

Scams and Consumer Fraud



Presentation today is:

- General information only
- The basics
- Not legal advice
 - Every situation is different
 - If you need legal advice, get a lawyer



Roadmap for Today

- Overview of Mid-Minnesota Legal Aid
- Overview of Senior Law Project at Mid-Minnesota Legal Aid – Minneapolis
- Information on Scams and Consumer Fraud



Mid-Minnesota Legal Aid (MMLA)

- Non-profit law firm that provides free attorneys civil legal services (not criminal)
- Help vulnerable Minnesotans gain access to:
 - safety,
 - shelter,
 - food,
 - health care and
 - education



Mid-Minnesota Legal Aid (MMLA)

- Serve clients who have a disability, older (60 and over) and/or low-income
- Help people in more than 20 counties across central Minnesota
- Offices located: Minneapolis, St. Cloud, & Willmar
- Founded in 1913 – over 100 years of experience!



MMLA Minneapolis Office's Senior Law Project

Who does the Senior Law Project serve?

- Residents of Hennepin and Anoka counties
- Clients are 60 years of age or older
- Income does not matter but we focus on clients with the greatest need.

CAVEAT:

- Limited resources



MMLA Minneapolis Office's Senior Law Project

Our free legal services include:

- Referrals
- Advice
- Brief services
- Direct representation



MMLA Minneapolis Office's

Senior Law Project

Types of Legal Issues:

- Housing – traditional landlord and tenant issues, assisted living facilities, nursing home, foreclosure
- Government Benefits – Social Security Administration, Medical Assistance, SNAP (food stamps)
- Consumer Debt – debt collection letters, court cases, or garnishment
- Probate – Wills, Power of Attorney, or Health Care Directives
- Other – Grandparent rights, immigration



MMLA Minneapolis Office's Senior Law Project

Need help?

Statewide Centralized Intake

1-877-696-6529 (1-877-MY-MN-LAW)

