



**FEDERAL TRADE
COMMISSION**

Fighting Consumer Fraud & Identity Theft in Hawaii

Federal Trade Commission Webinar

May 21, 2024

Welcome!



Presenters:

- **Faye Chen Barnouw**, FTC, Western Region – Los Angeles
- **Ashton L Stallings**, Hawaii Department of Commerce and Consumer Affairs Office of Consumer Protection
- **Morgan K. Sasaki**, Legal Aid Society of Hawaii
- **Jackie Boland**, AARP Hawaii
- **Cristina Miranda**, FTC, Division of Consumer and Business Education
- **Gema de las Heras**, FTC, Division of Consumer and Business Education

What We'll Cover Today



- What reports say
- The Hawaii landscape
- How to spot, avoid, and report scams
- Identity theft
- Working together to fight fraud and identity theft
- How to spread the word

Consumer Sentinel Reports

Top Frauds 2023

ftc.gov/databook



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Reported
losses:



\$10 billion
\$9 billion in 2022



1 in 4
reported losses



Number
of reports:



2.6 million
2.5 million in 2022



Median loss:
\$500

Consumer Sentinel Reports

Top Frauds 2023

ftc.gov/databook



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1

Imposters



2

Online shopping
and negative
reviews



3

Prizes,
sweepstakes,
lotteries



4

Investments

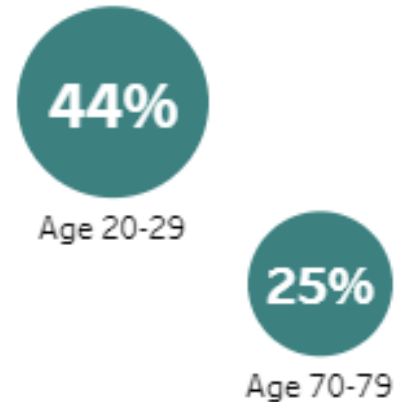


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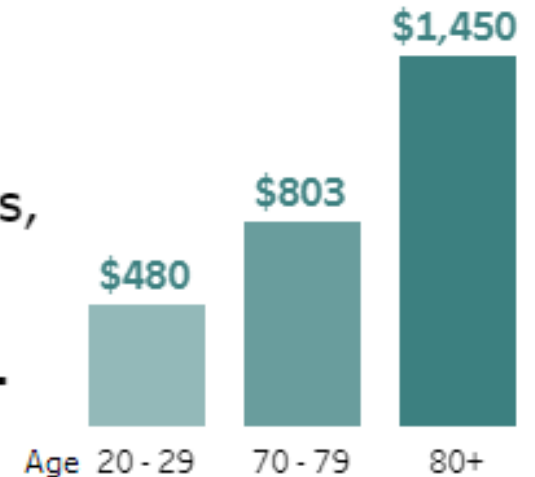
Business and
job opportunities

National Data: Reports by Age

Younger people reported losing money to fraud more often than older people.

