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Montana Office of Consumer Protection

The Office of Consumer Protection seeks to protect consumers from unlawful, deceptive and unfair practices in the marketplace by educating Montana citizens about consumer issues and enforcing the laws administered by the Office of Consumer Protection.



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OCP Functions

- Provide information to public about consumer issues and the CPA;
 - Educate Montanans to prevent known and unknown scams.
- Investigate and prosecute unfair or deceptive trade practices involving consumer transactions;
- Participate in enforcement actions with other state and federal law enforcement agencies;
- Mediate complaints.



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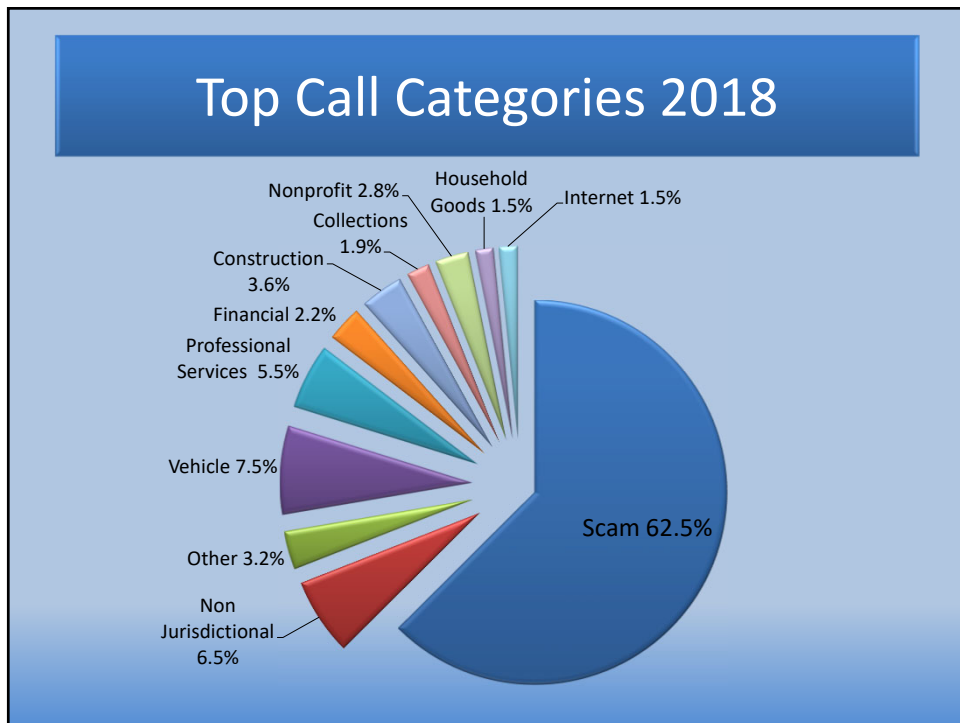
Montana's Consumer Protection Act

- Mont. Code Ann. §30-14-101 et seq.
- **Unlawful practices.** *Unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are unlawful.*
- Civil remedies
 - Misdemeanor criminal prong 142(3)
- County Attorney authority

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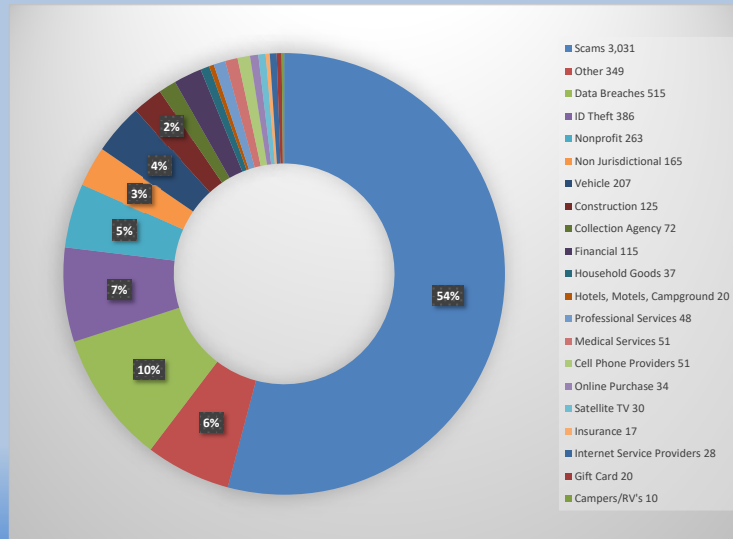


