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Our presenter is Carol. At the federal trade commission consumer and business solicitation. She leads teams to distribute online articles, social media content, print , but publications and videos to help people spot scams and manage their money. She heads up the military consumer initiative as well as outreach to consumers through public libraries. Carol began her career as a staff attorney for false advertising cases. She became the legislative Council serving several years as a liaison between FTC and Congress. In 2014, she worked on consumer issues while temporary assignment to the United States House of Representatives committee with energy and commerce. She earned her A.B. from Harvard College and her JD from Suffolk University school of Law. Before we get started, I will walk you through a few housekeeping reminders. First thing, if you have any questions or you would like to ask Carol you can chat those in the chat box. Or if you have any technical issues, you can also use the chat box. The chat box is in the bottom right-hand corner of your screen. For any questions you ask, I will keep track of them all and at the end of the presentation, I will ask them of Carol. My colleague here, Ashley and Kelly are here in case you have any technical difficulties so feel free to ask if you experience technical difficulties. We are recording today's session and will email a link to the recording and slides to everyone who registered for the webinar. We will send you a certificate of participation using the email you used to register for today's webinar. If anyone needs additional certificates because multiple people are watching with you, these email outreach@GPO.gov and include the title of the webinar along with the names and email addresses of those needing certificates. If you need to zoom in on the slide being shown by Carol, click on the full-screen button in the bottom left side of your screen. To exit full-screen mode, mouse over the blue bar at the top of your screen so it expands. Been click on the return button to get back as the default view. At the end of the session, we will share a webinar satisfaction survey with you. We will let you know when the survey is available and the URL will appear in the chat box. We very much appreciate if you could keep your feedback for that survey. With that said, I will hand over the microphone to Carol. Take it away Carol.

Thank you.

Sandy thanks so much. I appreciate the opportunity to talk to librarians and share this important information. Thank you everybody for tuning in and taking the time to listen to this stuff. I hope it will be helpful. It's important for everyone to know about it. Just to put this whole health crisis into perspective and how you know not only is it affecting all of our lives obviously and it's wreaking a lot of fear and confusion. And changes in our daily lives. But it's also kind of a banner day for scammers to try to take advantage. We have already gotten since January 1, through this morning I just checked the numbers now. We've gotten over 13,000 complaints about some sort of fraud related to the coronavirus. People trying to capitalize on different things. And we'll talk about some of those in detail in a moment. People have reported in those 13,000+ complaints, 9.5 million in fraud loss. People are already losing money to the scams. That's a median loss of about \$556. Varies depending on the day. That's quite a bit of money on average for people to be losing to the scams. It's important for us to know about them and most of the time, if you can give people a heads up about things to look for in what the Kyle Mounce