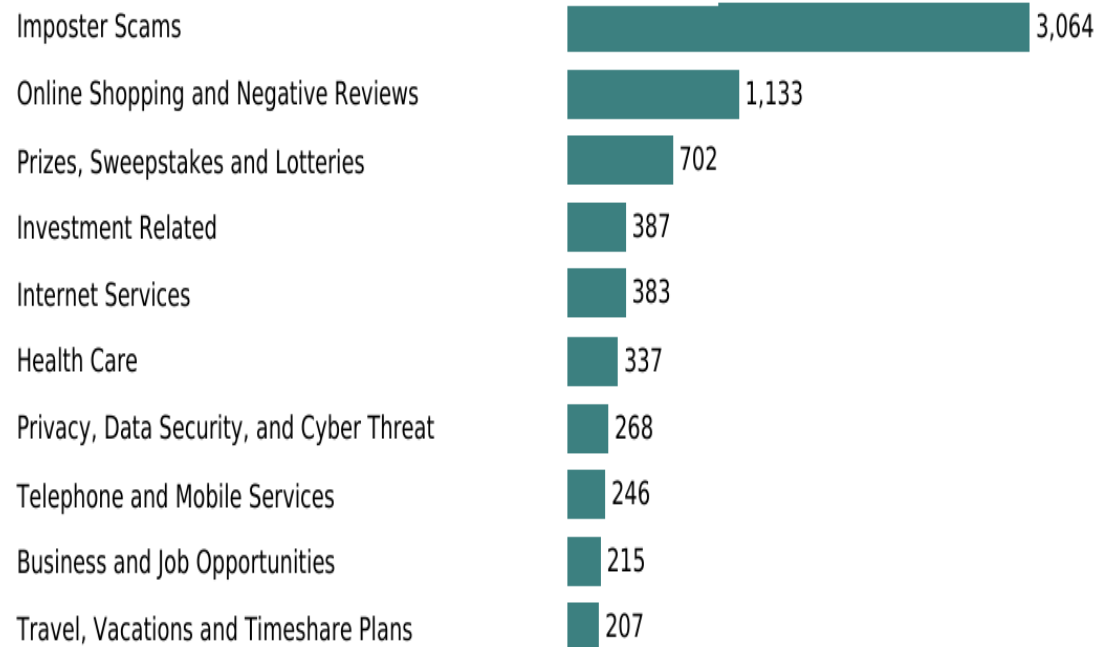


But when people aged 70+ had a loss, the median loss was much higher.



Fraud in Hawaii

Top 10 Fraud Report Categories



Fraud Facts

8,363

of Fraud Reports

\$46.5M

Total \$ Loss

\$600

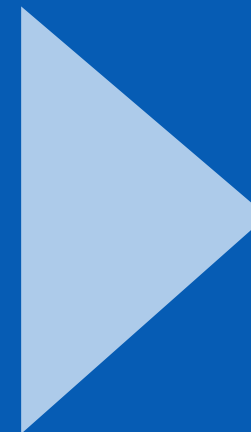
Median \$ Loss

State population estimates are based on U.S. Census population estimates for 2021. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.

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ftc.gov/ExploreData

How To Spot, Avoid, and Report Scams




Business Impersonator Scams

Scammers are
impersonating
Geek Squad

Report
impersonator scams at

[ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)



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 Debited Amount will be reflected within the next 24. In case of any further clarifications or block the auto-renewal service please reach out Customer Help Center.

Customer ID: [REDACTED]

Invoice Number: YDGC9873

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

- 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

Government Impersonator Scams



- Government agencies won't call, email, text, or message you on social media
- Only scammers tell you to **only** send money using a payment app, gift cards, cryptocurrency, or wire transfers
- Call the government agency directly at a number you know is legitimate

FTC Impersonator Scams

Never move or transfer your money to “protect it.”

It’s a scam.



ftc.gov/imposters



Grandkid Scams



Romance Scams



**Nanny and Caregiver
Imposter Scams**

Online Shopping



When you shop online

- Check out the company or product
- Look at the terms of the sale
- Pay by credit card

Learn more [ftc.gov/OnlineShopping](https://www.ftc.gov/OnlineShopping)