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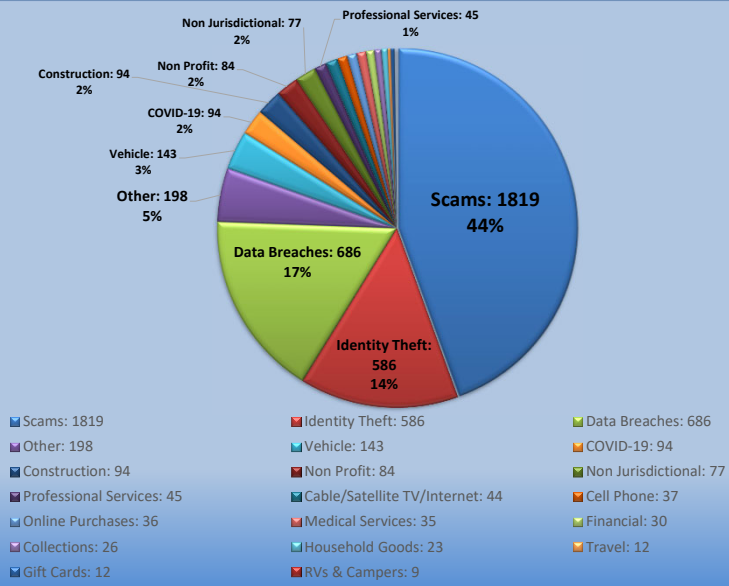
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Top Call Categories 2019



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Top Call Categories 2020



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2017 Reported Scams

- IRS - 704
- Phishing Scams - 231
- Sweepstakes Lottery - 202
- Grant/Loan - 102
- Computer/Tech Scam - 121
- Overpayment/Craigslist - 45
- Unsolicited Mail/Fax - 19
- Fake Check - 12
- Work at Home Scam - 12
- Spam Scam - 16
- Romance - 14
- Miscellaneous Scams - 1688



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2018 Reported Scams

- IRS - 1179
- Phishing Scams - 476
- Sweepstakes Lottery - 233
- Grant/Loan - 64
- Computer/Tech Scam - 136
- Overpayment/Craigslist - 74
- Fake Check - 11
- Work at Home Scam - 9
- Romance - 13
- Miscellaneous Scams - 910



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4 Common Scam Traits

- A scammer will play off human emotion;
- Imply a false sense of title;
- Create a time sensitive situation;
- Request fast \$\$ (*or other)



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One common method to stop scammers cold:



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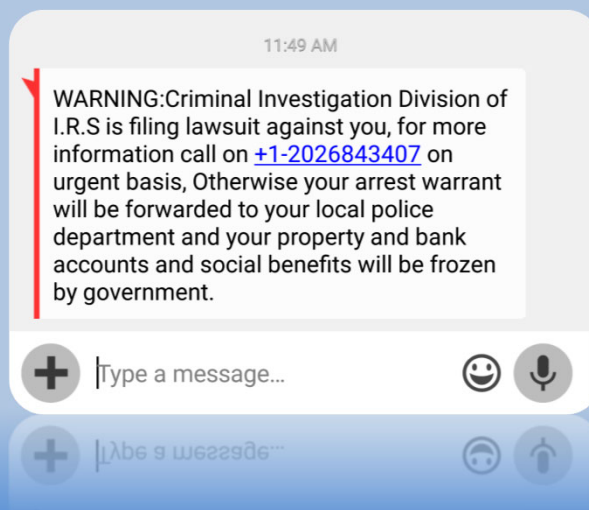
Internal Revenue Service Scam

- A person receives a call from someone claiming to be with Internal Revenue Service/Treasury Department. The person is informed that they owe back taxes and if they do not pay (with immediacy) they will be arrested.



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IRS Scam Text Message



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Internal Revenue Service Scam

AVOID THIS SCAM:

- The IRS will first contact you through the mail.
- The IRS doesn't threaten to arrest you.
- The IRS doesn't demand immediate payment.
- The IRS doesn't require money wire or payments with a prepaid debit/credit card.
- Do not rely on caller ID info to authenticate a caller.



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Lottery Sweepstakes Scam

- A person receives a call from an individual claiming to be a lottery/sweepstakes company informing them they have won a prize.
- The person is instructed to pay the taxes and fees upfront on their new "fortune."
- The person is instructed to wire or load a pre-paid debit card and send it to a specific location.
- Once the money has been sent, it is almost impossible to recover.



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Lottery Sweepstakes Scam

AVOID THIS SCAM:

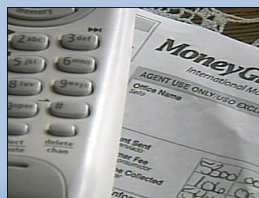
- You have to play and buy a ticket to win.
- Foreign lotteries/sweepstakes are illegal in the USA.
- Legitimate lotteries only sell their lottery products in their own area.
- Never pay taxes or fees upfront on your prize.