might sound like in the forms these scams take a lot of times you can stop the scam in its tracks. People will know enough to stop and take a breath and not get caught up in it. Okay so that's my name and this is FTC's main libraries page. [FTC.gov/libraries](https://www.ftc.gov/libraries). If you haven't seen it, check it out. It has all of our campaigns in all different information. Along with a little outreach calendar with ideas about how you can incorporate these consumer protection ideas. These anti-scam ideas and how you can create programming around them. We are adding a coronavirus button on there in the next couple of days. We are hoping to get up there so that will take you right to the FTC coronavirus information and what I'm talking about right now. The first thing you should know. Scammers follow the headlines. Things change, they will be right on there to seize on it. It's really important for us to hear from consumers on the street. To hear from our partners and intermediaries like you look like librarians and other people that work with the public to hear about what you are seeing and encourage people to follow these complaints. Sometimes we hear about evolving scams first through our complaint system. When people file complaints, it goes into a secure online database available only to law enforcement. And we share with other police departments and other law enforcers that abide by the data security agreements. So that they can pool resources and maybe check with each other to see if they are seeing scammers or frauds out there. The more people that send in those reports, the more robust that data is in the easier it is for us to see trends and spikes in activity. Okay. When it comes to coronavirus, we are seeing all kinds of scams and various categories. Excuse me. The first category are those related to treatment and cures. So you may be getting phone calls, emails, text messages. Sometimes even flyers scammers will still try to slip something in the door. With the telephone number to call them back. But they are offering vaccines, test kits, some kind of a miracle cure. Something that's been undiscovered that is going to help you either fend off contracting the virus or a way to treat it once you contracted it. And then Medicare -related scams. We see scammers reaching out to older consumers and saying they've been selected for a special program where they will get special access to of access to testing kits or vaccines or special access to miracle kinds of cures. So you should know, if you or your patrons, your community are seeing these kinds of claims, they are false. Someone that approaches you with that and that is a scam. There is no vaccine available yet. The test kits, you know, we've seen local reports, news reports where people are trying to set up a tent and they put on protective gear and they tell people they are testing for the coronavirus but they are not affiliated with the hospital. They are not medical personnel. There to someone who put up the tent and put on protective gear and they tell people they have to take information and charge them for. They are getting money or getting your personal information to commit identity theft with. Just want to make sure people are dealing with reputable, legitimate organizations. Something affiliated with the hospital but you know is a true, actual testing site. If there is a vaccine, if there is a miracle cure at some point, something that helps avoid contraction of the disease or helps to treat it, you will not hear about it in an online chat room. You will not hear about it through somebody calling to sell you something. That would be big news. But here it from legitimate news sources. But here it all over the place. You want to encourage people to not get into that fear or hopefulness. And buys these products that are within pretty much guaranteed are shady. Same thing with the Medicare related scam. We know Medicare does not operate that way. The government is not going to call and offer you this kind of test or try to get money or information from you and offer you this benefit. It just doesn't work that way. So just a little side note here. We've already started to see a lot of those products where people are saying, if you take this or use this product, it's going to either treat you, cure you or protect you somehow. The FTC and the FDA got together and sent warning letters to the makers of these

products. They are usually tea or essential oils or colloidal silver which is silver suspended in a liquid. And it can be quite dangerous if people in just this, it can turn your skin a bluegray color permanently. It's really not something people want to do. So the concept of the warning letter, is when FTC and FDA work together, the FDA. We work together to spot these kinds of emerging problems when we see them. And sometimes to be able to act fast. We send a warning letter to this company saying, it looks like these are not your plans aren't backed up with competent or reliable scientific evidence. Stop making these claims about these products. FTC has jurisdiction of privatizing. FDA can take the product off the market if they don't comply. This is really fast way to tell people, look, we see you. This isn't were not complying with the law. You don't have the science to claim that about your product. A lot of the times, that is enough. Getting the warning letter, the claims stop. They may not stop selling the product and that's fine as long as they are not making those claims. In cases where the product might be a danger to people, then FTC and FDA might pursue action to event them from selling it to people. But really the FTC law revolves around having competent and reliable scientific evidence to back up the flames you make on your product. And these are just some of the names of some of the companies and places selling some of these products. And FTC and FDA sent a letter recently another series of warning letters. To voice over Internet protocol providers. Very often scammers use that Internet technology to rebel call people. Partially because, they can call millions of people. It's relatively inexpensive. And they can spoof the ID of the telephone number. They can change the telephone number so maybe it looks like it's coming from Washington DC or they can make it look like it comes from your area code and you might be more likely to pick up if you think it's a local business or neighbor or something like that. So we sent warning letters to those companies for their role in assisting with the fraud kind of aiding and abetting kind of situation. There's probably more to come as we uncover more. So let's switch gears and talk a little bit about some of the ways you might be approached by the scammers. Very often, you will get emails, text messages. They might send you a link and you in up on the Melissa's on a malicious website that will download malware. You can see an example of a letter from the World Health Organization. Might get this and it seems like it's information that might be helpful. The latest about coronavirus. Let me click on that. You do not necessarily want to click on those things because if you end up on a malicious website, it downloads things onto your computer and not only is it going to harm your computer, it could still passwords and your personal information. Which is of course, how scammers stay in business. You want to be wary of fishing emails that look like they are digging for your information. You may know right off the bat. Make come from an organization you don't deal with at all or you've never dealt with. Or company that says you have an account and you know you don't. Sometimes it's more complicated and you have to do more deal due diligence. You want to do that so they don't get your money or information. I'm saying you, just because it's a little bit simpler and speaking. That really I'm intending this for your patrons and community and anyone you want to share with. Another thing to know about Moser's websites. We are starting to see lots of domain including the word coronavirus in them. This is insidious because it will get your attention and we've been trained to see that as being kind of part of the legitimate site. All of the U.S. government that has any agency that has information about Coronavirus, we've all coordinated so that coronavirus is in the URL. So it's SEC.gov/coronavirus. On and on. So you will see those. Again you have to do some due diligence to make sure it's actually the website you want to be on and when you trust. You want to stick as much as possible to the known and trusted websites you done before. Don't click on links from people you don't know. It's just not safe. So next. As you can imagine, lots of

