

Consumers Beware!

Avoiding Identity Theft and Scams

(We will begin at 12:15pm)

Today's Guide For A Healthy Conversation

- **Be respectful and open of others.**
- **Please type your questions in the Q&A box and comments into the chat box for our moderators.**
- **Today's session will be recorded and will be posted to our Living Well Wednesday web page: <https://bit.ly/KSRELivingWellWebinars>**



Barbara Stockebrand
Southwind District



Janae McNally
Frontier District

Special giveaway at the end!



LIVING WELL WEDNESDAY

K-State Research and Extension Webinar Series



United States Department of Agriculture



AND JUSTICE FOR ALL

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Contact us at livingwell@ksu.edu for questions or accommodations.

Poll Question...

I know someone who has been a victim of identity theft, or I have been a victim of identity theft myself.

Yes

No



In 2020, there were 1.4 million reports of Identity Theft –
double the number from 2019 amounting to 15.1 billion
dollars in monetary losses*

www.ftc.gov/news/events

What is Identity Theft?

Someone who is pretending to be you.



What is personal information?

- Name
- Address
- Phone numbers
- Date of Birth
- Social Security number
- Credit/account numbers
- Driver License number



What does ID Theft look like?

- Unauthorized use of personal information
- Run up a bill in your name
- Obtain medical care using your name
- File taxes using your name



Poll Questions...

The following are correct actions to take related to identity theft:

1. I check my financial accounts and bill statements when they come. That helps reduce my risk of identity theft.
 - True
 - False
2. I received a notice from the Internal Revenue Service out of the blue. I called the number on the notice to get the details.
 - True
 - False

How to spot Identity Theft

- Strange transactions
- Receiving bills for things we didn't purchase
- Stop receiving bills we expect
- Medical procedures done we don't recognize



Monitor your credit

CHECK YOUR CREDIT!

AnnualCreditReport.com

1-877-322-8228



Other protective steps

- Burn/shred documents containing personal information
- Don't leave mail in the mail box
- Mail documents/bills directly at the post office
- Don't give out personal information to anyone who contacts you
- Use strong passwords for business done online



What if I fall victim to Identity Theft?

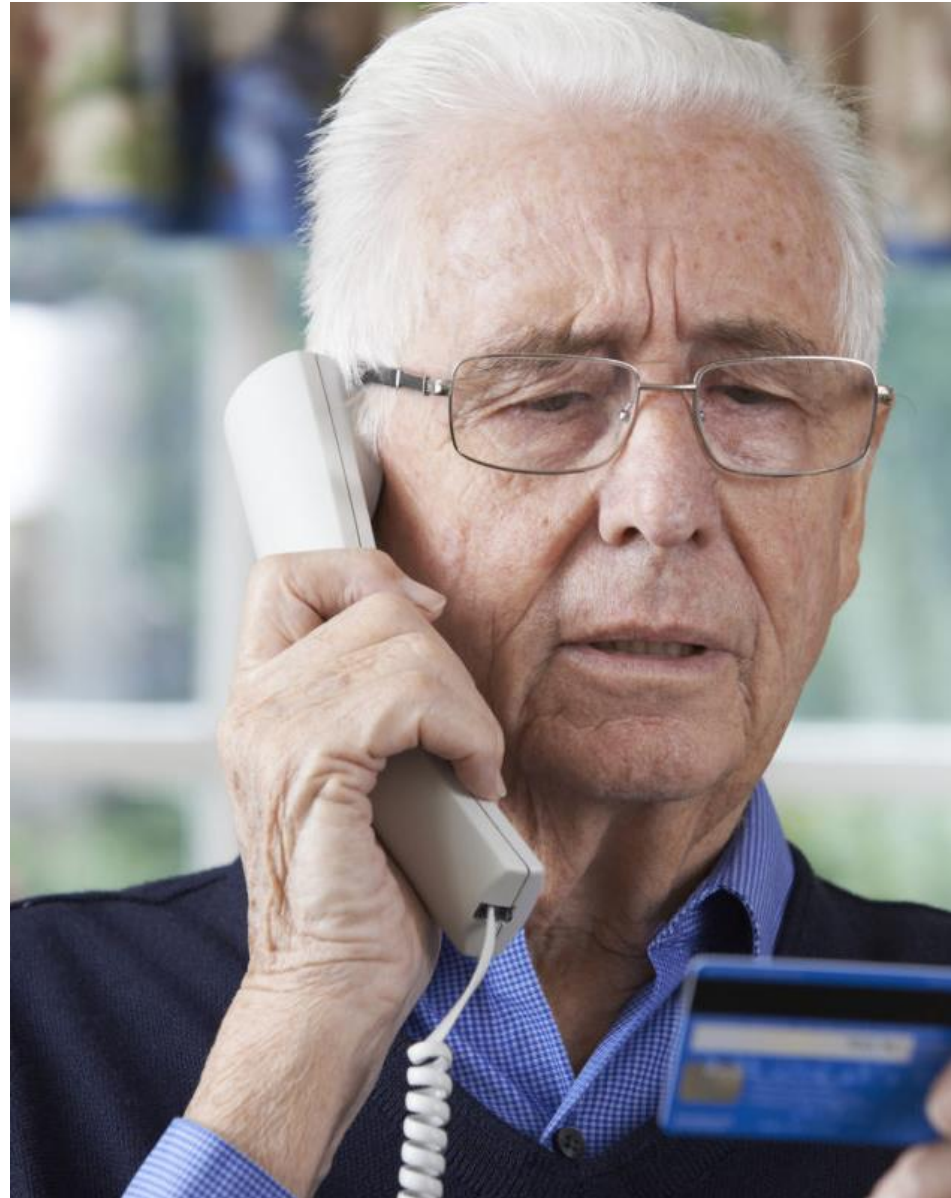
Acting quickly is important!!!

