



# ***Consumer Protection and Scam Prevention***

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# OVERVIEW

- ✓ Consumer Protection
- ✓ Data Privacy
  - Identity Theft
  - Do Not Call
- ✓ Common Scams



# CONSUMER PROTECTION

## The Consumer Protection Division

Medical  
Licensing

Professional  
Licensing

Consumer  
Mediation

Consumer  
Litigation

Identity  
Theft

Data Breach

Telephone  
Privacy

Homeowner  
Protection

And more!



# CONSUMER PROTECTION

The OAG is authorized by many statutes to protect consumers.



Deceptive Consumer Sales Act

Donate now! \$\$

Nonprofits

Anti-Trust



Home Improvement Contracts Act

No Soliciting

Home Solicitation Sales Act



# CONSUMER PROTECTION

## Senior Consumer Protection Act



Persons 60 or over

Obtains control of senior's financial assets through deception or intimidation

Illegally uses a senior's assets or resources



# CONSUMER PROTECTION

IndianaConsumer.com

Charities & Donors

Consumer Protection

Do Not Call

Do Not Fax

Robocalls

File a Complaint

Gasoline Prices

Homeowner Protection

**ID Theft Prevention**

Licensing

Non-Profit

Prescription Medication

Recalled Products

Senior Center

IndianaUnclaimed.gov



# CONSUMER PROTECTION

## Filing a Consumer Complaint

### Consumer Complaint forms

- Online Form
- Printable Form
- Cannot take complaint over the phone



### OAG Intake Process

- Internal Review
- Mediator Assigned



### Mediation and/or Investigation

- Mediator or Paralegal will be in contact with you

[www.IndianaConsumer.com](http://www.IndianaConsumer.com)



# CONSUMER PROTECTION

## CONSUMER MEDIATION

Consumer  
Complaint

Letter to  
Consumer



Letter to  
Respondent

Consumer  
Response to  
Respondent

- A **consumer transaction** must have occurred before our office can investigate.
- If you have documents to support your claim, it is important that you send **copies** of them to us.

- Our office will contact you by **mail or email**.
- You may be referred to **another agency**.
- The Attorney General cannot act as your **private attorney**.





# DATA PRIVACY – IDENTITY THEFT

- Low tech identity theft
  - Lost or Stolen Wallet or ID cards
  - Stolen Mail or Trash
- High tech identity theft
  - Data breach at a bank or business
  - Using insecure or duplicative passwords
  - Spoofed emails with malicious links or downloads





# DATA PRIVACY – IDENTITY THEFT

## Identity Theft Protection

- Shred personal papers
- Review your credit report
- Request a free credit freeze
- If your identity has been stolen:
  - File a Police Report
  - File an Identity Theft complaint with the OAG
    - Provide any other relevant documents including a police report

**IDENTITY THEFT COMPLAINT**  
Office of the Indiana Attorney General  
(94 / 11-16)

**INSTRUCTIONS:** 1. To prevent delay, please be sure to complete **both sides** of this form in full. Please print clearly or type.

**Section 1: Your Information**

Salutation ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Miss ☐ Rev.

Full Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Email Address \_\_\_\_\_

County \_\_\_\_\_ Zip Code \_\_\_\_\_ Driver's License Number \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_ Expiration Date \_\_\_\_\_

Social Security Number (SSN) \_\_\_\_\_

You may refuse to provide your SSN and will not be penalized. However, disclosing your SSN will assist our Office in investigating your complaint and working with law enforcement. If you do provide your SSN, by signing this form you expressly consent to the disclosure of your SSN for investigative purposes in accordance with Indiana Code § 4-1-10-5(2).

**Section 2: Financial Information**

☐ Yes ☐ No 2-A. Have you contacted your financial institution(s) to report the alleged ID theft?

☐ Yes ☐ No 2-B. If yes, which financial institutions have you contacted? \_\_\_\_\_

☐ Yes ☐ No 2-C. Has your financial institution refunded your money for the fraudulent purchases?

**Section 3: Law Enforcement Information**

☐ Yes ☐ No 3-A. Have you filed a police report?

