

# Protecting against and recovering from identity theft & scams

Webinar | October 2021



Consumer Financial  
Protection Bureau

# Disclaimer

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# Disclaimer

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# CFPB's mission

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

# When you join CFPB FinEx


- Receive updates on research, tools, and webinars via e-mail
- Engage with a network of over 30,000 financial practitioners
- Discuss news, research, and best practices with more than 3,500 practitioners on our Linked-In discussion group
- Stay up to date with 10 to 20 webinars a year
- Attend regional meetings and conferences
- Get to know CFPB presenters who can work with your organization

<https://www.consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/join-cfpb-finex-network/>

# Managing and protecting money during COVID-19

## Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.



[Español](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

### Resources to help you make financial decisions

#### Mortgage and housing assistance

If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.

[Learn about mortgage and housing assistance](#)

#### Managing your finances

We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.

[See resources to help manage your finances](#)

### FEDERAL CORONAVIRUS RESOURCES

#### White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#)


#### Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical

# Online resources for practitioners

## Resources for Practitioners

If you are a financial practitioner, educator or other professional who helps consumers plan and manage their money, these financial education tools and programs are for you.



Our free practitioner resources are designed to help professionals teach and encourage financial capability, on a wide range of consumer topics, from childhood through retirement.

### Resources for the people you serve

Share these resources with people or groups you work with to help them improve their financial understanding and well-being.

- [Underserved or economically vulnerable consumers](#)
- [Multilingual communities and newcomers](#)
- [Adults](#)
- [College students and student loan borrowers](#)

### Resources for your profession or organization

Tools and materials you can use to strengthen your professional programs and offerings.

- [Resources for employers](#)
- [Resources for financial coaches](#)
- [Resources for libraries and librarians](#)
- [Resources for social services, housing and nonprofits](#)

### CONNECT WITH US

Join the CFPB Financial Education Exchange (CFPB FinEx) to get the latest news, invitations to webinars, and to learn from your peers.

Email address

[Sign up](#) [See Privacy Act statement](#)

### FURTHER READING

[www.consumerfinance.gov/consumer-tools/educator-tools/](https://www.consumerfinance.gov/consumer-tools/educator-tools/)

# CFPB FinEx webinar info and archives

## CFPB Financial Education Exchange (CFPB FinEx)

CFPB FinEx is a place where financial educators, practitioners, counselors, researchers, and others can share information and best practices, learn from one another, advance their work, and see what CFPB is doing to help consumers.

Explore our training webinars to help you improve your practice, as well as our tools and resources that you can share with clients.

### Webinar archive

Date	Description	Action
August 18, 2021	Helping clients who are experiencing housing insecurity	<a href="#">Watch</a> <a href="#">Read transcript</a> <a href="#">Download slides (CFPB &amp; Treasury   HUD)</a>
May 20, 2021	New resources for older Americans	<a href="#">Watch</a> <a href="#">Read transcript</a> <a href="#">Download slides</a>

[consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/cfpb\\_finex](https://consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/cfpb_finex)



## Key links for you

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- Protecting Your Finances During the Coronavirus Pandemic:  
[consumerfinance.gov/coronavirus](https://consumerfinance.gov/coronavirus)
- To order free, bulk copies of CFPB publications:  
<http://promotions.usa.gov/cfpbpubs.html>
- To sign up for the CFPB Financial Education Exchange:  
[CFPB\\_FinEx@cfpb.gov](mailto:CFPB_FinEx@cfpb.gov)
- To sign up for the CFPB Financial Education Discussion Group:  
[linkedin.com/groups/5056623](https://linkedin.com/groups/5056623)
- CFPB Resources for Financial Educators webpage:  
[consumerfinance.gov/adult-financial-education](https://consumerfinance.gov/adult-financial-education)



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# Combating Identity Theft

Kelle Slaughter  
Federal Trade Commission  
December 16, 2021

# Overview

- **Understanding Recent Trends in Identity Theft**
- **Tips to Avoid Identity Theft**
- **Tools To Mitigate**
  - What to do if identity happens
  - Other resources



