title to home



Homeowner/Reverse Mortgage Scams

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- ▶ **There are multiple types of reverse mortgages:**
- ▶ **Single-purpose reverse mortgages, offered by some state and local government agencies and nonprofit organizations**
- ▶ **Federally-insured reverse mortgages, known as Home Equity Conversion Mortgages (HECMs) and back by the U.S. Department of Housing and Urban Development (HUD)**
- ▶ **Proprietary reverse mortgages, private loans that are backed by the companies that develop them**



Homeowner/Reverse Mortgage Scams

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- ▶ Beware of companies who call themselves advisors or estate planners, and offer nothing more than information
- ▶ Say they will help you find a reverse mortgage lender and provide you with basic information about the loans for a fee
- ▶ HUD provides the same facts and services for free
- ▶ Do not pay for any type of Reverse Mortgage Information, brochures, or calculations of what you can qualify for
- ▶ Senior home owners who have fallen prey to this scam have lost thousands of dollars
- ▶ Contact HUD for information on reverse mortgages at 1-888-466-3487 or go to HUD.gov



Homeowner/Reverse Mortgage Scams

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- ▶ **Let the counselor, lender, or loan officer know**
- ▶ **File Complaint: Federal Trade Commission, Attorney General or State Banking Regulatory Agency**



Investment Schemes

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- **TYPES:**

- **Oil-rich land, film production company, brokers of gemstones, communication businesses, ownership interests in company**
- **Is company registered to sell securities? (Obtain annual report from SEC)**
- **Is it "too late" if I don't invest my money now? (Pressure tactic)**
- **Does investment have a track record? (Get track record and background of people promoting it)**
- **Where is my money going?(Ask for written proof of where money is going and investors)**



Investment Schemes

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- ▶ Search for published information about the company, particularly proof that the company has registered the securities it is selling (SEC)
- ▶ Check with BBB, FTC and AG for any complaints
- ▶ Don't let appearances fool you - anyone can incorporate an entity and put a toll-free number into their home
- ▶ Scam artists lie. If the investment sounds too good to be true, it usually is
- ▶ Demand written proof of profit projections from independent sources
- ▶ If the investment sounds too good to be true, it usually is



Investment Schemes (cont.)

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- ▶ Earn up to \$100,000 a year
- ▶ Multiply your money in 6 months or less
- ▶ Insider secrets for making money fast
- ▶ They state “you can't afford to pass up this valuable opportunity”



Investment Schemes

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BE CAREFUL OF FOLLOWING CLAIMS:

- Earn big money fast, regardless of experience**
- Offered for a short time only**
- "Sure thing"**
- Reap financial rewards by working part time at home**
- You will be coached each step of the way to success**



Telemarketing Fraud

29

- **Scam artists use the telephone to prey on older people's vulnerability**
- **High pressure tactics- you must act NOW or offer will be no good**
- **Can't afford to miss this 'no risk' offer**
- **One of the most common schemes -no face to face interaction- no paper trail**
- **Once deal has been made, victim's name is shared with other scam artists looking for easy targets**



Telemarketing Fraud

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- ▶ **Scam artists may use any of the following tactics:**
- ▶ **Cold Calls-** scam artists get victims' name from telephone directory , mailing list or (information about people who've responded to previous telemarketing scams)
- ▶ **Direct mail-** Letter or postcard saying you've won a prize and please call this # for more info.
- ▶ **Can begin with a letter, postcard, TV, newspaper or magazine ad directing victims to call for more information**



Examples of Telemarketing Fraud continued

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- **Caller says he or she is with person's bank or credit card company and needs to verify account information**
- **Person has won a "free gift" BUT must pay postage and handling**
- **Cross-Border Fraud- Scam artists "guarantee" that person has won prizes such as vacations, cars or large sums of cash BUT "winners" must pay "fees" for shipping, taxes, customs, insurance etc.**
- **Charity scams-money solicited for fake charities**



Telemarketing Fraud Continued

- ▶ **Caller tries to “Scare” person into providing information**
 - ▶ Says there is immediate problem with account etc..
 - ▶ Needs verification of sensitive information
- ▶ **Fake Charity Calls**
 - ▶ Caller soliciting for a charity
 - ▶ Wants card or account information over the phone



Tips for Avoiding Telemarketing Fraud

33

- **Place phone number on National Do Not Call Registry**
- **Never buy from an unfamiliar company**
- **Ask that offer be put in writing and hang up if request is refused**
- **Never agree to have courier pick up check at their home or wire money to telemarketer**
- **Never agree to confirm bank account or credit card information to an unfamiliar company**
- **Do not pay in advance for services**