- Credit card compromised? Contact card company.
- Bank account compromised? Contact banks.
- Report to one of the 3 consumer reporting companies.
- Report to the Federal Trade Commission (FTC) online at [IdentityTheft.gov](https://www.identitytheft.gov) or by phone at 1-877-438-4338.
- Consider a fraud alert or freezing your credit.

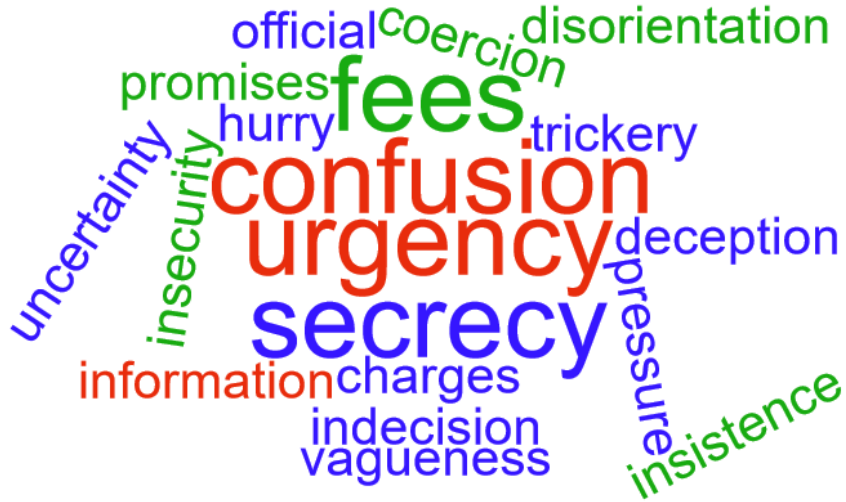


Scams

Someone who pretends to be someone else.