☐ Yes ☐ No 3-B. If yes, please complete information below.

Date Filed \_\_\_\_\_ Police Department \_\_\_\_\_ Report Number \_\_\_\_\_

**Section 4: Crime Details**

4-A. What date did you become aware of the crime? \_\_\_\_\_

How did you become aware of the identity crime? Please answer questions below.

Found fraudulent transaction(s) on my credit card(s). Which one(s)? \_\_\_\_\_

Contacted by creditor, or received bills for \_\_\_\_\_



# DATA PRIVACY – CREDIT REPORT

Annual Credit **Report.com**

The only source for your free credit reports. Authorized by Federal law.



During the COVID-19 pandemic, accessing your credit is important. That's why Equifax, Experian and TransUnion are continuing to offer free weekly credit reports.

[Request your free credit reports](#)



# DATA PRIVACY - CREDIT FREEZE

By placing a credit or security freeze on your credit, you can BLOCK an identity thief from opening a new account or obtaining credit in your name.



[www.Experian.com/freeze/center.html](http://www.Experian.com/freeze/center.html)



<https://www.equifax.com/personal/credit-report-services/credit-freeze/>



<https://www.transunion.com/credit-freeze>



# DATA PRIVACY – DO NOT CALL

[www.IndianaConsumer.com](http://www.IndianaConsumer.com)

[www.DoNotCall.gov](http://www.DoNotCall.gov)

Calls, Texts, and Faxes



Don't  
Answer



Hang Up



Consider  
Blocking



Report



# DATA PRIVACY – SCAMS

- Tax return filed under your SS# by someone else
- IRS scam
- Skimming - scammers obtain your credit card info with special equipment at a gas pump or elsewhere



# COMMON SCAMS

## Signs of a Telemarketing Scam

You've been specially selected

Money Transfer or check-by-phone

Foreign Lottery

Low risk, high reward investment

Make up your mind right away

You trust me, right?

Won't provide contract

Says no need to research company

Not adequate time for note taking



# COMMON SCAMS

## Prize Offers

- Usually required to buy something in order to get your prize.
- Sometimes they ask for credit card

## Travel Packages

- Free or low-cost vacations can end up costing a lot of money or may never happen

## Health Products

- Often also include a prize to convince you to pay hundreds of dollars for something worth a much smaller value