# IDENTITY THEFT TRENDS

## Compare Identity Theft Report Types

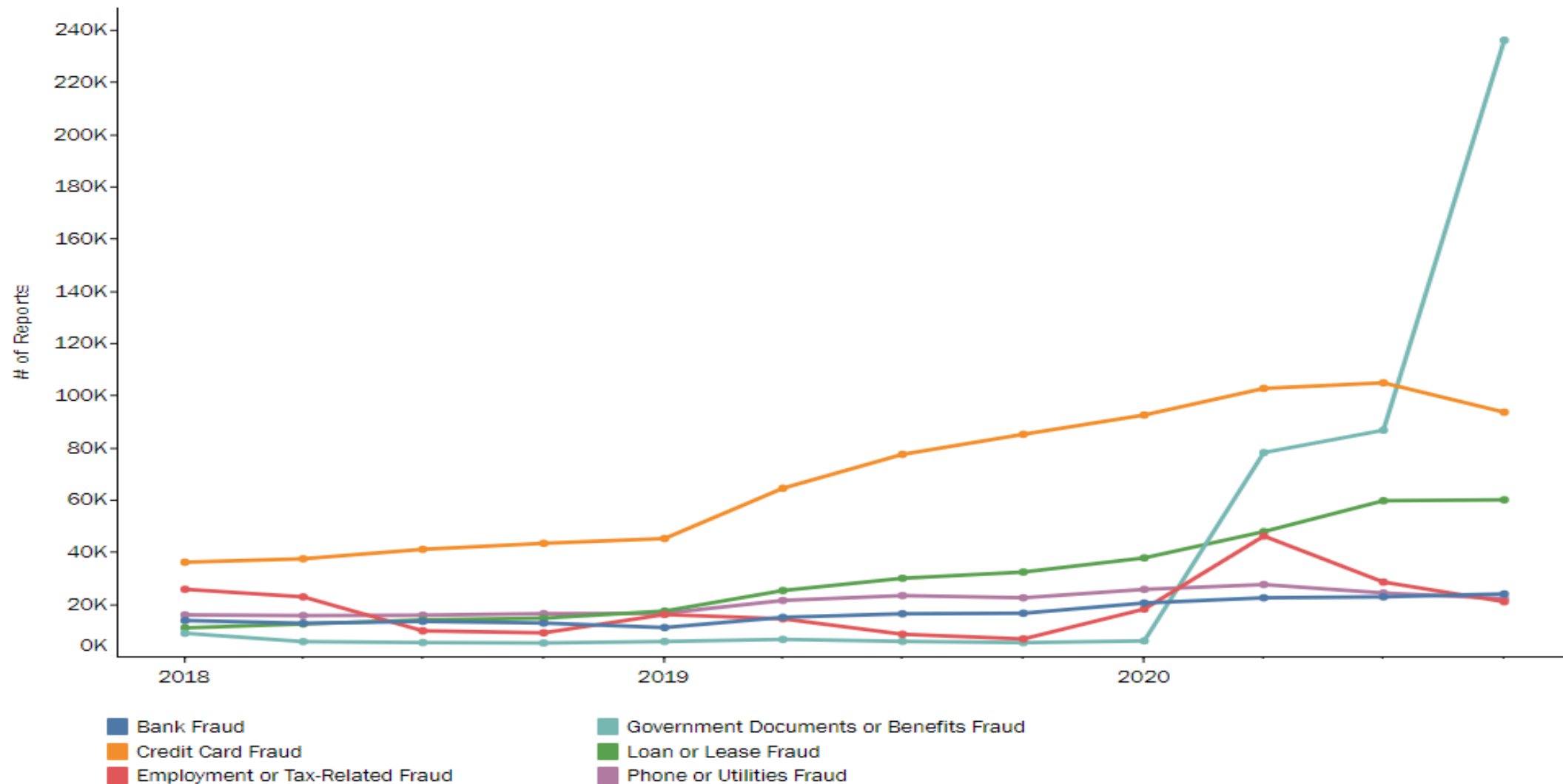
Date Range

2018 Q1

2020 Q4

Theft Type

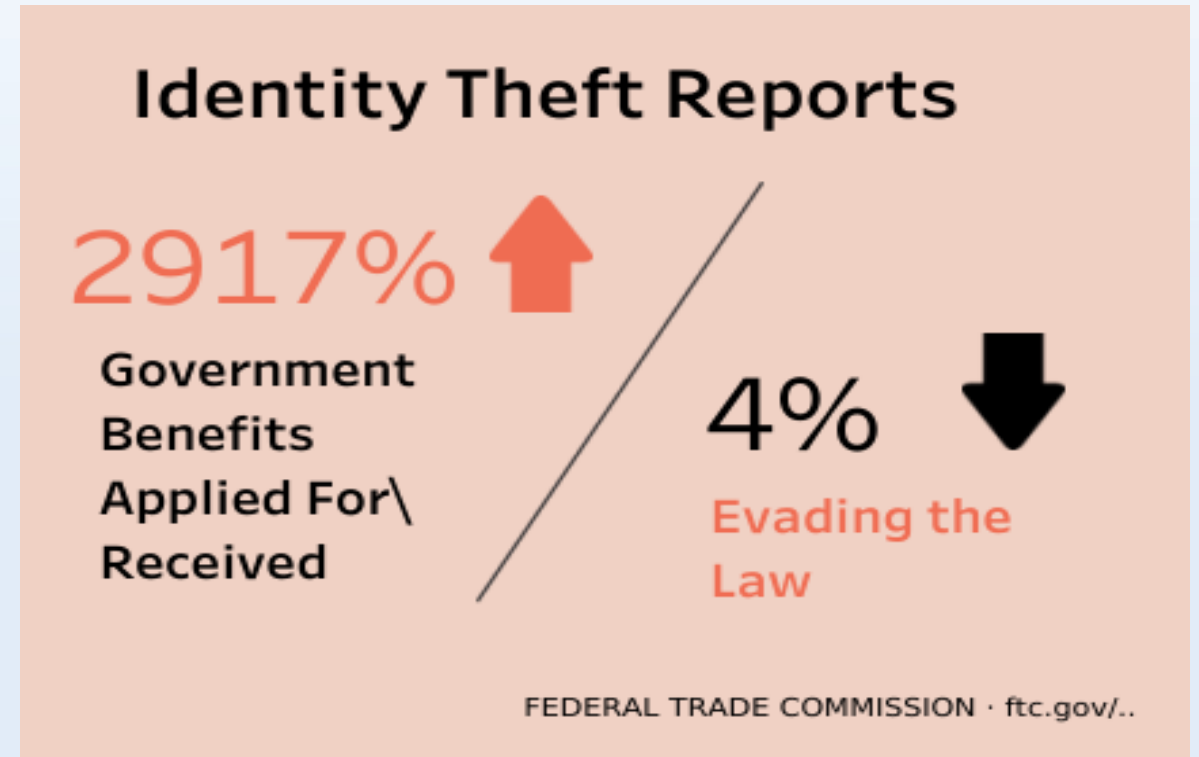
(Multiple values)



Consumers can report multiple types of identity theft.

# Government Benefits Fraud

When imposters file a claim for unemployment insurance, using your name and personal information.



# Government Benefits Fraud

It happened to me! What should I do?

- Report the unemployment identity theft to the state employment benefits office where it occurred
- Report the fraud to your employer
- Consider freezing your credit
- Continue to monitor your credit report

# Credit Card Fraud

Credit card fraud is the unauthorized use of a credit or debit card, or similar payment tool (ACH, EFT, recurring charge, etc.), to fraudulently obtain money or property.





# Shimming is the New Skimming

- Paper-thin device that is not visible from the outside the ATM
- Reads data from the chip (while skimmers read mag stripe data)





# TIPS TO AVOID IDENTITY THEFT

# Avoid Debit/Credit Card Fraud

- Use credit not debit, when possible
- Use ATMs inside bank (or pay cashier at gas stations), when possible
- Watch statements carefully. Report anything suspicious ASAP
- Cover the keypad when entering PIN



# Avoid Identity Theft

Offline	Online
Empty your purse or wallet	Use strong passwords
Shred financial documents	Use multifactor authentication
Don't give out your personal information	Don't click on suspicious links
Keep personal information secure	Keep your security software, internet browser, and operating system up to date.
Watch the mail	Use secure Internet connections
Monitor accounts and review financial statements regularly	Be careful using social networks or file sharing software
Get your free credit report at <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>	When online shopping, look for indications that the site is secure
Consider a credit freeze	

# Unwanted Calls & Texts


- Register all of your telephone numbers at [DoNotCall.gov](https://www.donotcall.gov) or 1-888-382-1222
- Forward suspicious text messages to SPAM (7-7-2-6)
- Use the call blocking technology on your phone for calls and text messages



# Fraud Alerts vs Credit Freezes

## 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.)





# TOOLS TO MITIGATE IDENTITY THEFT



# Credit Report Review



## Red Flags

- Incorrect name, address, SSN, and employer information
- Unknown accounts
- Unknown charges on current accounts
- Inquiries from companies not contacted

## Action Steps

- Review and correct credit report information
- Close accounts thief opened
- Remove bogus charges from existing accounts
- If SSN misused, contact SSA
- Deal with debt collectors



# Report Identity Theft



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# Report Identity Theft

- Web-based consumer guidance
- Create Identity Theft Report and personal recovery plan
- Easy-to-print checklists
- Sample letters
- FTC makes complaints available to law enforcement agencies investigating identity theft crimes





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IdentityTheft.gov

Log In

En Español

Which statement best describes your situation?