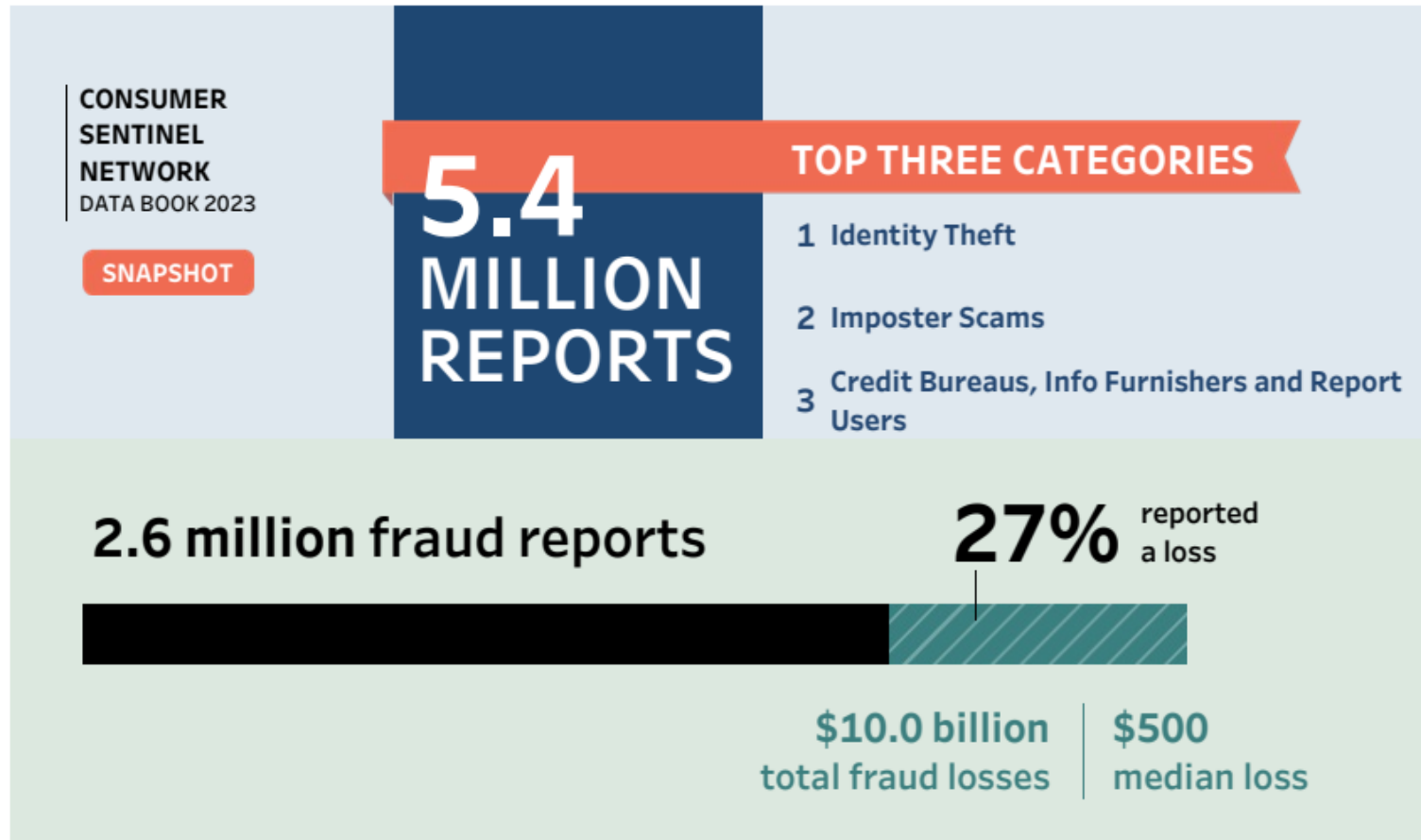
MMLA intake line at 612-334-5970

- Monday through Friday - 9:30 am-11:30 am
- Monday through Thursday – 1:30 pm – 3:30 pm





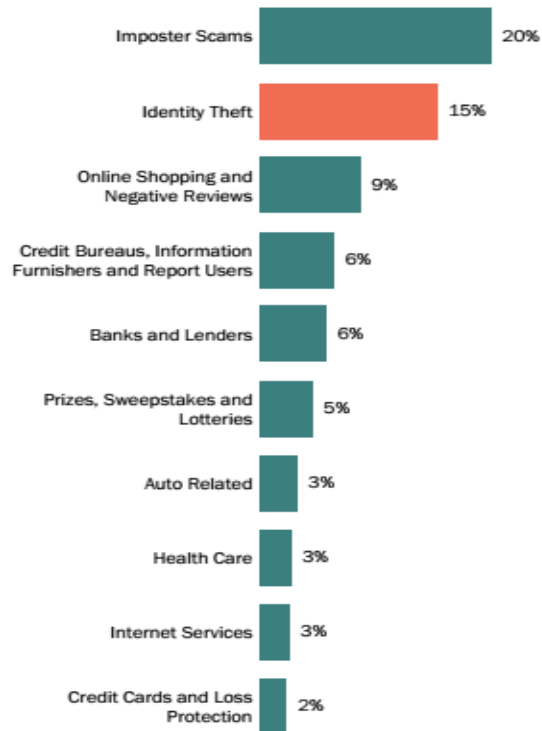
Federal Trade Commission Data



Federal Trade Commission Data

Minnesota

Top Ten Report Categories



Fraud & Other Reports

40th
State Rank
(Reports per 100K Population)

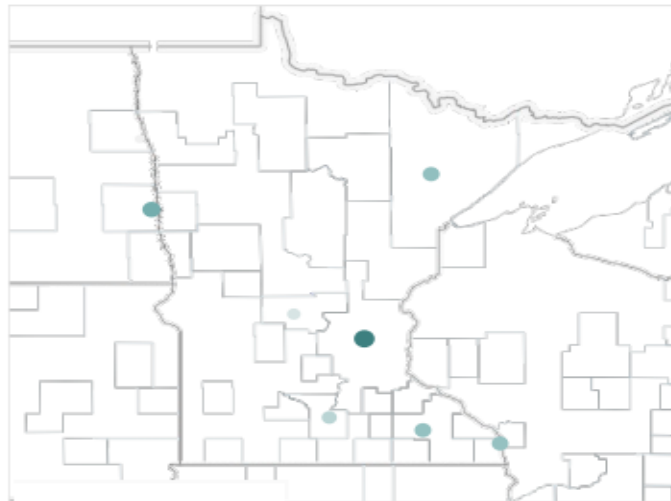
44,428
Total Fraud & Other Reports

Fraud Losses

\$121.4M
Total Fraud Losses

\$500
Median Fraud Losses

Fraud & Other Reports by Metropolitan Area



Why are older adults at risk for scams and consumer frauds?

