



**FEDERAL TRADE
COMMISSION**

Presented by:

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Scams & Identity Theft

What to Know | What to Do

The views expressed here today are those of the presenter and not those of the FTC or any Commissioner.



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Consumer Sentinel Reports





Identity Theft

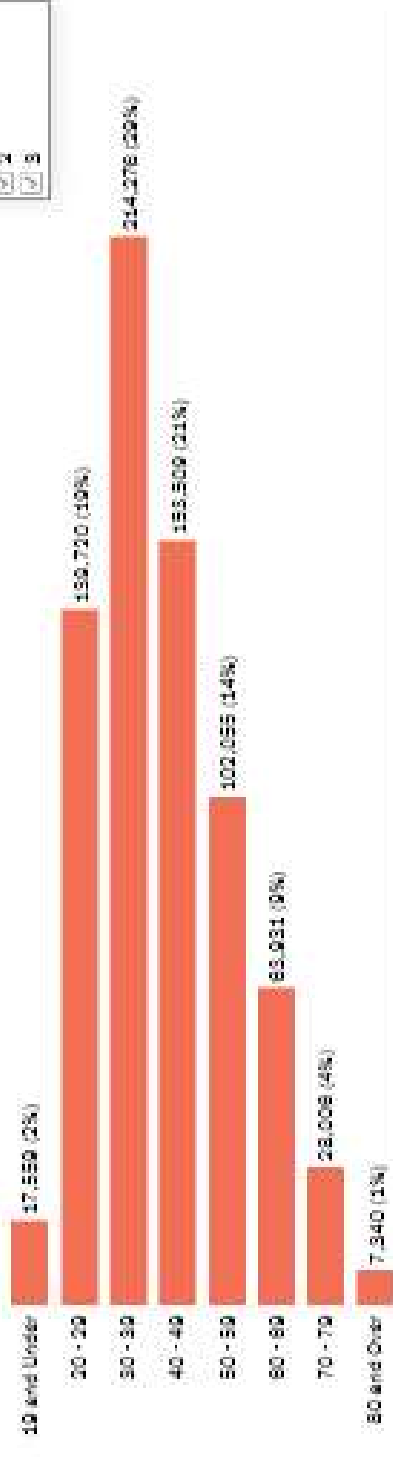
Identity Theft by Age

Year: 2024 YTD

Year: 2024

Quarter: (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 Account	1,447	15,000	59,538	16,728	15,588	11,095	5,792	1,801
Credit Card	1,514	59,973	95,146	65,208	58,539	31,051	9,340	3,205
Employment or Benefits	10,072	15,588	15,594	12,634	9,203	6,551	2,655	626
Government Documents or Benefits	2,181	7,549	11,548	9,927	8,881	7,112	3,342	1,031
Loan or Lease	758	32,064	53,534	39,739	49,760	40,560	4,583	1,115
Other Identity Theft	2,277	99,973	61,558	48,943	35,505	10,945	9,072	1,386
Phone or Utilities	576	10,350	33,117	15,188	8,959	5,835	2,360	601



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



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IdentityTheft.gov

Log In

En Español

Languages

Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

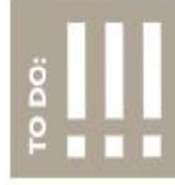
IdentityTheft.gov can help you report and recover from identity theft.

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.



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IdentityTheft.gov

Hi, Tanya@taxpayer5@mailinator.com

Logout

CHAT WITH OUR SUPPORT TEAM
(mon-fri, 9am - 8pm EST)

Great. Your account has been created!

Here, you can download your FTC Identity Theft Report, or interact with your recovery plan.

Click on the first step, and we'll guide you through the process. We've pre-filled letters and forms to make it easier for you.

Ok, got it.

You have successfully submitted your IRS Identity Theft Affidavit (Form 14039).

Please complete the remaining recovery plan steps.

Ok, got it.

Your Recovery Plan

Print

Contact the IRS.



Place a fraud alert on your credit reports.



Review your credit reports for fraud.



Consider placing an extended fraud alert or credit freeze.



Hide Completed Items



Report identity theft to the FTC.



FTC Identity Theft Report & IRS Identity Theft Affidavit (Form 14039)

✓ Your FTC Identity Theft Report*

Update | Download PDF

Did you discover a new fraudulent account? Go to your report, and click "Add a Theft."

✓ Your IRS Identity Theft Affidavit (Form 14039)

Download PDF

Submitted 01/09/2018

*This report proves to businesses that your identity was stolen.