I want to report identity theft.



Someone else filed a tax return using my information.



My information was exposed in a data breach.



Someone got my personal information or my wallet, and I'm worried about identity theft.



Something else.



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IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

[Create a Personal Recovery Plan](#)  
[Browse Recovery Steps](#)



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IdentityTheft.gov

[Log In](#)



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

What did the  
identity thief use  
your information  
for?

Select all that apply



Credit card accounts



Telephone, mobile, or utility accounts



Debit, checking, or savings accounts



Employment or taxes



Government benefits or IDs



Loans or leases



Other account types (Internet, insurance, securities, medical, etc.)

[← Previous](#)

[Continue →](#)



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[Got Feedback?](#) Tell us what you think.

[Create a Personal Recovery Plan](#)  
[Browse Recovery Steps](#)



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IdentityTheft.gov

Log In

1

Theft Details

2

Your Information

3

Suspect  
Information

4

Additional  
Information

5

Personal  
Statement

6

Review Your  
Complaint

## Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:

FTC Identity Theft Report



&

Recovery Plan



### How we handle your information

It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

OMB Control Number: 3084-0169

These will help you **fix problems** caused by the identity theft.



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Continue →



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# Identity Theft Report

FTC Report Number:  
665-783

I am the victim of Identity theft. This is my official statement about the crime.

## Contact Information

Jane May Smith  
100 Main Street  
Washington, DC 20405

202-876-5309  
jane.smith@email.com

## Personal Statement

I received a credit card bill from Chase, even though I've never had a credit card with Chase. I called and the bank said I needed to fill out an identity theft report. Just a few days later, I got a call from Verizon about buying a new iPhone. I told them I didn't buy an iPhone. Someone else had gone to a store in New Jersey and added two new lines to my account.

## Accounts Affected by the Crime

Credit card opened by the thief		
Company or Organization: Chase		
Account Number: 988889888		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$400

Mobile phone with fraudulent charges (account takeover)		
Company or Organization: Verizon Wireless		
Account Number: 54-70000089		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$900



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IdentityTheft.gov

Log In

En Español

## Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.

Instead, I will receive a **one-time copy** of my affidavit and recovery plan.



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## Great. Your account has been created!

Here's your personal recovery plan. We'll guide you through each step.

Ok, Got It

## Your Recovery Plan

 Print

Call Bank of America to report the fraudulent account.



Place a fraud alert on your credit reports.



Review your credit reports for fraud.



Send a follow-up letter to Bank of America.



Consider placing an extended fraud alert or credit freeze.



Hide Completed Items

✓ Report identity theft to the FTC.



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IdentityTheft.gov

## Send a follow-up letter to Bank of America.

Completed?

Tasks

☐

Send a letter to Bank of America disputing the fraudulent account.

We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)

☐

When did you mail the dispute letter?

Year

Month

Day



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January 20, 2016

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IdentityTheft.gov

Jane Smith  
123 Main Street  
Washington, DC, USA 20000

Equifax Consumer Fraud Division  
P.O. Box 740256  
Atlanta, GA 30374

RE: Request to Block Unauthorized Charges from Credit Report under FCRA 605B

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, is the result of identity theft.

Account Name:	Account Number:	Charge:	Date:
Citibank	12345678	\$607.00	10/2015

I have enclosed my Identity Theft Report, proof of my identity and a copy of my credit report showing the fraudulent items. Please block this information from my credit report, as directed by section 605B of the Fair Credit Reporting Act, and notify all furnishers of this information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

Jane Smith

Enclosures:

- FTC Affidavit and police report (Identity Theft Report)
- Proof of identity
- Fair Credit Reporting Act Section 605B



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# Other Resources

Order FTC publications at

[ftc.gov/bulkorder](https://ftc.gov/bulkorder)

The publications are **FREE!**



# More Resources

Learn how to avoid identity theft and other scams at [consumer.ftc.gov](https://consumer.ftc.gov)

Sign up for our blogs at [ftc.gov/consumeralerts](https://ftc.gov/consumeralerts)

The screenshot shows the Federal Trade Commission's Consumer Information website. The header includes the FTC logo, the text "FEDERAL TRADE COMMISSION", a language toggle for "ESPAÑOL", and a search bar. The main navigation menu on the left lists categories: MONEY & CREDIT, HOMES & MORTGAGES, HEALTH & FITNESS, JOBS & MAKING MONEY, and the selected category, PRIVACY, IDENTITY & ONLINE SECURITY. Below this menu are links for "Limiting Unwanted Calls and Emails", "Online Security", "Protecting Kids Online", "Identity Theft", and "BLOG". The main content area features the title "Privacy, Identity & Online Security" with a sub-header "Recover from Identity Theft" and icons for a document, lightbulb, and computer. Below this is a section for "Limiting Unwanted Calls & Emails" and another for "Protecting Kids Online". On the right, there is a "Related Items" section titled "Five Ways to Help Protect Your Identity" with a list of links: Identity Theft, Credit Freeze FAQs, How to Keep Your Personal Information Secure, Spam, and Kids and Socializing Online. A link to "Vea esta página en español" is also present.

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ESPAÑOL

CONSUMER INFORMATION

Search

MONEY & CREDIT

HOMES & MORTGAGES

HEALTH & FITNESS

JOBS & MAKING MONEY

PRIVACY, IDENTITY & ONLINE SECURITY

Limiting Unwanted Calls and Emails

Online Security

Protecting Kids Online

Identity Theft

BLOG

Privacy, Identity & Online Security

Recover from Identity Theft

Limiting Unwanted Calls & Emails

Protecting Kids Online

Related Items

Five Ways to Help Protect Your Identity

- Identity Theft
- Credit Freeze FAQs
- How to Keep Your Personal Information Secure
- Spam
- Kids and Socializing Online

Vea esta página en español



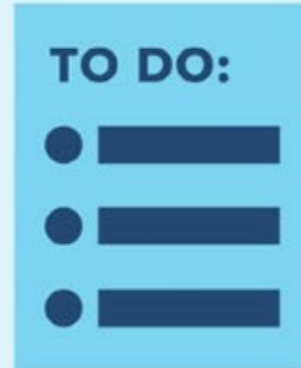
FEDERAL TRADE COMMISSION  
[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