# COMMON SCAMS

## Charities

- Con artists may label phony charities with names that sound legitimate

## Investments

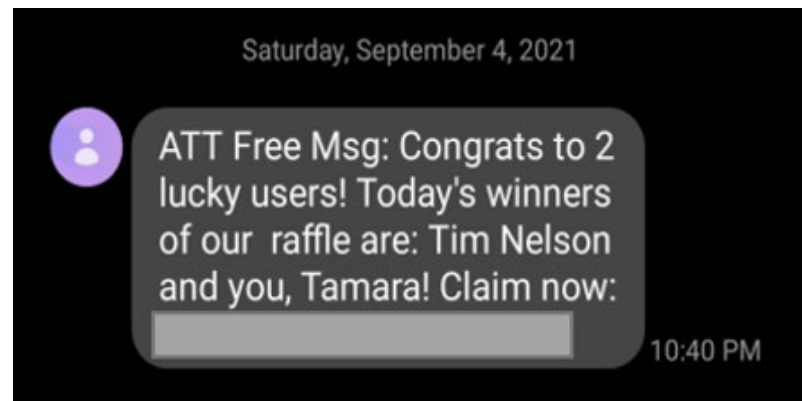
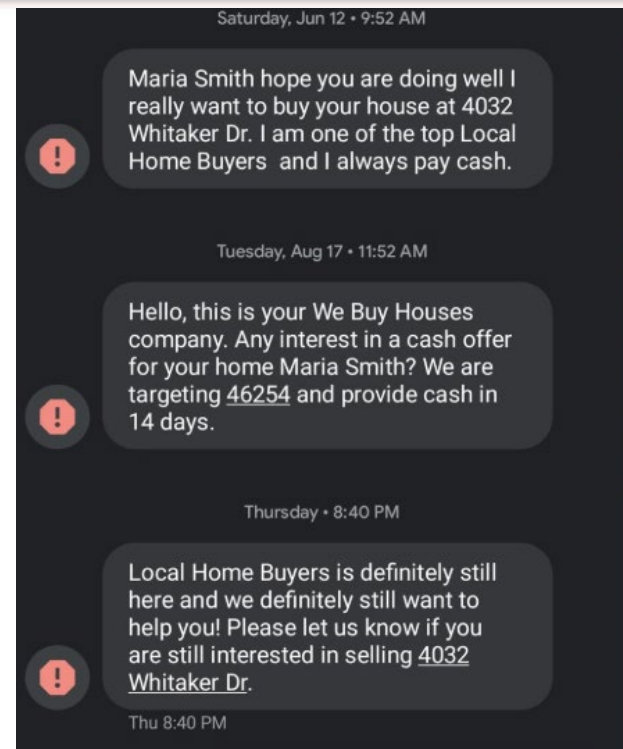
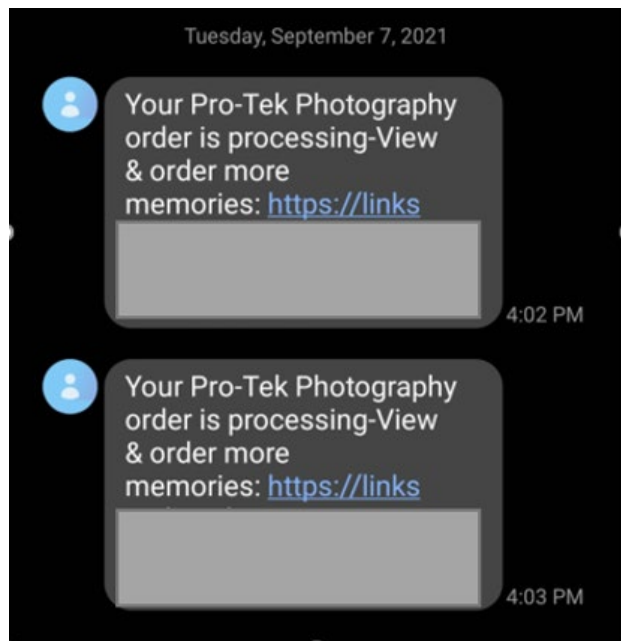
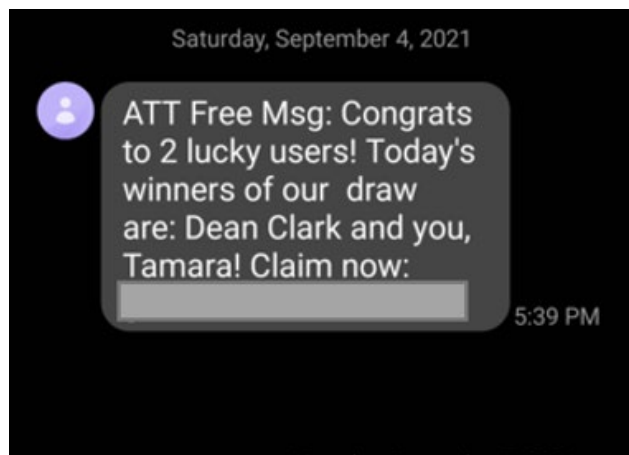
- Likely a “get rich quick” scheme

## Recovery Scams

- If you’ve fallen for another scam, they will claim to be able to get your money back



# TEXT SCAMS





# COMMON SCAMS

## Questions to ask to avoid Phone Scams

- Who's calling...and why?
- What's the hurry?
- If it's free, why are they asking me to pay?
- Why am I "confirming" my account info – or giving it out?
- What time is it?
- Do I want more calls like this one?