Imposter Scams

Recognize business and government imposters





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Spot Imposter Scams

- ***“Act now!”***
- ***“Only say what I tell you to say.”***
- ***“Don’t trust anyone. They’re in on it.”***
- ***“Do [this] or you’ll be arrested.”***
- ***“Don’t hang up.”***

- ***“Move your money to protect it”***
- ***“Withdraw money and buy gold bars”***
- ***“Withdraw cash and give it to [anyone]”***
- ***“Go to a Bitcoin ATM”***
- ***Buy gift cards”***



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Avoid Imposter Scams

- Hang up if anyone calls and asks for your personal information.
 - Don't trust caller ID
 - Don't be rushed into making a decision.
 - Ignore threats to take away your benefits.
 - Report anyone pretending to be a business or the government at reportfraud.ftc.gov.
 - Report anyone claiming to be affiliated with Medicare and other Medicare scams at 1-800-MEDICARE (800-633-4227).
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NETFLIX

▲ Your account is on hold.

Please update your payment details

Hi Dear,

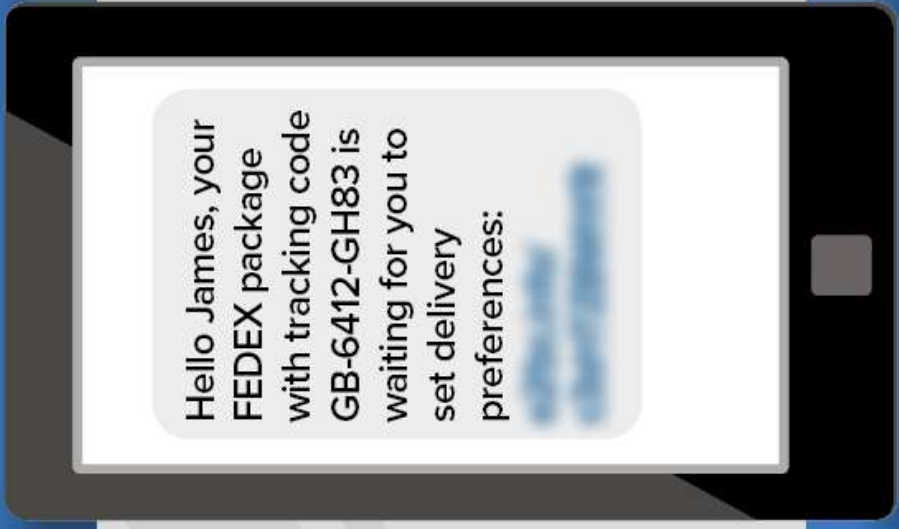
We're having some trouble with your current billing information. We'll try again, but in the meantime you may want to update your payment details.

[UPDATE ACCOUNT NOW](#)

Need help? We're here if you need it. Visit the [Help Centre](#) or [contact us now](#).

- Your friends at Netflix

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:



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Business Imposter Scams

- Don't click on links
- Don't call the number they give you
- Contact the company using a website or phone number you know is real

Scammers are
impersonating
Geek Squad

Report
impersonator scams at

[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



The screenshot shows an email from 'Geek Squad' with the following content:

DATE: 09-08-2022

Dear User,

Your Subscription with GEEK SQUAD will Renew Today and \$349.99 is about to be debited from your account by today. The debit amount will be reflected within the next 24 hours. Please contact our Customer Support Center for further clarifications or block the subscriptional service please reach out to our Customer Support Center.

Customer ID: [REDACTED]
Invoice Number: YDGC3873

Description	Quantity	Unit Price	Total
Geek Squad Best Buy Service (One Year Subscription)	1	\$349.99	\$349.99
Sales Tax		\$0.00	\$0.00
Total			\$349.99

If you didn't authorize this charge, you have 24 hrs. to cancel & get an instant refund of your annual subscription, please contact our customer care: [REDACTED]

Anatomy of an Imposter Scam

Anyone who asks you for your account verification code is a scammer.

Never share it.



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**Seems like an
innocent text, but
it leads to a scam.
Ignore and block
unwanted texts.**





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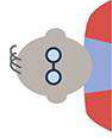
Family Emergency Scams



Example of a Family Emergency Scam Call



Hi Grandpa, it's me.



Sebastian? Is that you?

Yes, it's me, Sebastian. Grandpa, I'm in trouble, and I need money for bail.

What happened?

Please don't tell Mom or Dad. I'll get in so much trouble.

Please help me!