# Start your report now

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



Tell us what happened



Get next steps



Help stop fraud

**SPANISH:** [ReporteFraude.ftc.gov](https://ReporteFraude.ftc.gov)

# Questions & Discussion



Toll Free: 877-438-4338

TTY: 866-653-4261





# Thank you!



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[Identitytheft.gov](https://identitytheft.gov)  
[reportfraud.ftc.gov](https://reportfraud.ftc.gov)  
[consumer.ftc.gov](https://consumer.ftc.gov)

# Combating scams





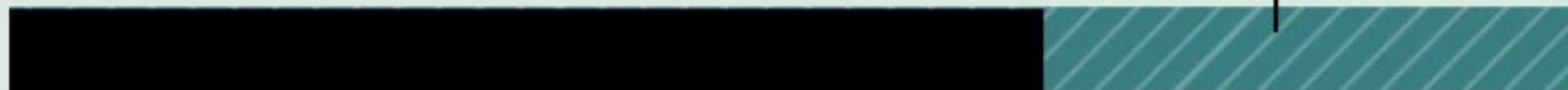
**4.7  
MILLION  
REPORTS**

## TOP THREE CATEGORIES

- 1 Identity Theft
- 2 Imposter Scams
- 3 Online Shopping and Negative Reviews

**2.2 million fraud reports**

**34%** reported  
a loss

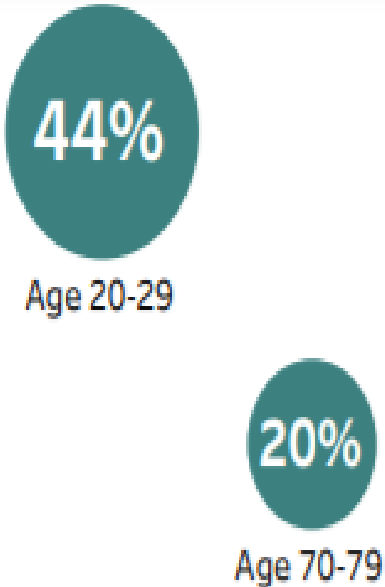


**\$3.3 billion**  
total fraud losses

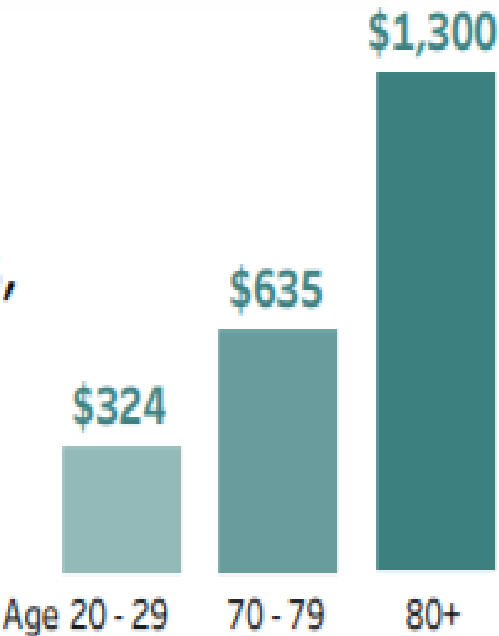
**\$311**  
median loss

# Scam trends

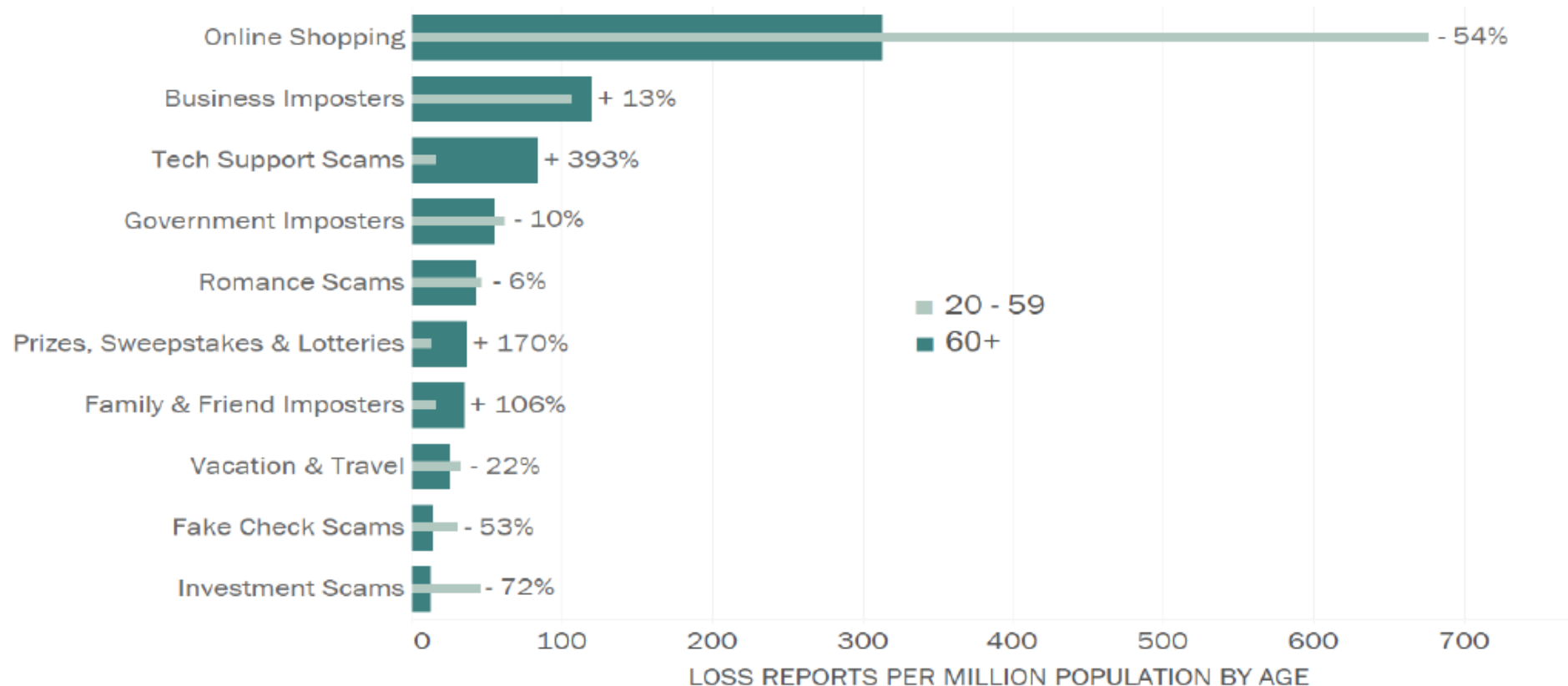
**Younger people**  
reported losing  
money to fraud  
**more often than**  
**older people.**