Internet Fraud

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- Can reach a large amount of people with very little investment of time, money and effort

Websites, online message, or “spam” e-mails

- used for fraudulent purposes
- Easy to make messages look real and credible



Examples of Internet Fraud

35

- **Internet auction fraud is a misrepresentation of a product advertised for sale through an Internet auction site**
- **Free credit report fraud**
- **Get rich quick schemes-make money in your spare time**
- **Work at home scams and business opportunities**
- **Phishing,” con artists attempt to gather personal information by asking consumers to “update” or “verify” billing information, such as credit card information and Social Security numbers**



Examples of Internet Fraud

Continued

- ▶ Sender claims to be wealthy but having issues accessing their money, aka the “prince” scam
- ▶ Reaching out to you for help accessing their funds
- ▶ Want you to wire them money and state they will return it promptly with extra
- ▶ Offer to send you High dollar check or wire for you to deposit. You keep a certain amount and return the rest to them. They claim it must be done quickly after the deposit knowing the whole time the check or wire is fake or fraudulent.



How To Avoid Internet Fraud

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- **Avoid filling out forms through emails or websites which ask for personal information**
- **Only open attachments from known senders**
- **Do not click on links in unsolicited emails**
- **Contact the business that sent the email to verify**
- **Look for the small yellow lock icon that appears in the browser window**
- **Do not click on Internet “pop ups”**



More Tips to Avoid Internet Fraud

38

- **Don't respond to unsolicited e-mails**
- **Make certain you have a firewall and up to date anti-virus software**
- **Don't use the same password for all online accounts**
- **Don't do online banking or access Internet accounts using unsecured wireless networks**



Lottery and Sweepstakes Fraud

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- **Fraudulent foreign scam artists telephone or send mail to people in the U.S. telling them they've won a sweepstakes for foreign lottery**
- **Victim is told they must first pay "fees" for shipping, handling, taxes, customs or other supposed expenses by wiring money, sending a personal check, providing credit card information or sending a money order by overnight delivery or courier**



Lottery And Sweepstakes Fraud

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- Letter informs victim that it's their lucky day- "You just won the lottery"
- Cashier's check to cover taxes and fees is enclosed
- Deposit check and wire money to sender for taxes and fees
- When sender gets payment, victim gets winnings



Lottery And Sweepstakes Fraud

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- **Sweepstakes are the most common form of fraud according to the Federal Trade Commission**
- **It is against federal law to play a foreign lottery on the telephone or through the mail**
- **Legitimate lotteries do not notify winners by phone, mail or e-mail**
- **Legitimate lotteries do not charge fees or upfront charges and do not collect credit card information**



Fake Government Scams

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- **Letters, notices or emails misrepresenting government agencies such as the Social Security, Medicare, FBI, Department of Labor and IRS**
- **Appear legitimate because they contain phony government seals, symbols and/or names**
- **Callers, who claim to be associated with the United States Government, tell you that you have been awarded a substantial government grant BUT must first pay a processing fee**
- **Method to intimidate victim into providing personal information**



Covid-19 Scams

- ▶ Vaccination Card Scam
 - ▶ Scammers will search through Social Media looking for photos of Vaccine Cards to steal personal information
- ▶ Covid-19 Testing
 - ▶ Scammer offer early access to approved vaccine to gain personal information/money
- ▶ Checks from the Government
 - ▶ Scammers ask for personal information send you Stimulus checks at a quicker rate.
 - ▶ They will also ask for a monetary amount to put you at the front of the line for the Stimulus check.



Popular Banking Scams

- ▶ Overpayment Scams

- ▶ A scam artist sends you a counterfeit check. They tell you to deposit it in your bank account and wire part of the money back to them. Since the check was fake, you'll have to pay your bank the amount of the check, plus you'll lose any money you wired.



Census Scams

- ▶ Some scam artists may pretend to be work for the Census Bureau. They'll try to collect your personal information to use for fraud or to steal your identity. These scam artists may send you letters that seem to come from the U.S. Census Bureau. Others may come to your home to collect information about you



Pyramid/Ponzi Schemes

- ▶ Ponzi schemes rely on money from new investors to pay “returns” to current investors.
- ▶ Be aware of “always a positive return” on investment statements.
 - ▶ If it's too good to be true, then it is more than likely a scam.



Ticket Scam

- ▶ Scammers will sell a single ticket to multiple people.
- ▶ They will make copies of the ticket, including the barcode and the venue logo on the front.
- ▶ They will ask for money up front and never transfer the ticket to you.
- ▶ If buying a ticket from an individual, ask to meet up first.
- ▶ Check the ticket value, generally on the bottom of the ticket. Pay what you believe the ticket is worth.