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Avoid Family Emergency Scams

- **SLOW DOWN** and **VERIFY**
 - Do not trust caller ID. Verify.
 - Do not trust the voice. Verify.
 - Verify the story.
 - Report the scam at [ReportFraud.ftc.gov](https://www.ftc.gov/whats-new/2019/04/report-fraud-ftc-gov)
-



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Romance Scams

Your new love
asked for money
urgently or to
“invest” it? Say no.

It's a scam.





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Relationship Scams

“We met online. I’ve never seen them. Now they want money.”

That’s a scam.



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Avoid Romance/Relationship Scams

- Be suspicious of excuses about in real life meetings being impossible
 - Do not send money, cryptocurrency, wire transfers or gift cards
 - Do your research
 - Do not share personal or sensitive information.
 - Talk to your family or best friend about your new acquaintance.
 - Report Romance Scams at [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft/romance-scams)
-

Online quizzes might ask
for answers to your
security questions.

**Stop the phishers.
Don't share.**

ReportFraud.ftc.gov



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Avoid Social Media Scams

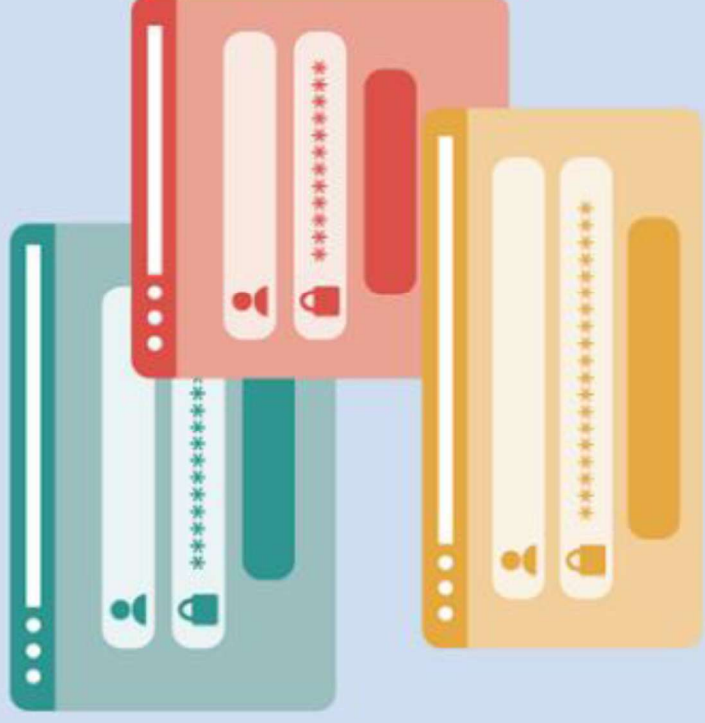
- Use your privacy settings to limit who can see your posts
 - Verify directly with your “friends”
 - Don’t reply to messages that ask for money or personal information
 - Before you buy something, check out the company
 - Report Scams at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
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**Protect your personal
information: don't
reuse passwords.**

ftc.gov/passwords





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Unwanted Calls & Texts

- Register all of your telephone numbers at [DoNotCall.gov](https://www.donotcall.gov) or 1-888-382-1222



- Report unwanted calls at [DoNotCall.gov](https://www.donotcall.gov)

- Forward suspicious text messages to SPAM (7-7-2-6) or click “report”



- Use the call blocking technology on your phone for calls and text messages



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Report Fraud to the FTC

The screenshot shows the top portion of the ReportFraud.ftc.gov website. At the top left is the FTC logo and the text 'FEDERAL TRADE COMMISSION ReportFraud.ftc.gov'. To the right are navigation links for 'FAQs', 'Update Report', and 'Español'. A search bar contains the text 'Search FAQs on ReportFra' and a magnifying glass icon. A blue button labeled 'Report Now' with a right-pointing arrow is positioned to the right of the search bar. Below the navigation is a dark blue banner with a white warning triangle icon and the text: 'Coronavirus or COVID-19. File your Coronavirus-related report about a scam or company [here](#).' The main content area has a light blue background with a stylized illustration of a city and a shield. The text 'Report to help fight fraud!' is prominently displayed. Below this text is another 'Report Now' button with a right-pointing arrow. At the bottom right of the illustration, there is a small text box that reads: 'Protect your community by reporting fraud, scams, and bad business practices.'

English:
ReportFraud.ftc.gov

Spanish:
ReporteFraude.ftc.gov

Other Languages:
1-877-382-4357



Credit Bureaus



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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 often
- 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.)



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Stay Empowered

- Learn more about scams and identity theft: consumer.ftc.gov
- Sign up for Consumer Alerts: ftc.gov/consumeralerts
- Engage on social media: 



Thank you

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