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

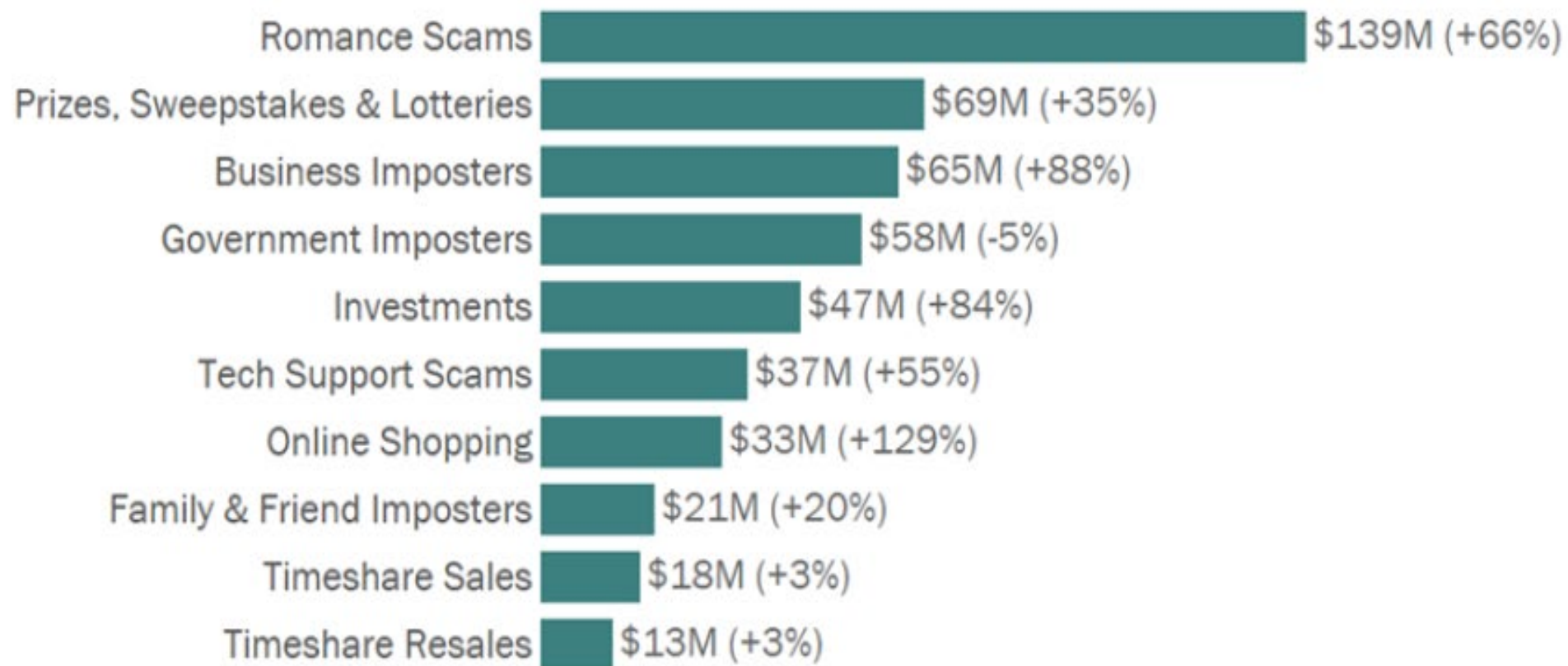


## 2020 Fraud loss reports by age & fraud type



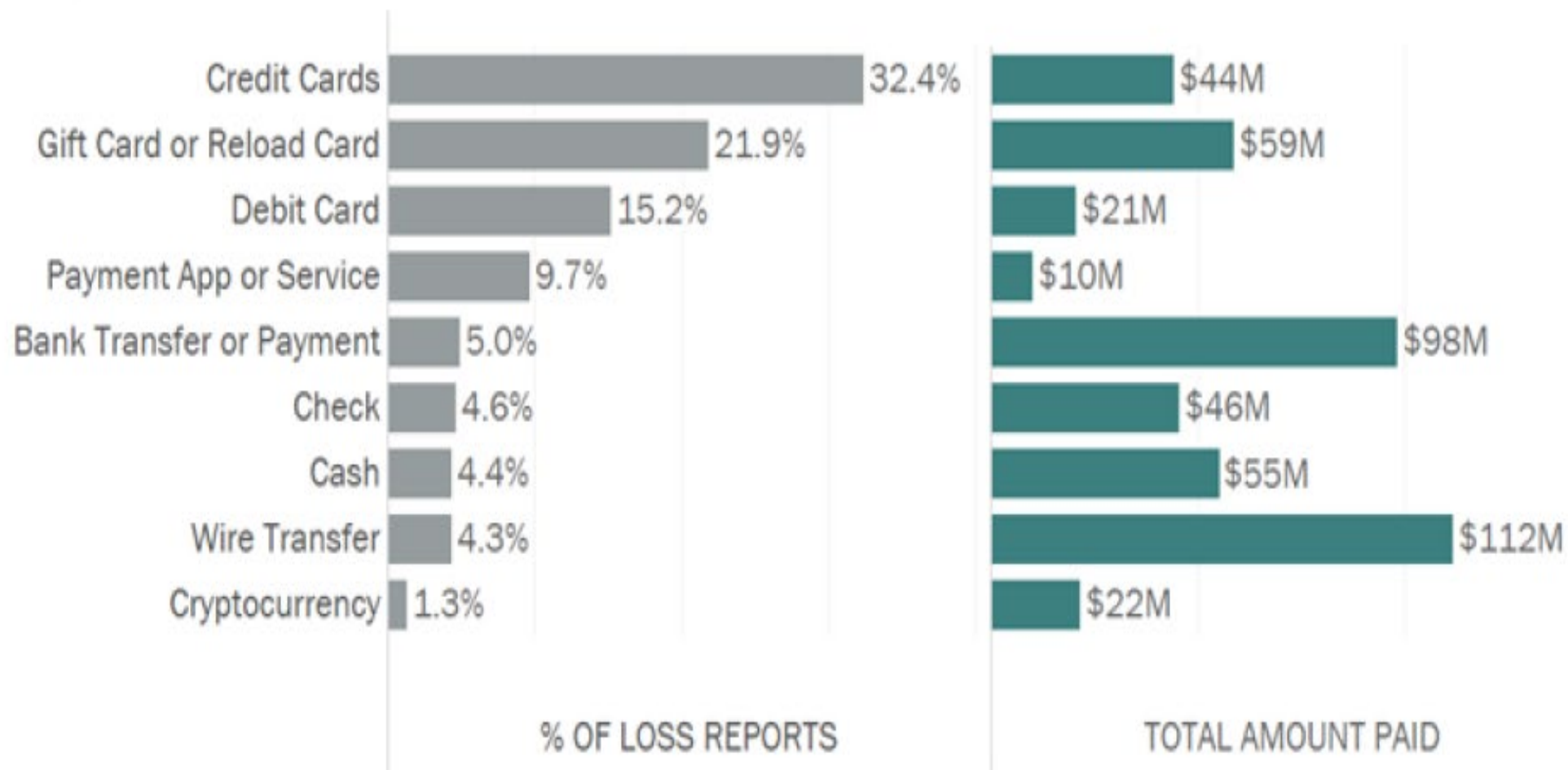
## 2020 Top fraud types by total dollars lost (ages 60 & over)