What To Do If You've Been Scammed

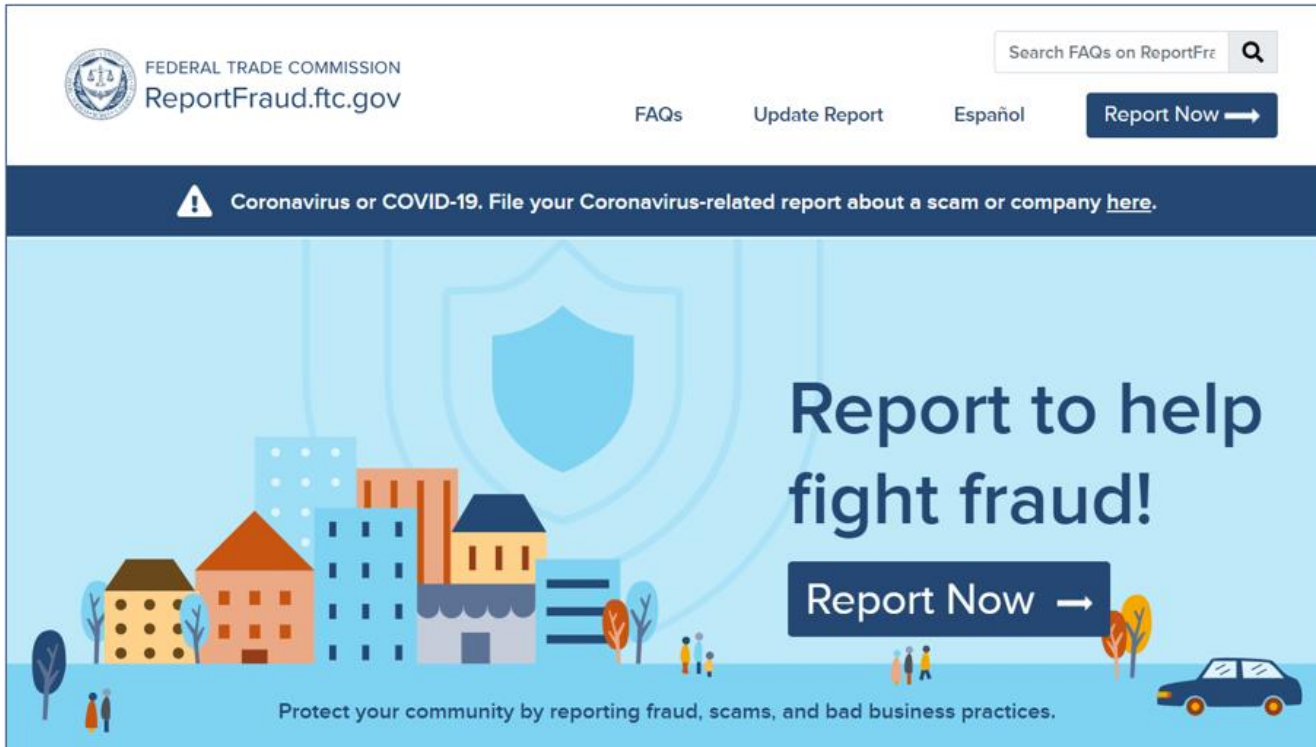


You paid by	Contact
Credit card	Your card issuer
Wire transfer	Wire transfer company
Gift card	Company that issued the gift card
Money transfer app	Company behind the money transfer app
Cryptocurrency	Company you used to send the crypto

If you shared personal information, go to [IdentityTheft.gov](https://www.identitytheft.gov)

Learn more: [ftc.gov/scams](https://www.ftc.gov/scams)

Report Fraud to the FTC



English:

ReportFraud.ftc.gov

Spanish:

ReporteFraude.ftc.gov

Report Fraud in Your Language

**Spot a scam targeting
your community?**



Tell the FTC at (877) 382-4357
Press 3 to select your preferred language



ftc.gov/languages

How To Spot, Avoid, and Report Identity Theft



What is Identity Theft?



Someone uses your information without your permission

Why Identity Thieves Want Your Information



- Buy things
- Get new credit cards
- Open accounts
- Use your health insurance

How Identity Thieves Get Your Information



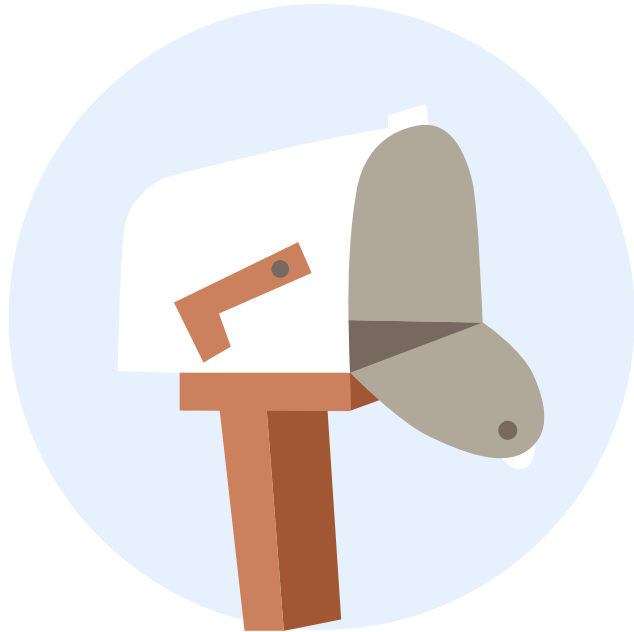
- Lost or stolen wallets or smartphones
- Hacking or phishing
- Data breaches
- Mailboxes or dumpsters