Robocalls and lots of scams. Although there's been some indication Robocalls are down a little bit since we've entered the pandemic stage. We are not sure why that is. But you know there's still underlying and a problem. So we talked about the cures, prevention, test kits, telemedicine, health insurance. Anything health related you will see coronavirus hook on it and they will pressure you. They are also peddling cleaning supplies for people that might not be able to get hand sanitizer, whites, anything else you would be able to sanitize property and homes. We are also seeing a coronavirus twist on scams we see in other contexts as well. They are glomming on to coronavirus as the new to get people. As I mentioned, they follow the headlines but they are also very professional. They have a good idea of how to operate on a motion to make people react in fear. So they will either operate to create fear or a sense of urgency. You need to spend money and give me information right away and they will make the problem go away. Now they are just using the virus as a we've seen Social Security administration scams where you get a call or an email your Social Security number is about to be suspended or deactivated or it's been compromised. They switch it up a little bit. And now, they are claiming because of the virus, people's numbers are suspended because you didn't follow up and send them information in time. And they are shutting things down and you need to act right away to make sure your number stays active. Not true. Tell people to ignore that that is not happening. Same things with mortgage relief scams. We expect to see more of these as the situation continues. There's a lot of people that are going to have a hard time making their mortgage payments. And the companies come out of the woodwork to offer help and they really just take your money and then they either don't do anything or they create more harm than if you would've done nothing yourself. They will take your money and stop making your mortgage payments or they insist you turn everything over to them and don't contact your lender. Wrong. Wrong. Wrong. I know it's tempting for people to get help and to have someone walk them through the process. They think this will benefit them. But they will probably be better off doing most things themselves. If you want to get something some help, for something called the Mars will. What it says basically, you should never pay anybody up front for help trying to reduce or modify your mortgage. You have to pay them a cent until they arrange an offer with your lender and you accept the offer. If you don't like what they have negotiated, you can walk away. You have to take it. You should contact your lender on your own to make sure that person actually negotiated the modification for you. And you actually like it. And if somebody helps you and they do that and they arrange something that is a benefit to you and you accept it, sure. You can pay them but you don't pay them a penny before that happens. Another thing to know, we will be having a blog post about the mortgage relief scams and how to get legitimate help. It should be posted on FTC's blog within the next week or so for the next couple of days. There are definitely forms of relief for mortgages right now. The cares act or the stimulus package. One of the recent packages Congress passed. You can get assistance with your mortgage. There's a moratorium on foreclosures. And you can also request forbearance. Which means you suspend or reduce your payments. Don't automatically get that. You have to have a federally backed mortgage. And the inability to pay has to be related to coronavirus. If you have those things, you are eligible for that relief. It's not automatic to contact your lender and invoke that right and talk to them about that. I would tell people, if they are having trouble, whether they have a federally backed mortgage or not. Call your loan servicer and see if you can work something out. Because you might be able to get some help. Look out for those because it gets into more detail in the blog can give you places to get research. There's had approved counselors. -- Good step to help someone get your whole financial picture in order or help you save your house. Same thing with student loan debt relief