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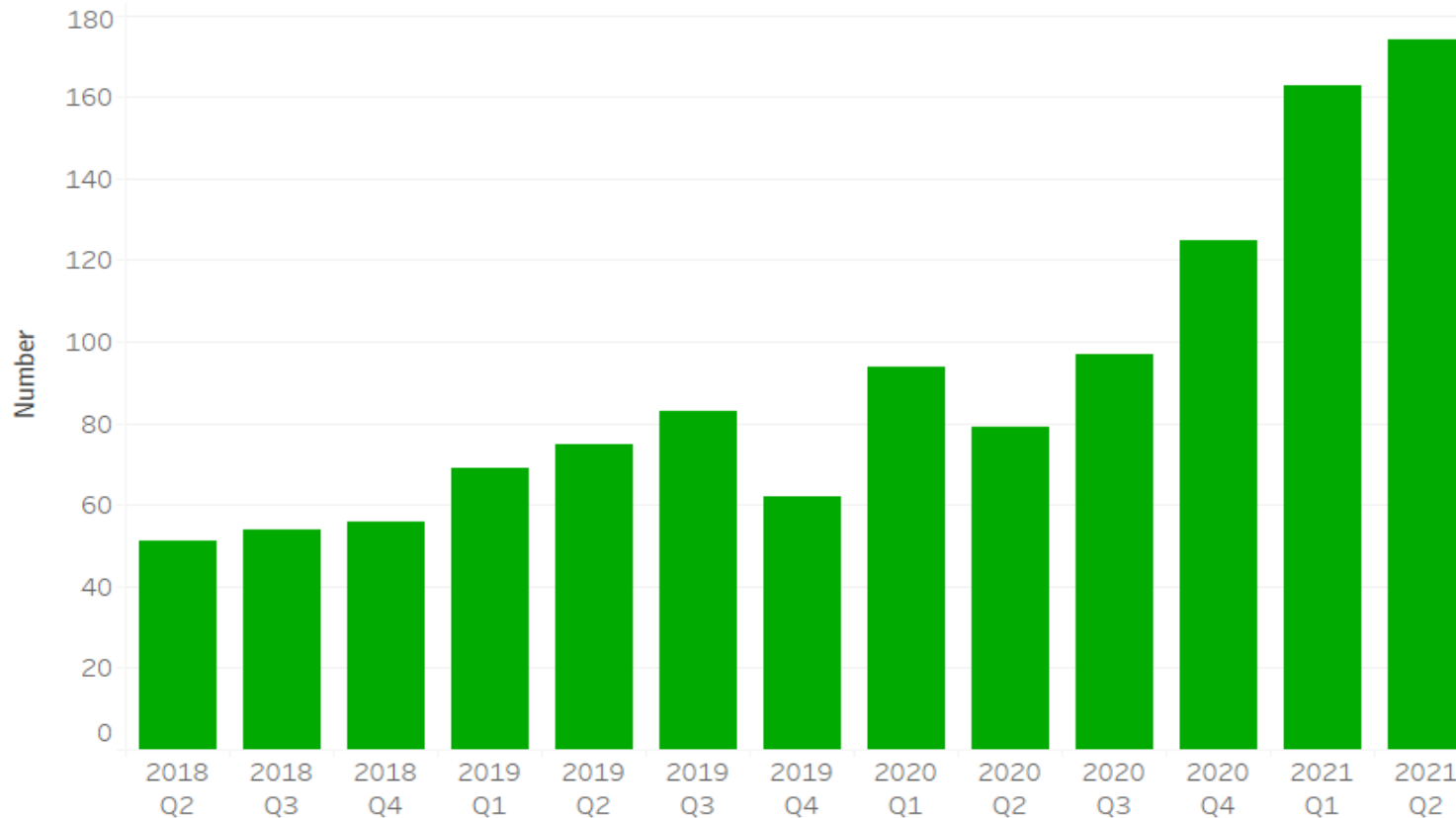


REPORTED DOLLAR LOSS (% CHANGE FROM 2019)

## 2020 Payment methods & total amount paid (ages 60 & over)



## CFPB complaints by older Americans reporting fraud/scams as an issue (January 2018 to June 2021)



- 1,182 complaints by older Americans between January 2018 -June 2021
- 91% were related to a money transfer or service
- 85% increase from pre-pandemic (Q4 2019) to Q2 2021 (most recent)

## CFPB complaints by Census tract

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- Lower-income and communities of color are more likely to submit complaints about credit reporting, identity theft, and delinquent servicing
- Higher-income and majority white communities are more likely to submit complaints about origination and performing servicing.
- Consumers from neighborhoods with the highest share of Black residents submit the most complaints per resident.
- Complaints about loan originations increased by nearly 50% over the course of 2020, driven largely by mortgage complaints.

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# Cyber scams



# Examples of cyber scams

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Tech support  
scams



Online dating  
scams



Mortgage closing  
scams



Investment scams



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# Online dating scams



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# Online dating scams

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## Red Flags



- New love asks you to wire money for “emergency”
- New love asks to access your bank or credit card accounts
- New sweetheart asks you to open joint account or co-sign a loan

## Safeguards



- Never send money or gifts to a sweetheart you haven’t met in person
- Limit what personal information (like bank or credit card accounts, SSNs) you share with a new love.
- Limit what personal information you share online and on dating apps



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# Guard your wallet as well as your heart.

A romance scam is when a new love interest says they love you, but they really just love your money—and may not be who they say they are.



## Be on the lookout for these warning signs of a romance scam:

- A new love who lives far away asks you to wire them money or share your credit card number with them—even if they say they'll pay you back.
- Your new romantic interest asks you to sign a document that would give them control of your finances or your house.
- Your new sweetheart asks you to open a new joint account or co-sign a loan with them.
- Your new darling asks for access to your bank or credit card accounts.