How to Protect Your Information



- Keep documents safe
- Don't share your information
- Use strong passwords

How to Know if Someone Stole Your Identity



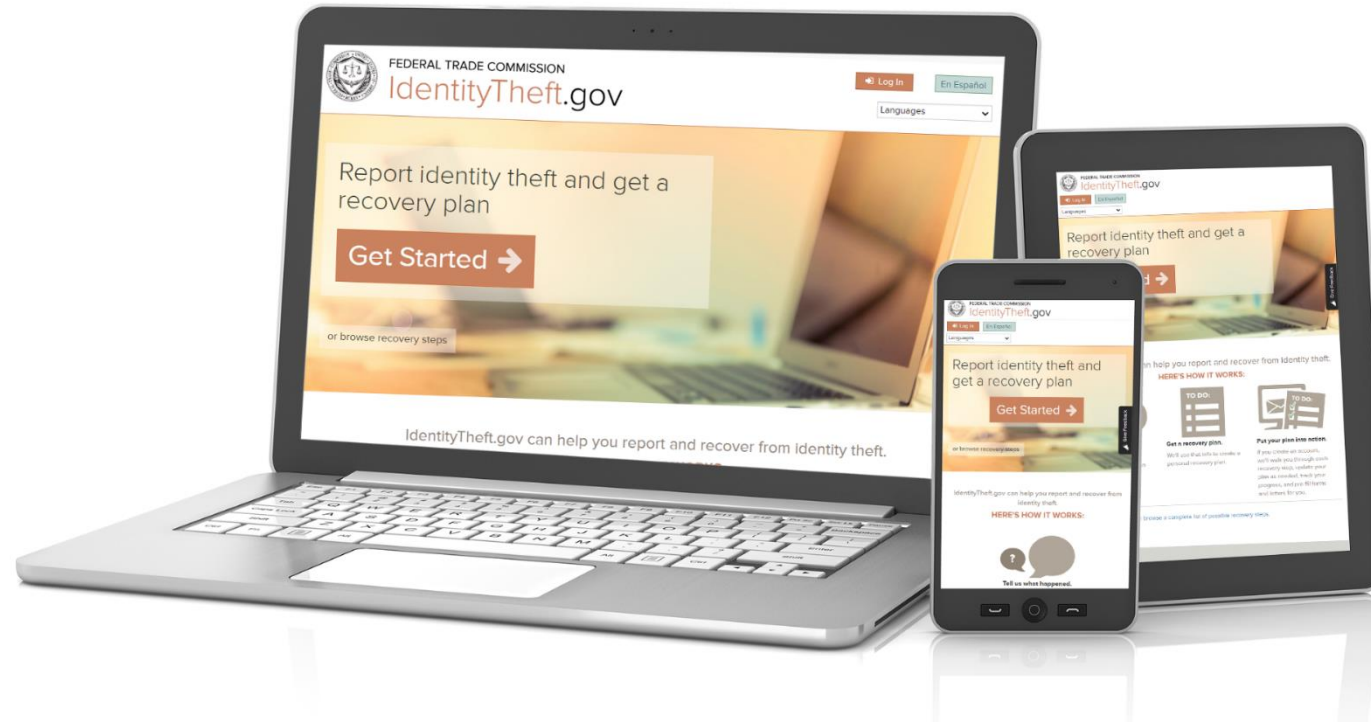
- Read your bills and bank account statement
- Check your mail
- Get your FREE credit report