scams. It's the same kind of thing. People a lot of student loans. They're worried about how they will pay it and someone steps in and says I can help you renegotiate or consolidate your loan. Again, be really, really careful about who you interact with and who you pay to help you with these loans. I would always recommend somebody go to the department to see what kind of help they can get. They are federal loans. Apply to your federal loan. I just looked this up so I'm sorry the link isn't here. It's studentaid.gov/coronavirus. Studentaid.gov/coronavirus. They have some advice on what you can do and I think there's a temporary suspension of student loan payments for a little while. But it's worth checking the details on that. Okay. Okay. So I don't know if you've seen this yet or we really anticipated because we are pretty sure it's going to happen. We are supposed to be getting stimulus checks. They are on the way. Scammers will come in in that little bit of space where people aren't exactly sure about all the details yet and they are worried. They want the money. They need it and have to have it. So they will call you and try to convince you you need to pay some sort of taxes. You need to pay a fee. You need to pay something to get that check. Or, they pretend to be from the government and they say we need your Social Security number, Inc. account, credit card number, we need personal information in order to release the check to you. Not true. That's not how it works. Of someone approaches a patron or someone you love, for that scam, you tell them, it's a scam. Don't do it. Hangup or whatever. Used to see these kinds of scams when they would call and tell you, we need the information in order to release this money to you. Or we need information from you in order to help you out with this problem. And gift cards was the number one way scammers were asking people to pay for a long time. There was an enormous spike and even more than wiring money. That still happens. But gift cards are the number one. I don't know if it's going to stay number one right now. Whether scammers will go with it but that's something on your radar. If someone asks a patron to pay with a gift card. Tell them it's a scam always. There's no legitimate business will ask you to pay for something with a gift card. Okay. Another scam we often see in times of crises. Very often, it can be natural disasters. But also really any kind of a national crisis or a well-known situation. Like the headlines. Fake charities. They often pop up around this time. That the distinction to be made. Sometimes they are legitimate charities that pop up and they may set up a crowdfunding site or some other kind of an account. They may be legitimate. There's nothing scam about them but they may not be the best venue to get your donated money to the place you want to donate. And so you still have to do a lot of research to make sure you are comfortable with the place you are giving to and the money will get to the people you wanted to get to. What's different is, the actual fake charities that spring up. They very often use look-alike logos. Sound alike names. They tried to sound like something like the American Red Cross. Or another organization that you are familiar with but they just change something so it's off or they lose use a logo that similar. You want to do your homework. You want to tell people check and double check and triple check. Don't pledge necessarily to give money to the first person who calls. You certainly don't want to give any personal information out over the phone or in a text or email. If you decide you want to give them a you certainly don't want to give cash, gift card or money transfer. None of those are traceable. Once you send the money, it's gone. In some cases, if it's really fast right away, you might be able to get money back on the gift card if you call the company that issued the gift card. But I wouldn't depend on that. That's kind of the after-the-fact let's see if we can help somebody. But you can't depend on that. You want to make sure people aren't giving money that way. To get a little more detail about that, go to FTC.gov/charity. We have a lot of information about that. Okay. So you know I have a lot of information about scams and the problems we are seeing. We've already often telling people, you

need to do homework and ask questions. And so we thought about it a little bit and we thought, these three questions can help you sort out a lot of information you are seeing. So you want to ask, who is the message from? Is it from somebody I know? Is it from a group I recognize? And trust? Is it from a trusted source I've gotten information from before? And what do they want for me? Do they want you to buy something? Do they want you to send money someplace or send information someplace? You know, both kinds of things will raise a red flag in your head if somebody is asking for money or send personal information. If they ask you to confirm personal information. It should raise a red flag anyway. Just like another data point for the whole thing to put into perspective to figure out, how do I feel about this message? Should I act on it or do I get rid of it? And then you want to see what is the evidence behind the message? You know really is what they are saying you know verifiable at all? Is there any research that goes with it? Is it from a source that I would ordinarily trust? Even if the message comes from a person you know and trust. Have they sent you something in a moment of panic or fear or hate this looks interesting. Really when you dig down deeper, there's not that much to it. You know how sometimes someone might forward a message on social media to you and it looks outrageous and you think oh my God, this is crazy. How could this be? And then when you open it and read it, you realize it's a five-year-old article and it's referring to something else entirely. It was just a click bait title. That's kind of an innocuous situation. You look at it and you realize it isn't what you thought it was. If someone is forwarding stuff to you that is supposed to be a miracle cure or something you want to get in on to send information. Or you really ought to buy this. Think twice, three times. Before you make any kind of decisions. This is the federal government website. [USA.gov/coronavirus](https://www.usa.gov/coronavirus). It's like GSA. It's not FTC. It's a government wide site kind of the portal to all the different government sites. It sort of consolidates a lot of the information. It's really good place to start. If you are seeing information about Chronicle or getting solicited about coronavirus. This is the place to start. Will take you to CDC and WHO and the other agencies that have information about various pieces of the situation. Okay. We created this little infographic that is five things to know. I know I have four bullets but I will cover them all. So this would be great to print out and put it up if your library is still open or if you just wanted to put it on a window someplace. You could put it on your website and share it on social media. And I think you can get probably a better copy of that on the FTC website [FTC.gov/coronavirus](https://www.ftc.gov/coronavirus). That's for that lives. But basically it tells you to ignore offers of home tests, vaccinations, treatments, miracle cures we talked about. If you're getting Robocalls offering services about coronavirus, just hang up right now there is nothing anyone can offer you that's proven to work. And you also want to avoid -- I talked to people who have said, I knew it was a scam. I just wanted to play with them a little bit and stay on the phone and argue back and forth with them and tell them any kind of mess with her head a little bit. We advise you don't do that because, the longer they keep you on the line, there's always the chance they can get one or two pieces of information even if they are innocuous. Maybe you didn't know your first name and then somehow they figure out your first name or you reveal it accidentally. That put you on a list of people to be called again because they know you will engage. Someone else will call you back and maybe get another piece of information. Maybe they've Artie gotten a little bit of information about you but not the whole thing. So they will just keep at it. To try to get information they can steal that way. Don't open yourself up to that. And number 2, you don't want to press any buttons. Sometimes calls will say, press 2 to be put on our do not call us. Press 1 to disconnect. Press zero to speak to the operator whatever it is. You don't want to do that because that's a signal to them this is a lie person answering the phone and a live connection. Let's get on one of those lists they will keep