# COMMON SCAMS - GRANDPARENT SCAM

## How scammers succeed

- Impersonate loved ones convincingly
- They play on your emotions
- They swear you to secrecy
- They rush you

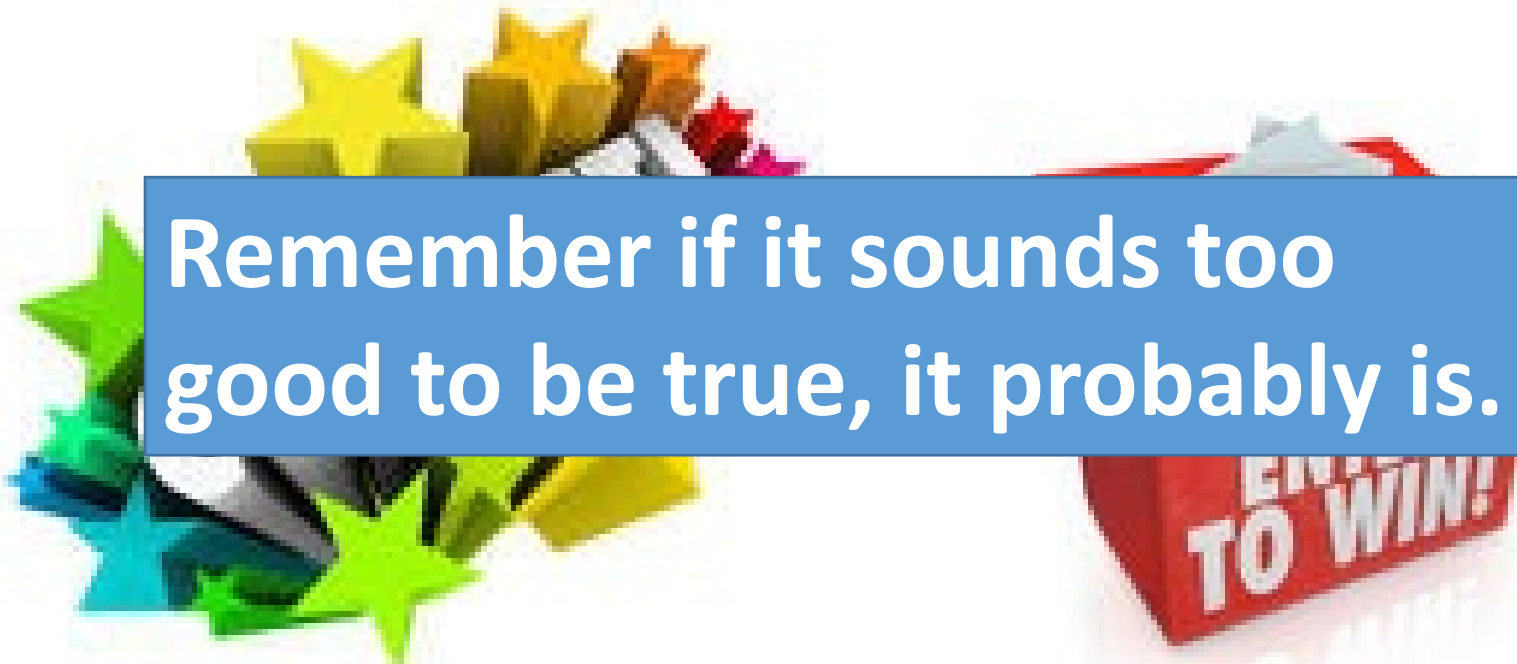




# COMMON SCAMS - GRANDPARENT SCAM

Slow down, and verify

- Resist the urge to act immediately, no matter how dramatic the story is.
- Verify the person's identity by asking questions that a stranger couldn't possibly answer.
- Call a phone number for your family member or friend that you know to be genuine.
- Check the story out with someone else in your family or circle of friends, even if you've been told to keep it a secret.
- **Don't wire money** — or give gift card codes over the phone.

The background of the slide is white with a decorative arrangement of colorful 3D stars in yellow, orange, red, green, and blue. To the right of the text box is a red 3D rectangular block with the words "EVERYONE TO WIN!" in white capital letters.

**Remember if it sounds too good to be true, it probably is.**



# QUESTIONS?

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