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Grandparent Scam

- An older person receives a call from an individual claiming to be their grandchild.
- The individual informs the potential victim that they are in financial/legal/medical trouble and need the (grandparent, etc.) to wire them money.



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Grandparent Scam

AVOID THIS SCAM:

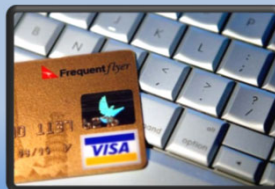
- Never give personal information over the phone call you didn't originate.**
- Contact family members before trying to resolve the crises.
- **Ask questions that only family members would know.



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Tech Support Scam

- A person receives a call from someone claiming to be with tech support. The scammer informs them that their computer is in jeopardy of a virus. Once the scammer has gained trust, they may request remote access to the computer.



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Tech Support Scam

- Enroll victim in a fraudulent/worthless computer maintenance or warranty program.
- Ask for credit card information.
- Trick victim into installing malware that could steal sensitive data.
- Direct victim to fraudulent websites.



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Tech Support Scam

AVOID THIS SCAM:

- Never provide control of your computer to an unknown third party.
- Online search results might not be the best way to find tech support.
- Never give personal or financial information over a phone call you didn't originate.



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Jury Duty Scam

- The would-be victim receives a fraudulent call from “courthouse/law enforcement.” The caller claims criminal charges have been filed because the person didn’t report for mandated jury duty. To avoid being arrested they need to make a payment over via wire, phone, or with a prepaid debit card.
- Caller ID may show phone numbers affiliated with law enforcement agencies or courthouses.
- The caller may give name(s) of local law enforcement officers or judges.



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Jury Duty Scam

AVOID THIS SCAM:

- Jury duty notifications, as well as “no show” summonses, are delivered by mail.
- Law enforcement doesn’t call you on the phone regarding arrest warrants.
- Do not rely on caller ID alone to authenticate a caller.



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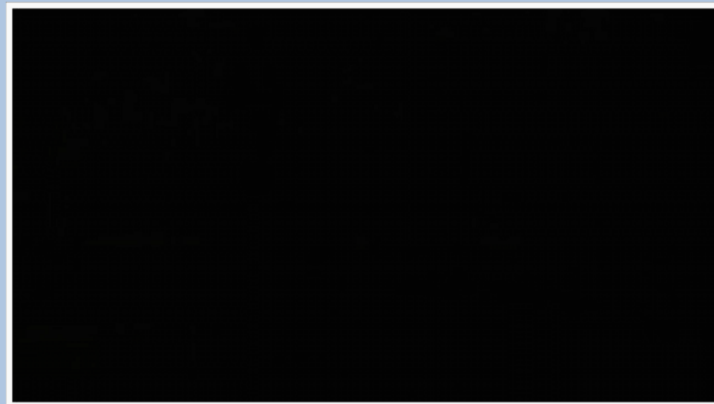
Medicare & Social Security Scam

- Cold call (claiming to be gov't or insurance co.)
- A claim
 - New cards
 - Updating
- A request
 - PII or money
- Red Flag?
 - CMMS & SSA will never make such a request
- Hang up.



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Romance Scam



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Home Improvements

- Don't be paranoid that all contractors are scammers.
- Be wary of "drive-by" pavers and roofers who you did not invite.
 - "We were in the neighborhood, just finished a job close-by, and we see you've got some work that needs done on those _____."
 - We've got plenty of materials left over and we might as well do it while we're here. We'll even discount it."
 - Don't fall for it.

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Choosing a Contractor

- | | |
|--|--|
| #1. Research your project | #7. Verify contractor's liability & workers' comp insurance. |
| #2. Get the names of several contractors | #8. Demand written contract with specifics/details. |
| #3. Check references | #9. Inspect the project and communicate with the contractor. Changes in writing. |
| #4. Written bids | |
| #5. Compare bids | |
| #6. Ensure contractor registered w/ SOS | |