calling you back and you will get more calls and emails. Beware of the fishing fishing Mac and emails. Again, they may have a little bit of information and be able to credibly look like they are from someone that's a trusted source that looks legitimate. To get you to act. We don't usually want imposters or lump imposters and with this. But imposters are a form of phishing. If you have the apparent scam, the twist we are seeing on that, the scammers will call and they special engineer a little bit to see if they can talk to you and get you on the phone and get you to reveal the name of somebody. So they may say, hire grandma. It's me. I'm in trouble. On my guide, Jimmy is that you?

So now they know it's Jimmy and they know they might be able to apply some leverage to you to act because you know you will not want to see anything bad happen to this person. They make millions of calls like this and they will try it no matter what. If they can get a little information from you, but reduces the chances they will weave a story that scares you just enough you feel like you need to act right away. The classic grandparent scam. You get the call. I'm in trouble. I'm stranded in a foreign country. My car broke down. I was in an accident. I'm in jail. Sometimes it several people on the phone and one pretends to be a judge in one pretends to be a police officer. They varied the scenario so it can sound legitimate. There is static on the line. You can't hear the voices clearly. Which is why so many people get duped because you would think wouldn't you recognize the sound of your best friend or your son or daughter? Were the voice of your grandchild? But if they've already set the scene and created the urgency and the fear in your head, and you can't really hear the sound very well and it's very chaotic. That's what throws people off. That's what gets them off balance and that's where the scammers live in that spot where you were off balance. Now we are starting to see, situations where they are calling and saying, I've got the virus and I'm in the hospital. I'm quarantined. I can't get out and Liz I pay this fee. I need money to get back. Don't tell mom and dad. They will worry. Those kinds of things. They are using and taking coronavirus and putting a twist on the grandparents game. Just as they are with the Social Security scheme. Another scam we're seeing, this one I think probably can happen by phone call or email. It's very often happening with just a knock on the door. A literal in person type of scam. Or someone knocks on the door and offers to help. It can happen to anybody since we are all quarantined and people may have a hard time getting out. It's especially tough on older people. Because they may have already started out having a harder time getting out and running errands. They may not be able to see their family. Someone knocks on the door and says I live down the street. I'm going to the grocery store. Can I help you out? Do you need medicine? Whatever. The person evil gives the money or give some information to charge through the credit account. And of course they are gone. They don't do the errand and they take the money. So it's especially vile. It really is upsetting to think about. We see these kinds of scams arise with a different hook in different situations. So when there's been a very destructive natural event like a hurricane or teenager, people come out of the woodwork to say, I'm fixing roofs around the corner. On this street. Do you want me to go up and take a look at your roof racks and they have often or do you want me to fix that window or whatever emergency home repair is needed. And they may take a look at it and do a little bit of work. And get paid a third or a half or whatever. And say we will come back the next day. Either they don't do anything or they do something shoddy that looks like they did something that really they sort of hammer somewhat in there. You are worse off than before you were when they got there. And they take your money and move on to another neighborhood and pull the same thing. Obviously there's a shelf life for those scams. It's usually when people are super desperate they haven't had a chance

to get their legs under them again. And so that's when those kinds of scams work. I'm wondering if these helper scams will go away once people aren't quite so limited in their movements again. It's hard to say.