Free Credit Reports



Get your credit report once a week for free at **AnnualCreditReport.com**

Report and Recover from Identity Theft



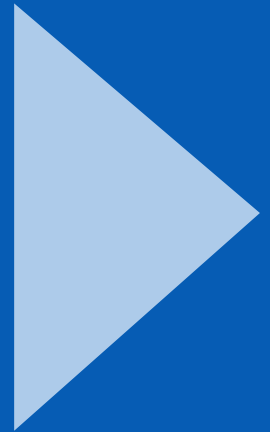
IdentityTheft.gov | RoboDeIdentidad.gov

Report Identity Theft in Your Language



- Call 877-438-4338 9am–5pm ET
- Press 3 to choose your language

Hawaii Partners





Federal Trade Commission Webinar

State of Hawaii
Department of Commerce
and Consumer Affairs

OFFICE OF CONSUMER PROTECTION

May 21, 2024





Office of Consumer Protection

“The public health, welfare and interest require a strong and effective consumer protection program to protect the interests of both the consumer public and the legitimate business person.”



Authority to investigate and prosecute violations of consumer protection laws



Voice for the consumer public at the Legislature



Coordinate with state and federal public officials on consumer issues

Office of Consumer Protection

- Unfair or deceptive acts or practices
- Privacy / Data Breach Notification
- Mortgage rescue scams
- Towing
- Deceptive advertising
- Door to door sales
- Refunds and exchanges
- Motor vehicle rentals
- Price gouging during a declared emergency





Filing a Complaint

- File online at:
www.consumercomplaint.hawaii.gov
- Call the Consumer Resource Center
at (808) 587-4272.



Residential Landlord-Tenant Information Center

- Call 808-586-2634
- Monday-Friday, except state holidays
- 8:00 a.m. to 12:00 p.m.





Department of Commerce and Consumer Affairs

Go to www.cca.hawaii.gov/consumer-outreach/
for a list of upcoming DCCA events.



Visit DCCA informational booths at community events across the state. Find useful information on preventing fraud and helpful brochures on many consumer issues. If you are interested in having DCCA at your event, please contact the programs listed below for availability. Our Consumer Education programs are available for your community event.

- Consumer Education Program - (808) 586-2760
- Division of Consumer Advocacy Education Program – (808) 586-2800
- Insurance Education Program – (808) 586-2790
- Investor Education Program – (808) 587-7400

LEGAL AID SOCIETY OF HAWAI'I

“BUILDING A JUST SOCIETY”

Helping the people of Hawai'i meet their legal needs since 1950. As the state's oldest and largest non-profit, public interest law firm with offices statewide, Legal Aid helps ensure justice and fairness for all by providing civil legal aid to the most vulnerable in our society.

MAIN OFFICE: 924 BETHEL STREET, HONOLULU, HAWAI'I 96813

Offices on the islands of O'ahu, Maui, Lāna'i, Moloka'i, Hawai'i, and
Kaua'i

The Legal Aid Society of Hawai'i provides free civil legal assistance to low-income individuals and does not charge their clients for legal services.



SERVICES: WHAT WE DO

- HOUSING
 - FAIR HOUSING
- FAMILY
- IMMIGRATION
- PUBLIC BENEFITS

- **CONSUMER**

- ELDER LAW/LIFE PLANNING

- Debt Collection
- Debtor's Rights
- Foreclosures
 - HUD-Certified Counseling
- Garnishments
- Repossessions
- Public utilities rate setting and termination

NOTE: Legal Aid does NOT help with CRIMINAL or PERSONAL INJURY matters

APPLYING FOR SERVICES?

INTAKE HOTLINE:

(808) 536-4302 (O'AHU)

1-800-499-4302 (NEIGHBOR ISLANDS)

MONDAY - FRIDAY

9:00 AM – 11:30 AM &

1:00 PM – 3:30 PM

SCHEDULE AN INTAKE AT

WWW.LEGALAIDHAWAII.ORG

ONLINE INTAKE

**NEED AN
INTERPRETER?
Let us know!**

WHO WE ARE

AARP is a social mission organization with a membership of people 50 and older.