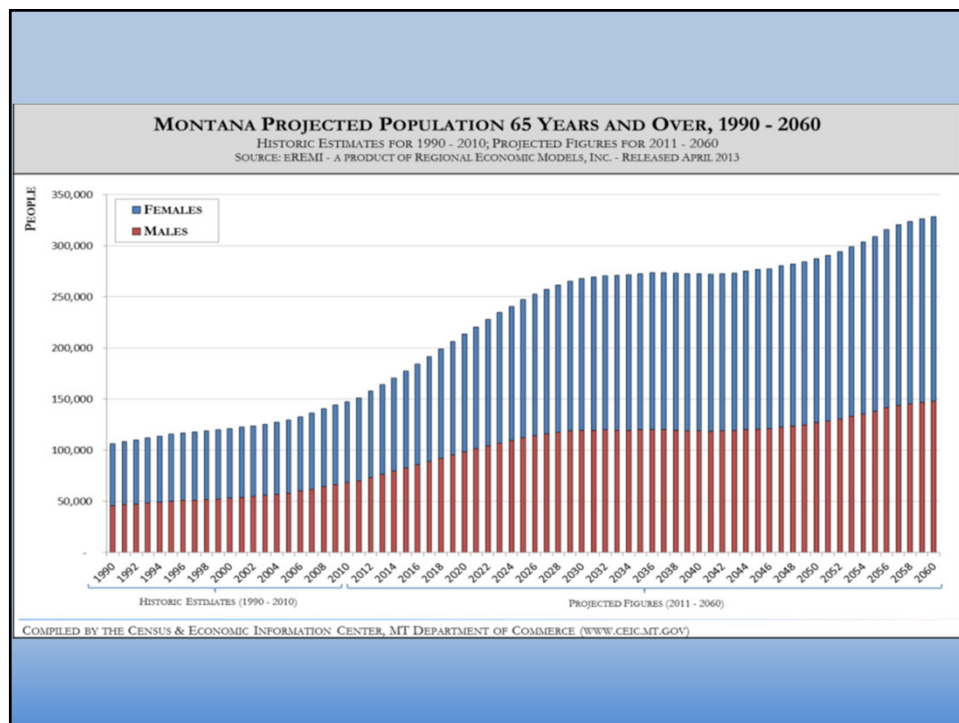


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Disproportionate Impact on Older People

- Every year, 2.1 million older Americans are victims of abuse, neglect, and/or financial exploitation.
- Every day in the U.S., 10,000 people turn 65.
- 2014 Census: 46 million ≥ 65 .
- By 2030: ~75+ million. 60% growth in 15 years!!
- Fastest growing population in the U.S.

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Why is this stuff so important?

- US: \$2.9 billion dollars reported lost b/c elder financial abuse in 2016.
- Age 65+ is where the \$\$ is concentrated.
 - ~30+ years ago, age 65+ households had 10x wealth of age 35 and under adult households. Today, that gap has jumped to 37x.
- We're all behind the curve.

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Why is this stuff so important?

- **Despite wave of increasing reports, we know that these crimes are underreported. Why?**
 - Lack of awareness;
 - Fear and shame;
 - Concern that reporting may lead to loss of independence.
- Medical improvements have significantly increased life expectancy and may continue to.
- Experts now know that life expectancy lowers post-fraud/victimization. Studies have shown a profound effect on mortality.
 - We need to look at this as a health issue.

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The good news

- You are here.
- People are waking up to the new reality.
- An aging population is to be celebrated.
- Education and the formation of proper habits could dramatically reduce these crimes.
 - Establishing good habits is not rocket science.

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Easy habits to establish to prevent fraud

- **Stay in regular contact with the vulnerable.**
- **Learn to recognize through teaching:**
 - Scammers contact you “out of the blue.”
 - Scammers will claim “it’s urgent!”
 - Scammers ask for personal info.
 - Scammers want money wired or through pre-paid cards.
 - Scammers want secrecy.
 - If it’s too good to be true...

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Easy habits to establish to prevent fraud

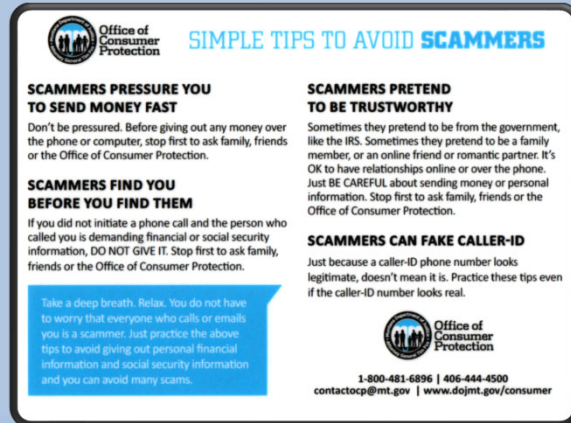
- SO, teach people that if an uninvited person ever:
 - Pressures them to wire money; prepaid card;
 - Tells them they won prize or a gift but that they need to pay fees and taxes first;
 - Asks them to visit website/download software;
 - Asks for usernames, PWs, account numbers, home address, SSN, personal info;
 - Tells them an offer is only good for today; or
 - Asks to keep a call (or email) a secret.

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JUST 
HANG UP
THE PHONE ON IMPOSTER SCAMS!

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Chuck's Simple Scam Tips!



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Office of Consumer Protection

- 555 Fuller Ave.
Helena, MT 59601
- (406) 444-4500
(800) 481-6896
- dojmt.gov/consumer
- Montana Scam Alerts:
dojmt.gov/consumer/scam-alerts/

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