Let me give you this one bit of information I thought was interesting. FTC has a campaign for older consumers called, pass it on. You can get the [FTC.gov/pass](https://www.ftc.gov/pass). It's about 70 rate scams that are very likely to target older people. The one tip you can give and asked them to share with the people they never sort of encouraging older patrons that share the information with adult children and friends and other people they meet in the community. As well as learning about these particular scams. Go and check that out. The use this administration on aging has an eldercare locator. And that may give some assistance to people that need help with money. Need help with those kinds of errands and things or need some support service. If someone needed a resource. That might be a good place to go to find resources so they are not vulnerable to the people walking around knocking on doors and offering help. The number for the eldercare locator, U.S. administration on aging, older care locator, 800-677-1116. 800-677-1116. And also CFPB has a nice program called Many's part money smart for older adults. I think the website, you can get on the search engine and type in CFPB and money smart for older adults. That's a whole national curriculum ended older consumers if people are having a hard time with finances because of coronavirus. That might be a good resource. Okay. I think we talked about everything on this little info graphic. As I said, you can use it any way you would like. All of our information is free and freely available. Take it and spread the word. We want you to use it. Another one of these little infographics we have is called FTC scam bingo. It's a little more lighthearted. The bingo card. So it encourages people to share it on social media. Share it with your friends and play a game of spam or scam bingo. You get a robo call and you check it off. If you get some Cordova COVID-19 come on, check it off. Whoever gets bingo first, wins. And then if you do get Ingo, take a picture of your card and shared on the FTC social media. We would love to see it . Another thing you might want to do or encourage patrons to do to stay informed. You can get consumer alerts from the FTC we probably have done at least one post per day over the last two weeks about nothing but coronavirus scams. So at least for the foreseeable future, it may be a helpful resource for you. It's not the kind of thing, if you're getting too much in her email box, you can always unsubscribe. If you want to. But at least check it out. Check out those blog posts because there's some good information in there. [FTC.subscribe](https://www.ftc.gov/subscribe). If you see any scams or anything you think is question will go to [FTC.gov/complaint](https://www.ftc.gov/complaint). File a complaint. It helps us to track the transfer know the latest on the coronavirus here are the sites I would recommend. For the health info, go to [coronavirus.gov](https://www.coronavirus.gov). For the scams, [FTC.gov/coronavirus](https://www.ftc.gov/coronavirus). To see what the federal government is doing in general, [USA.gov/coronavirus](https://www.usa.gov/coronavirus). All pretty good. That is the end of my formal remarks but I would be happy to take any questions.

Thank you. This is Jamie. You get quite a few questions come in I'm going to redo the questions. For those of you who may have questions for Carol, go ahead and chat them in the chat box. Make sure you send to all participants so we can see them. All right the first question I have for you Carol. At what point does FTC turn prosecution of the scams over to the Justice Department?

So you know it depends. I think it's usually I don't know exactly what the criteria are. I would imagine, it's at a certain dollar amount in a certain number of people affected. Most of the time,

FTC can prosecute fraud cases on its own. We can go into federal court and bring a fraud case against these scam operators. Sometimes there are companies that are operating at such a huge scale or their lascivious and we've Artie gotten money from them. We have already shut down their businesses. Sometimes twice. At that point, they really need to be put behind bars. They need to be put away. FTC is a civil law enforcement agency so we can do that. At that point, we can turn it over to justice for them to do.

Next question. Can you repeat that information about the Mars rule?