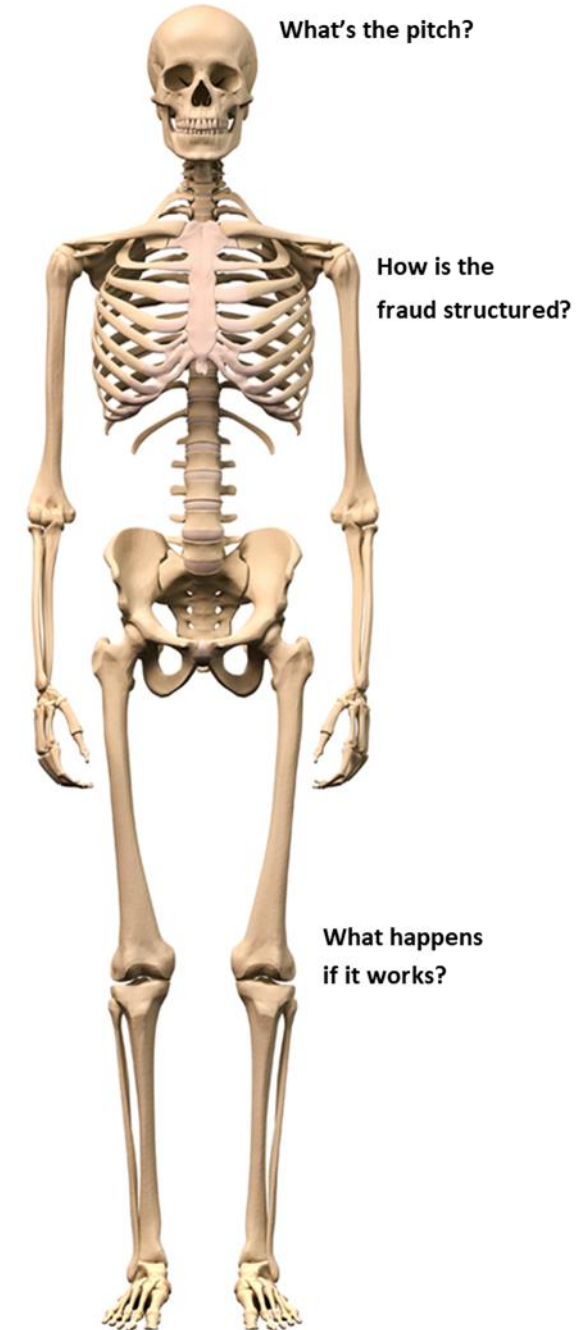
We provide information and tools to help people spot and avoid fraud and we serve as a reliable source of information on issues critical to older Americans.

- ADVOCACY
- INFORMATION & EDUCATION



FRAUD PREVENTION

- “Fraud Squad” of Community Volunteers
- Speakers Bureau volunteers speak to local groups about fraud
- Local fraud education events- Anatomy of a Scam; Fight Fraud Together, Scam Jams
- Annual shredding events with Access Information Protected.



AARP Fraud Watch Network

What We Help You Do



Stay Informed



Find Support



Have a Voice

FREE HELPLINE: 1-877-908-3360
www.aarp.org/fraudwatchnetwork

Empowering Victims to Get Support



ReST:

Resilience, Strength & Time

- 1-hour, free, virtual sessions open to anyone across the country
- Lowers stress
- Safe space to talk

aarp.org/fraudsupport

Free Information to Share



Hawaii Wildfires Guidance



FEDERAL TRADE
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ftc.gov/WeatherEmergencies

Advice from the Federal Trade Commission

Picking Up the Pieces After a Disaster

Dealing with a disaster is never easy. Here's some advice to help you avoid common post-disaster scams, protect your personal information, and how to back on track financially.

How to Avoid Clean-up & Repair Scams

- **Be skeptical of anyone promising immediate clean-up and repairs.** Some may quote outrageous prices, demand payment up front, or lack the skills needed.
- **Check contractors out.** Before you pay, ask for their IDs, licenses, and proof of insurance. Don't believe any promises that aren't in writing.
- **Never pay by wire transfer, gift card, cryptocurrency, or in cash.** And never make the final payment until the work is done and you're satisfied.