Unemployment Identity Theft

- ▶ States have experienced a surge in fraudulent unemployment claims filed by organized crime rings using stolen identities that were accessed or purchased from past data breaches
- ▶ Criminals are using these stolen identities to fraudulently collect benefits across multiple states



Unemployment Identity Theft

- ▶ Signs you may be a victim
 - ▶ **Mail from a government agency about an unemployment claim or payment** and you did not recently file for unemployment benefits
 - ▶ **A 1099-G tax form** reflecting unemployment benefits you weren't expecting
 - ▶ **While you are still employed, a notice from your employer** indicating that your employer received a request for information about an unemployment claim in your name



IRS Scams

- ▶ IRS imposter scams occur when someone contacts you pretending to work for the IRS. The imposter may contact you by phone, email, postal mail, or even a text message. There are two common types of scams
 - ▶ Tax collection - You receive a phone call or letter, claiming that you owe taxes. They will demand that you pay the amount immediately, usually with a prepaid debit card or wire transfer. They may even threaten to arrest you if you don't pay
 - ▶ Verification - You receive an email or text message that requires you to verify your personal information. The message often includes a hyperlink phrase which reads "click here." Or, you may see a button that links you to a fraudulent form or website



How to Avoid IRS Scams

▶ Do's

- ▶ Beware if someone calls claiming to be from the IRS. The IRS will always contact you by mail before calling you about unpaid taxes
- ▶ Ask the caller to provide their name, badge number, and callback number. Then call TIGTA at 1-800-366-4484 to find out if the caller is an IRS employee with a legitimate reason to contact you. If you confirm that the caller is from the IRS, call them back
- ▶ Be suspicious of threats. The IRS won't threaten to have police arrest you for not paying a bill



How to Avoid IRS Scams

- ▶ Don't
 - ▶ Don't give in to demands to pay money immediately. Be especially suspicious of demands to wire money or pay with a prepaid debit card
 - ▶ Don't trust the name or phone number on a caller ID display that shows "IRS." Scammers often change the name that shows on caller ID using a technique called spoofing
 - ▶ Don't click on any links in email or text messages to verify your information



Utility Scam

▶ Common Scam Tactics

- ▶ Imposters pretending to be from your utility company may demand immediate payment by threatening to disconnect your service. Scammers may also seek access to your home or personal information or make other false claims about products and services or special programs to help pay utility bills
- ▶ **Emergency payment scams.** Beware of anyone claiming you will be disconnected if you do not pay immediately. Utilities are required to provide prior notice well before services can be disconnected for non-payment and do not disconnect service outside normal business hours
 - ▶ Utility companies do not require immediate payment by prepaid debit card or gift card or contact you for personal information. If you are told your account is past due, check your account's status online or call the customer service number listed on your utility bill.



Utility Scam Continued

- ▶ **Utility worker imposters.** Someone may claim to be at your home to reset, repair, replace or inspect your meter or other utility-related devices. If utility employees or authorized contractors have a legitimate need to access your home, you will be notified in advance with time to confirm the appointment. Utility service or equipment related charges will typically be added to your bill
- ▶ After widespread power outages a scammer may offer to restore power for an upfront fee. Utilities do not require payment to restore service after a natural disaster or related outages



Utility Scam Continued

- ▶ **False refunds or discounts.** You may be promised refunds, free products, or services. Always thoroughly check out claims before providing any information or allowing a stranger into your home. If a legitimate overpayment has occurred, your account will be credited without any need to provide or verify utility account information
- ▶ **Caller ID spoofing.** “Spoofing” technology can be used to change the readout appearing on Caller ID. Do not answer calls when you are unsure. Hang up if a call seems suspicious. Do not call questionable or unverified numbers. Contact your utility with the number found on your bill.
- ▶ **Door-to-door.** Scammers posing as utility representatives or as natural gas or electric service suppliers have been reported. Always ask to see a picture ID and check them out before allowing anyone to enter your home. Be cautious about sharing any personal information, including utility bills



Avoid a Utility Scam Attempt

- ▶ **Protect personal information.** Utilities will not contact you to ask for your personal or account information. Be wary about sharing or verifying sensitive information like account numbers, credit card information or any personal information. Do not show your utility bill to anyone claiming to need to check or verify charges
- ▶ **Be cautious.** Be wary of allowing an unknown salesperson into your home. Be cautious of calling unfamiliar numbers. Hang up on callers who ask you to press a number or dial a toll-free phone number
- ▶ **Take your time.** Scammers often use high pressure tactics and want you to act fast, so you cannot verify their claims. Review your bills monthly and question unfamiliar charges