Certainly. I forget what it stands for but it's MA RS. It says, if you are going to hire someone, to help you negotiate your mortgage loan, so if you ask for forbearance. Say you are in trouble and you think you may be facing foreclosure. And you want to talk to your servicer and figure out a way out. Some people may want to hire someone to help them with that. You do not have to pay that person upfront. You know a lot of scamming companies will say we can help you do that and modify your loan. Just give us \$3000 up front for our services and we will take care of it turned everything over to us and we will contact the lender and make payments and make negotiation and we will let you know how turns off. It's not always that extreme but let's say for the sake of you don't want to do that. You don't want to pay for something ahead of time. Because there too many scam operators that don't do anything, take your money and they are gone. So you don't have to pay anybody for that help until they've negotiated something with your lender and you've gotten a firm offer from your lender. You look at it and accepted. Once you accept that firm offer and that's legitimate and true, and you have the right to check up on them and make sure the lender actually did offer that. That's really happening. Then you can pay the company. For those services. Were also allowed to say I don't want this offer. I'm not accepting it. And you don't have to pay it.

Okay. I have another question. So for the stimulus checks, no taxes will be paid on that?

No. I don't, that's not the point really. I don't know that taxes will or will not be taken out. The point is, if you get a call from somebody that says, you need to send me this tax money in order for me to release the stimulus check to. That is a scam. The governor or the government will never do that.

With any recommended sites for researching charities aside from fact checking sites?

You know I don't know off the top of my head. I would go to [FTC.gov/charity](https://www.ftc.gov/charity). List charity navigator, I think Navstar is another one. There are 40 or five places where we suggest to help people do research on charities.

Is there a way to report social media accounts with false information aside from reporting to the platform itself?

You know I'm not sure if what kind of information are we talking about?

[pause]

I guess what I'm getting at, you know if there is a social media post that you're looking at and somebody is making these kinds of claims in a social media post, we would certainly like to hear about that.

[pause]

Sorry about that. I'm talking and I didn't realize I was on mute. She clarified and said, a post talking about dash I'm scrolling very fast a post trying to sell products.

If somebody's trying to sell a product whether individual or an organized company. And they are making claims that are suspicious, possibly deceptive or false, FTC would like to hear about that. We can't necessarily promise we always bring a case but it's something we would want to look into.

[pause]

You know if somebody is just sort of spouting claims in a Facebook post, you know the private individual has a First Amendment right to say anything they want. Even if it's not the smartest. But if somebody is selling something, that makes a commercial activity. FTC would be interested.

What we say to patrons who see government officials on TV promoting unproven tours or violating social distancing?

I can't really comment on that except to say, I would encourage people to look at the information that is on the CDC page and to follow that.

Okay so keep calm coronavirus scams, there was a lot of talk about that. That image you were showing. So people want to know, if there's a way they can get like a JPEG of that image so they can share it on their website they also want to know if it's copyrighted? It is not copyrighted. As I said, everything the FTC puts out, is free and freely available. We want you to share it. We created so people can take it and share it.

Feel free to do that. I can send, Jamie can I send you a link? To the info graphic. People should be able to right-click on it and save it that way.

Okay. Yeah we will send that out along with the material we will send out after the webinar.

Okay. So what about people selling vitamins or shakes to boost your immunity?

You know again, I probably would look at the source and see that's kind of a general sort of claim. It's a little hard to know right off you know just from looking at it whether or not you should trust it. I guess I would look at those three questions I talked about you know, who's putting it out there weather message or advertisement? Do I trust them? About these products before? What are they trying to get me to do? Are they trying to get me to buy something? They got the incentive maybe to you know, over inflate a claim a little bit to get my money. You know

you can always do a little bit of research on your own to see if the ingredients of that product is proven to do what they are claiming it does. And then the next thing you might want to try, sometimes when there's like a new product or a new process or something. A product out there we tell people, go into your favorite search engine, type in the name of the product, and the word complaint or scam and see what comes up. Know you are always going to find some diehard people that love it you know sing its praises, could very well be paid. To be able to post something. Or it could be legitimate. And then he will find people that Apsley hated they may have an ax to grind or they didn't like it or harm them or whatever. It will be a lot of stuff that's kind of in between pick past the first page of search engines and results. Look at to three and make your decision about whether you think this is legit or not I will say, a lot of how you evaluate a claim, will depend on how broad and that's the you know what they are claiming. If the claim is, drink the shake and it will boost your amenity and you will never get cancer. Okay. Think about that. Is that something realistic to promise? This is going to cure diabetes. I'm not so sure. Sometimes, boosting immunity is like a general way to say, it is healthy. Maybe, maybe not. It's hard to tell. You just want to put on your skeptic glasses and think about it before you pay money for anything.