Scam tactics

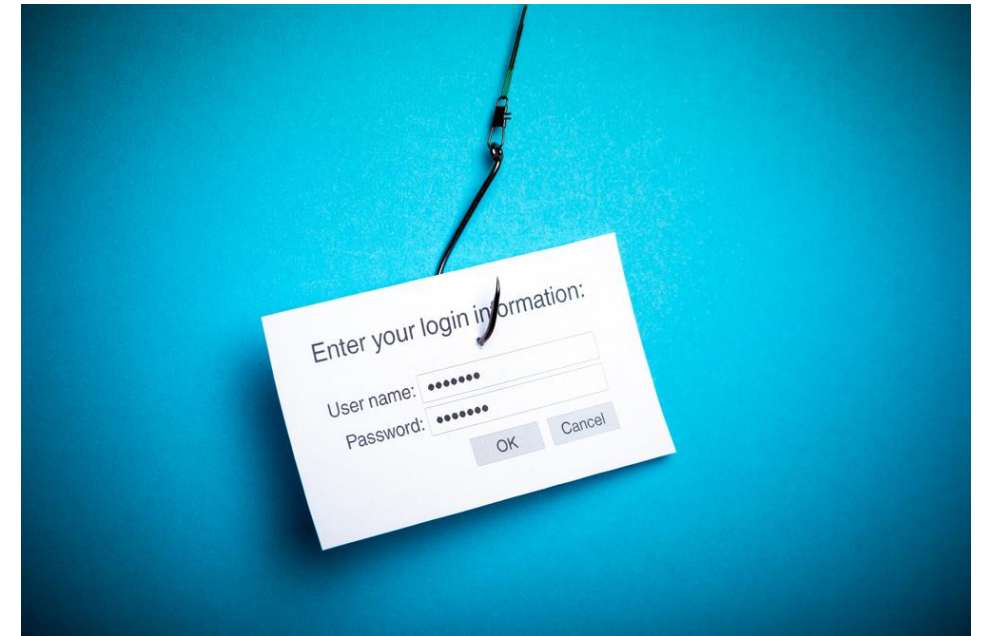


The art of human manipulation

- Urgency, using fear/intimidation
- Pressure to bypass security procedures
- Asking for information they shouldn't have
- Use confusing/technical terms
- Scams aren't always based on who we are, but "how we are"

Phishing

- Contact by phone or email
- Requires money through hard-to-track source
- Uses a generic name - 'Dear Customer'
- Claims to be from an official company
- Pressure to keep it secret



Steps to self-protect

STEP
ONE

Hang up! Don't reply!

STEP
TWO

Ask a family member

STEP
THREE

Do some research

STEP
FOUR

**Check the 'reply to' on
the email**

STEP
FIVE

**'Hover' over
destination links**

STEP
SIX

**Don't click on
attachments**

Never send money!

Charity Scams



More manipulation

- Fundraising lists are bought/traded
- Fake organization names
- Official, very friendly, work on compassion
- Thank you for pledge not made
- Pressure to pay quickly

Avoiding Charity Fraud

- Use caller ID/answering machine
- “No thanks” Hang up!
- Never make decisions about \$\$ by phone
- Take your time, research charity name online
- Ask for materials
- What % of donation goes to the charity?



Never send money!!

Lottery Scams

You've WON!!



- Representative talks quickly and is really excited for you
- May be offering lots of money!
- Urgent to claim your prize/trip
- Too good to be true
- Will require fees/charges to collect

Never send money!

Telemarketing/Robocalls

- 65% of complaints to FTC
- Call centers based overseas
- Don't consider opting out
- Legal calls – Political parties, charities, payment reminders, appointments
- Some phone companies offer call-blocking software



Online Safety Tips

- Understand what is sensitive or personal information
- Keep devices updated (apps and browsers)
- Keep antivirus software current
- Use 2-factor authentication, when possible
- Only install from trusted sites
- Use strong/unique passwords
- Don't use public Wi-Fi
- If something seems odd, don't do it!





There's a host of scams that are evolving all the time.

- Steven Novella -

Resources

Federal Trade Commission (FTC): <https://www.ftc.gov/>

- Identity Theft: What to Know, What to Do
- Phone Scams (booklet)
- Reporting Identity Theft - <https://www.identitytheft.gov/#/>

USA.GOV: <https://www.usa.gov/scams-and-frauds>

Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/>

- Search – ‘Resources for Older Adults, Protecting Against Fraud’

K-State Research and Extension:

- <https://www.ksre.k-state.edu/family/> (search ‘scams’)

Questions ?



THANK YOU!

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Scan the QR code with your camera phone or follow this link:

<https://bit.ly/LWW-Fraud>

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