How to Spot Impersonator Scams

- **Know that FEMA doesn't charge application fees.** If someone wants money to help you qualify for FEMA funds, it's a scam. The best place to get information is [FEMA.gov](https://www.fema.gov).
- **Guard your personal information.** Only scammers will say they're a government official and then demand money or your credit card, bank account, or Social Security number.
- **Know the signs of a rental listing scam.** If anyone asks for a security deposit or rent before you've met or signed a lease, that's a scam. Steer clear.

How to Get Back on Track Financially

You may have left home without IDs, checks, credit and debit cards, and other documents. And you might not have access to your bank account or paycheck for a while. What comes next?

Managing Money

- **Report lost credit, ATM, or debit cards** to the card issuer as soon as possible.
- **Keep in touch with your employer.** If work is closed, or if you can't go, ask if you can keep getting your paycheck and benefits.
- **Call your provider if you get social services or benefits.** Call Social Security at 1-800-772-1213 or the Veterans Affairs at 1-800-827-1000.



- Ōlelo Hawaii
- Iloko
- Tagalog
- Spanish
- Japanese
- Korean
- Chuukese
- Tongan
- Marshallese
- Pohnpeian

ftc.gov/WeatherEmergencies

Share Free Online Resources



- **consumer.ftc.gov**: hundreds of fraud articles
- **consumer.gov**: consumer protection basics, plain and simple
- **ftc.gov/PassItOn**: helping older adults protect others from fraud
- **YouTube.com/FTCVideos**: view and share videos

Free Print Materials: ftc.gov/bulkorder



Gift Card Scams Bookmark

Help protect people against gift card scams with this bookmark.



How to Avoid a Scam

Recognizing common signs of a scam could help you avoid falling for one.



Scams and Your Small Business

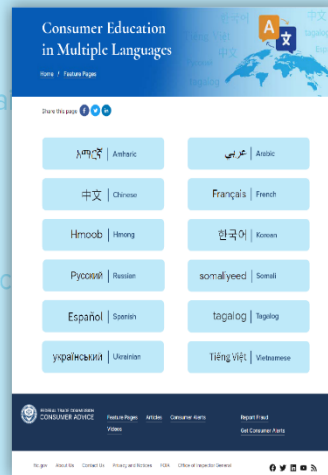
Learn about scams that target small business and what you can do to protect your organization.

Materials in Multiple Languages

Scammers probably speak your language.

Learn to spot/avoid/report scams in a dozen languages.

ftc.gov/languages



- አማርኛ (Amharic)
- العربية (Arabic)
- 简体中文 (Simplified Chinese)
- 繁體中文 (Traditional Chinese)
- Français (French)
- Hmoob (Hmong)
- 한국어 (Korean)
- Русский (Russian)
- Soomaali (Somali)
- Español (Spanish)
- Tagalog (Tagalog)
- український (Ukrainian)
- Tiếng Việt (Vietnamese)

ftc.gov/languages

Keep in Touch





Sign up for Consumer Alerts

- **English:** ftc.gov/ConsumerAlerts
- **Spanish:** ftc.gov/AlertasdeConsumidor

Empower People With Information



- Share information: **consumer.ftc.gov**
- Order publications: **ftc.gov/bulkorder**
- Engage on social media:  

Talk to Us



Help for Hawaii's Congressional delegation

- Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007

Consumer Sentinel Network

- ftc.gov/enforcement/consumer-sentinel-network
- Nick Mastrocinque: nmastrocinque@ftc.gov

Criminal Liaison Unit (CLU) for coordinating criminal referrals:

- Greg Madden: gmadden@ftc.gov or 202-326-2426

Q&A

Faye Chen Barnouw, fbarnouw@ftc.gov

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Morgan K. Sasaki, Morgan.Sasaki@legalaidhawaii.org

Jackie Boland, JBoland@aarp.org

Cristina Miranda, cmiranda@ftc.gov

Gema de las Heras, gdelasheras@ftc.gov





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Thank you!

consumer.gov/StateWebinars