Okay another question, what's the best way to tell a letter you have received Israel? The scammer has taken on the name and logo of the well-known reputable company.

So it's tough. It's very hard to tell necessarily. Sometimes if you look really closely, you can see it's not the actual logo. Or it's not the actual name. If you really pay close attention, jumps out at you. Sometimes you don't. And some scamming places just lie. You really just want to evaluate everything pretty carefully. You know with a grain of salt. If someone is asking you to share personal information, to send the money, to send account information or things like that, I would not do it based on a letter. Based on a phone call or text. If you're really concerned about it and you think something bad is going to happen from your bank, call your bank called the retail company. Call whoever it is. Using a number or a link that you know to be real. Get it off of your statement they send you. Get it off of their website. That used before so you know what the customer service line is. Or how to file a complaint or talk to them. A lot of the times, when phishing first started, we would say call that Citibank, point your statement and call them and say I got this letter that said I needed to say do this or this would happen. Most of the time we didn't do that. That's false. Don't do it. So that is a way to double check some of that stuff. If you get a letter asking you to do something that seems suspicious, try to track down the legitimate information and contact on your own and contact them and ask about it. And another question, does the FTC offer printed publications for consumers we can order in bulk? Or do you have a social media outlet? We don't have a social media toolkit. So as we are announcing big cases or big campaigns, we usually have blog posts and social media that go with it.

If it's a big campaign, I have a list of librarians that have opted in to get information from me. If we do something big on identity theft, I will email that out to folks and say hey look, we just developed a new thing about identity theft.gov. Here is the post and the social media. Here's the info graphic. Here are the changes to the site so they get that. I'm happy to add people to that list if anyone is interested. Just share your email with Jamie and she can share with me and I will send you that information. The other question was, about publications. Yes. [FTC.gov/bulk order](https://www.ftc.gov/bulk-order). The reason it's not in my slides, is because the site is disabled right now. Because we can't have

the warehouse workers working together. It's a small little warehouse area. So they couldn't really socially distance. So they are not working right now. Once the quarantine is over, they will be back to work and you can order a variety of print publications on our bulk order website. The other thing I wanted to throw out as well, is that in addition to webinars like this, we also offer webinars through your state library association or your state library. Sometimes, you know a particular state has determined, we want to do something about identity theft. Are getting a lot of inquiries about that. I can give a webinar or we can host it on our platform or you can host it on your platform. Whatever is easier for training purposes. There are like a professional training webinar. We will give you the slides and you can take the slides and use them in your program or use them to order information or all that. If that is ever an issue for folks down the road, there are consumer issues that are of interest and you want to do a deeper dive with your librarians, we are happy to do that as well.

Question, what was the bingo website again?

I will send that link as well. That's on the coronavirus page as well. And I think it's on our social media too that I will send it and you can do the same thing. You can right-click and save it and send it to folks.

Have you seen scams related to helping people apply for the stimulus relief funds. For example the SBA loans?

You know I just heard about some of that. I don't know a lot of the details. We also have a business center blog. Just for I mean it's very entertaining actually believe it or not. It's got a lot of subscribers. It has like 87,000 subscribers or something intended for lawyers and marketers. We are starting to see a little bit about people claiming to be from the SBA when they are not. The imposter phone call or email. I'm sure that's going to morph over time as people catch on. If you are seeing something that doesn't sound right, it probably is the SBA imposter scam.

Excellent. We are at 3:00 Eastern Time. First wanted to ask everyone to fill out the survey Ashley will put in the chat box. The survey helps us with programming here at GPO. I want to thank you Carol for all of the presentations you've done for us. Especially this one. We had record number of people signing up. We are really thankful you could make this information available at such a critical time.

Thank you so much. It was a pleasure to be able to spread the word and help people know what's going on about this stuff. And thank you everyone for joining us and we will see you next time at our next FTC Academy webinar. Have a great day.

[Event Concluded]