Report in-person romance scams to local law enforcement. Report online romance scams to [FTC.gov/complaint](https://www.ftc.gov/complaint).

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# Tech support scams

# Tech support scams

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## Red Flags



- Unsolicited call from “tech support” says they found a problem on your computer & need to remote in
- Unknown pop-up appears with phone number to call for “tech support”
- Unsolicited email about suspended account, with link (which installs malware)

## Safeguards



- Never give control of your computer to someone who calls you out of the blue.
- Don't click links in unsolicited pop-ups or emails.
- Keep anti-virus software up to date.



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# Play it safe online

Protect your personal information while you're online.

Being online lets you follow the news, connect with friends and family, shop, manage finances, and more. Consider these tips:

- Lock your devices just like you lock your front door. Use a passcode or fingerprint to lock your phone or tablet. If you have a computer, use a strong password that's at least 12 characters long.
- Know the red flags of scams. If someone contacts you and asks you to pay by wire transfer or gift card, be wary. It's probably a scam.
- Share with care. Limit how much personal information you share online. Set your social media profiles to private. If someone asks to connect with you on social media, only accept their request if you know them.

Report scams to [ftc.gov/complaint](https://ftc.gov/complaint) or 1-877-FTC-HELP.  
Visit [staysafeonline.org](https://staysafeonline.org) for more tips.





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# Investment scams

# Investment scams

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- Scammers may take advantage of your trust or inexperience
- It is important to be cautious if you are asked to invest your savings



# Investment scams

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## Red Flags



- Asks you to “act now” or “before it’s too late”
- Promises guaranteed high interest rates or “no risk” investments
- Tells you to leave everything in his or her care
- Refuses to tell you how he or she is paid
- Asks you to put all your money in one type of investment

## Safeguards



- Take your time and do your research before investing your money
- Check the background of a broker, brokerage firm, or an investment adviser at [FINRA.org](https://www.finra.org)
- Interview the broker or adviser. Ask questions such as:
  - Can I file a complaint if I have a problem?
  - How are you paid?



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# Mortgage closing scams

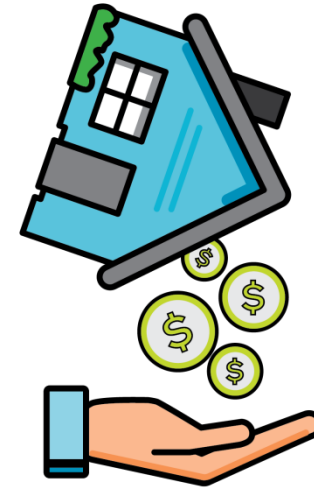


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# Mortgage closing scams

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- Scammers may pose as the real estate agent, settlement agent, legal representative or another trusted individual
- Scammers attempt to divert your closing costs and down payment into a fraudulent account by confirming or suggesting last-minute changes to your wiring instructions



# Mortgage closing scams

## Red Flags



- Someone calls or emails you and says you must make last-minute changes to your wiring instructions.
- Someone calls and asks you to verify your personal or financial information
- Someone asks you to send financial information by email
- You receive an email with links or attachments that your trusted representatives did not tell you to expect

## Safeguards



- Use the CFPB's [Mortgage Closing Checklist](#).
- Ahead of your mortgage closing, discuss in person, or by phone, the closing process and money transfer protocols with two trusted individuals (realtor, settlement agent, etc.)
- Before wiring money, always confirm instructions with your trusted representatives, either in person or by phone.



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# More information and resources



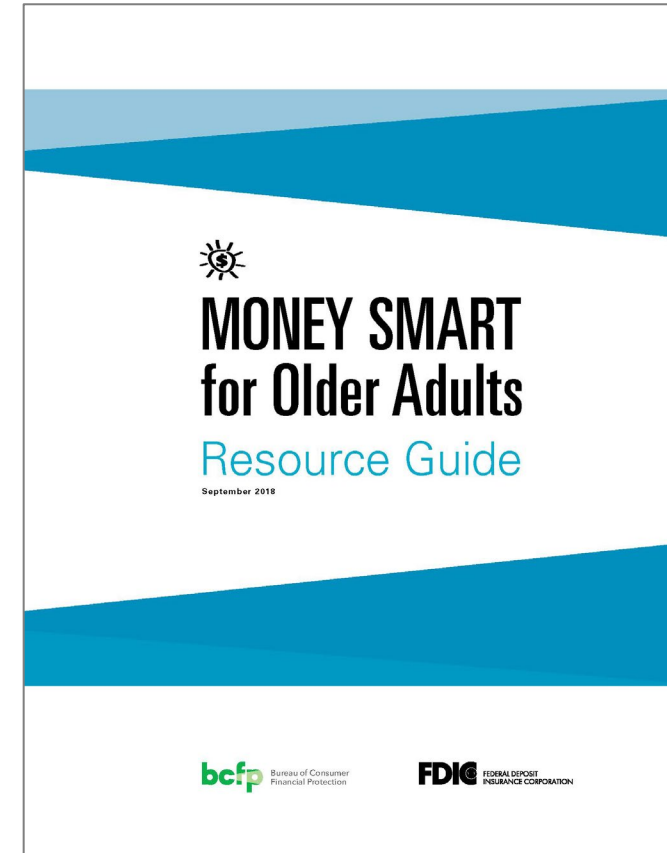
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# Money Smart for Older Adults

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- An awareness program developed in collaboration with the FDIC
- Identify scams, fraud and other forms of exploitation
- Instructor guides available for download
- Resource guide available in bulk at no charge
- Available in English and Spanish



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[consumerfinance.gov/practitioner-resources/resources-for-older-adults/protecting-against-fraud/](https://consumerfinance.gov/practitioner-resources/resources-for-older-adults/protecting-against-fraud/)

# Guides to help consumers make informed decisions

The guides cover topics such as:

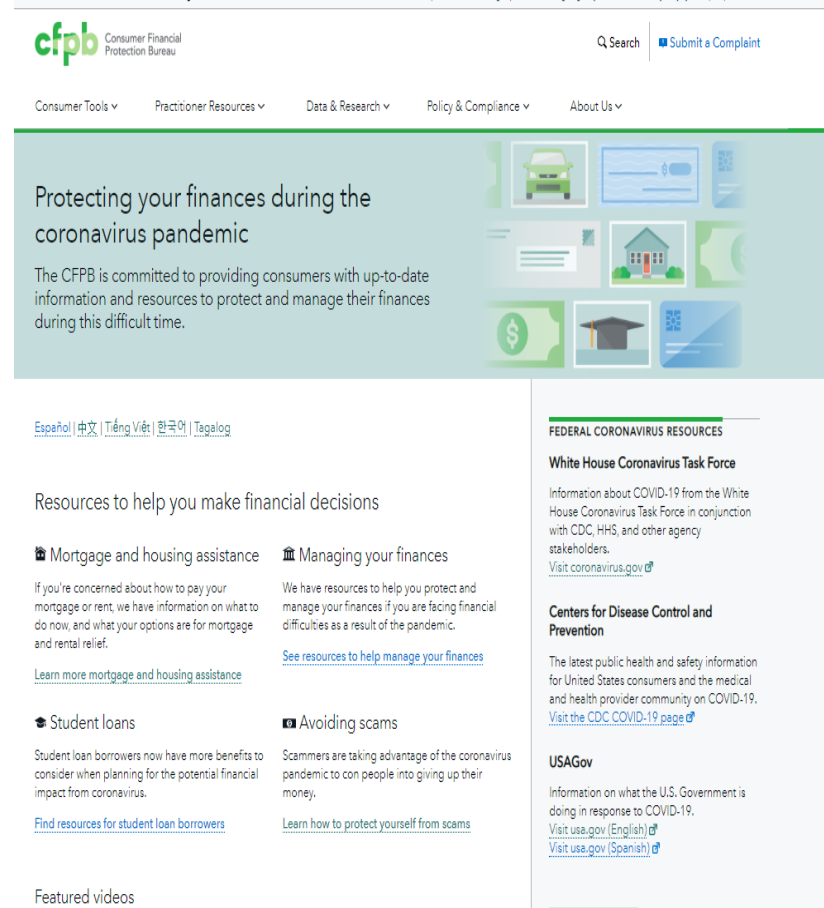
- Reverse mortgages
- Financial advisers
- Pension lump-sum offers

The guides list important questions to ask and where to go for help.



# [consumerfinance.gov/coronavirus](https://consumerfinance.gov/coronavirus)

- Central hub on [consumerfinance.gov](https://consumerfinance.gov)
- Resources in English and Spanish, Chinese, Vietnamese, Korean, Tagalog
- Short videos
- Printer-friendly PDFs for Asian languages + MP3 audio files



# Housing portal: Rental assistance finder

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## Find help with rent and utilities

If you're looking for help with housing costs, you're not alone.

State and local organizations are distributing federal rental assistance in their communities. The money can help landlords and renters who are struggling to keep up with rent and other bills.

Many programs take applications from both landlords and renters.

**Search below to find your local program.** If you find more than one program, start with the closest one to you.

- [See who qualifies and how the money can be used](#)
- [Need help applying? Find a housing counselor](#)

## Find rental assistance programs

For your state or territory

Select your state or territory



For your tribe or the tribal lands where you live (if applicable)

Only tribes with rental assistance programs are listed.

Select the tribe or tribal lands



Consumer Financial  
Protection Bureau

[consumerfinance.gov/renthelp](https://consumerfinance.gov/renthelp)

# Housing portal: Videos in English and Spanish

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- Visit our YouTube playlists for the latest videos.



**5 STEPS TO ASK FOR  
MORTGAGE FORBEARANCE  
DUE TO THE CORONAVIRUS**



**5 PASOS PARA QUE SOLICITE UN  
APLAZAMIENTO DE HIPOTECA  
POR CAUSA DEL CORONAVIRUS**

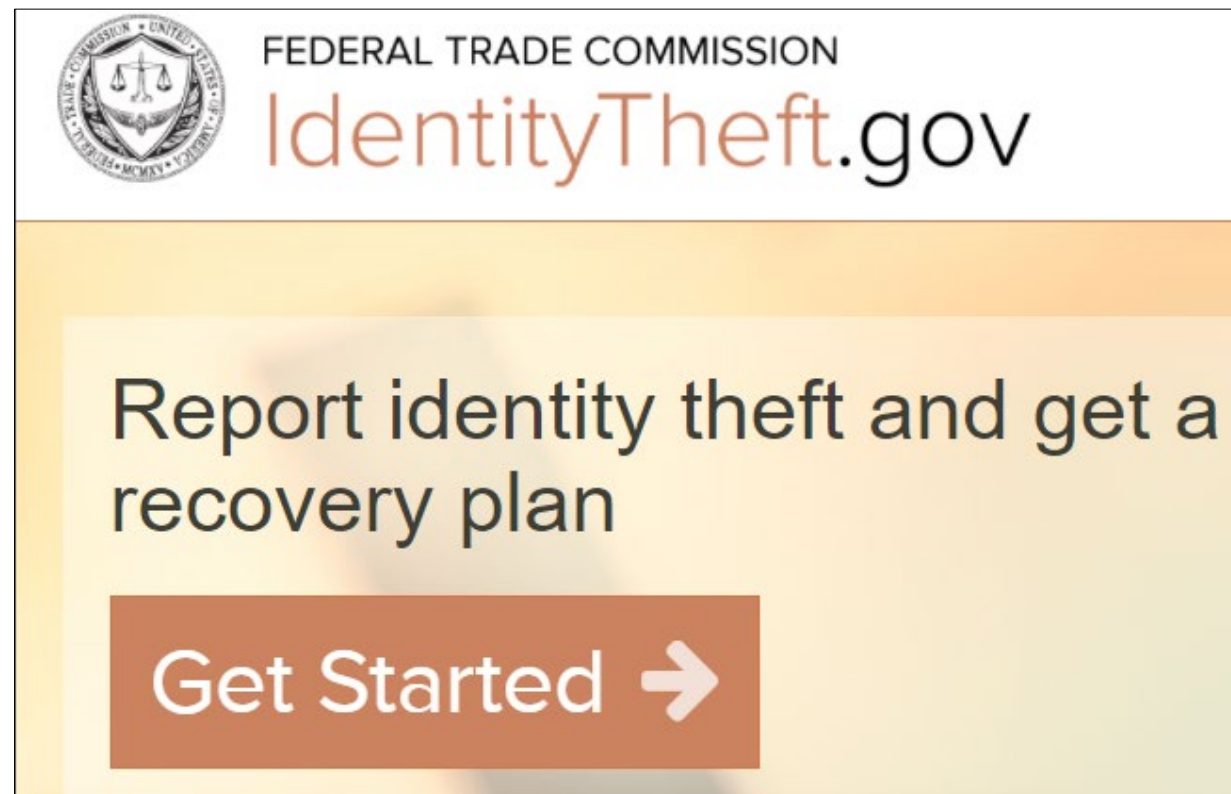


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[consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/](https://consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/)

# Report fraud and identity theft

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# Contact us

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## Consumer Financial Protection Bureau Office for Older Americans

Website: [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

Email: [olderamericans@cfpb.gov](mailto:olderamericans@cfpb.gov)



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