Grandparent Scam

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- **SCAM ARTISTS CONTACT UNSUSPECTING GRANDPARENT BY PHONE**
- **SCAM ARTISTS MAY POSE AS A LAW ENFORCEMENT AGENT MEDICAL PERSONNEL OR AS THE "GRANDCHILD"**
- **TELL GRANDPARENT THAT THERE HAS BEEN AN ARREST, INJURY OR EMERGENCY SITUATION (OFTEN OUTSIDE OF THE U.S.) AND PROVIDE SPECIFIC DETAILS**
- **MOST CARING GRANDPARENTS ARE EXTREMELY ALARMED AND WILLING TO DO WHAT THEY CAN TO HELP THEIR GRANDCHILDREN GET OUT OF TROUBLE**



Grandparent Scam continued

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- **“Grandchild” tells the victim that he or she desperately needs them to wire money**
- **“Grandchild” begs victim not to tell his parents or any family members about it**
- **"Grandchild" may ask for money to pay for car trouble, bail money, overdue rent, tuition or other "emergency" expenses**
- **Imposter doctor informs grandparent that grandchild has been in a horrible accident and requests that money be wired immediately**
- **Imposter law enforcement agent tells grandparent that grandchild has been arrested and requests that money be wired immediately**



Tips for Avoiding Grandparent Scam

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- Be wary of unsolicited contacts to wire money
- Contact the family member directly or contact immediate relatives to confirm the story
- Never provide bank or credit card numbers to any caller for any reason
- Don't fill in the blanks-If caller says "It's your grandson" say "Which one?" **DO NOT PROVIDE A NAME**



What's needed under law

- ▶ **1. Proper Identification**
- ▶ **2. Police Report / Affidavit**
- ▶ **3. Complete list of disputed material**



If your identity is actually stolen

- ▶ Place a Fraud Alert on your credit report
- ▶ Contact credit bureau (only one needs to be notified)
- ▶ Order credit reports from all three agencies
- ▶ Read the reports carefully and identify any errors
- ▶ File an Identity Theft Report with Police
- ▶ File a complaint with the Federal Trade Commission



Where to Report Fraud

- Ohio Attorney General
PHONE: 1-800-282-0515 WEBSITE:

[HTTP://WWW.OHIOATTORNEYGENERAL.GOV/](http://www.ohioattorneygeneral.gov/)

- Federal Trade Commission
PHONE: 1-877-382-4357 WEBSITE: [WWW.FTC.GOV](http://www.ftc.gov)
- FBI (Federal Bureau of Investigation)
PHONE: 215-418-4000 WEBSITE: [WWW.FBI.GOV](http://www.fbi.gov)
- U.S. Postal Service
PHONE: 1-888-8777644 WEBSITE: [WWW.USPSOIG.GOV](http://www.usps.oig.gov)

LOCAL POLICE

POLICE WHERE FRAUD OCCURRED (IF KNOWN)



Fraud Alert vs. Credit Freeze

Fraud Alert:

- ▶ Takes one call to a bureau
- ▶ Doesn't always stop fraudulent activity
- ▶ Typically only good for 90 days
- ▶ Creditors only have to take "reasonable measures" to identify



Fraud Alert vs. Credit Freeze

Credit Freeze:

- ▶ No one, even you can apply for new credit (unless you lift it first)
- ▶ You have to contact EACH bureau separately
- ▶ Success rate is higher than Fraud Alert
- ▶ Remains in tact until removed by you
- ▶ May have a small fee to remove and add (sometimes waiver with police report)



Resources

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- **Local Police department**
- **Federal Trade Commission (FTC)**
- **Social Security Administration (SSA)**
- **The 3 major credit bureaus - Equifax, Experian & TransUnion**
- **Ohio Attorney General**



Resource Credit Bureaus

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- Equifax (800) 525-6285
www.alerts.equifax.com
- Experian (888) 397-3742
www.experian.com
- TransUnion (800)680-7289
www.transunion.com



Resource Credit Bureaus

67

- The Fair Credit Reporting Act

Annual Credit Report

www.annualcreditreport.com

(877) 322-8228



References used for this Presentation

- ▶ Ohio Attorney General web page and provided pamphlets
- ▶ Pennsylvania Senior Law Center web page
- ▶ Federal Trade Commission web page
- ▶ Willoughby Hills Police Identity Theft Pamphlet
- ▶ Federal and state Law
- ▶ United States Government
- ▶ Ohio Consumers Council