Older adults may:

- Income and assets
- Health issues and grief
- Socially isolated
- Can be trusting and polite
- Cognitive impairments
- Receive care and support from another person
- Fear the consequences of reporting the exploitation



Why older adults may not report financial exploitation?

- Shame and embarrassment
- Loyalty
- Fear of retaliation
- Fear of losing freedom
- Fear of not being believed
- Dependence
- Denial
- Self-blame
- Lack of awareness



Common Themes of Imposter Scams

- **Pretend** to be someone else
- **Prey** on basic human emotions – such as fear or love and connection
- Use high **Pressure** tactics



Credit Card Scams

What is this scam: This can happen when a caller says they need your credit card number to verify who you are to send you a prize.

What to do: Unless you initiate a call to a known merchant, never give out your credit card number for any reason.

Fake Charities

What is this scam:

- This is when a thief poses as a real charity or makes up the name of a charity that sounds real to get money from you
- Increase during the holiday season and around natural disasters and emergencies

What to do:

- Ask for detailed information about the charity, including address and phone number
- Research the charity online or through the Minnesota Attorney General's Office

Grandparent Scams

What is this scam:

- This can happen when you receive a phone call that sounds like a family member or grandchild.
- The caller will tell you there is an emergency and ask for you to send money.

What to do: Pause and call another family member to confirm the details from the initial phone call

Investment Scams

What is this scam: A scammer will pitch a sure win investment, and they will need upfront money.

What to do:

- Pause and investigate.
- Call the Minnesota Department of Commerce to confirm the license of the investor.
- Avoid high pressure sales pitches and offers that are too good to be true.

Lottery or Prize Scams

What is this scam: The scammer may call or email to tell you that you have won a prize through a lottery or sweepstakes. The scammer will ask you to pay the taxes and fees before getting the prize.

What to do: Never make an upfront payment for a promised prize.

Medicare and Social Security Scams

What is this scam: A scammer will call you and say they are from Medicare or the Social Security Administration. They will ask for your private information to update their file or to issue benefits.

What to do:

- Never give out your private information.
- Call the Office of the Inspector General to report any scams with Medicare or Social Security Administration.

Money Mule Scams

What is this scam: A scammer will ask you to receive or deposit money into your bank account. The scammer will then ask you to send money back to them before the check bounces.

What to do: Never agree to receive or send money for people you do not know.

Romance Scams

What is this scam: A scammer will trick you into falling for them when they just want your money.

What to do:

- Be smart about who you connect with and what information you share online.
- Never give out your private information to a new love connection.

Remote Access Computer Scams

What is this scam: A scammer will claim to be from a computer company and tell you that your computer is infected with viruses. The scammer will ask you to download a program which then remotely controls your computer.

What to do: Do not give an unknown caller access to your computer.

Basics to Protect Yourself

- When a deal sounds too good to be true, it is.
- Don't feel bad about screening your phone calls. It is okay to not answer.
- Don't feel bad about telling someone no thank you, good-bye, and hanging up.
- Never give your credit card number or social security number to someone who calls you.
- If you receive an email asking you to call a phone number or click on a link, go to the internet and confirm the phone number on the company website separate from that email or message.
- No matter what the story is, only scammer will insist that the only way you can pay is by cash, gift card, cryptocurrency, payment app, or wire transfer.

How to support fraud victims

Step 1: Avoid Judgement

Step 2: Listen empathetically

Step 3: Remind them that fraud criminals are experts at deception and that they are not alone

Step 4: Help them report the crime to their bank, credit company, or the entity involved in the money transfer

Step 5: Help them change their passwords or freeze their credit if the scammers have their personal information

Step 6: Help them file a fraud report with a federal agency such as the FTC, SEC or Internet Crime Complaint Center (IC3)

Step 7: Be available to discuss any new suspicious solicitations that they may receive

Step 8: Help them identify a financial advocate to keep their money safe from future exploitation

Resources

Federal Government Resources

Federal Trade Commission – 1-877-382-4357

Federal Bureau of Investigation's Internet Crime Complaint Center – www.ic3.gov

National Elder Fraud Hotline within the Department of Justice – 1-833-372-8311

Social Security Office of Inspector General (800) 269-0271

United States Postal Inspection Service – Criminal Investigation Service Center (877) 876-2455

Minnesota Government Resources

Minnesota Attorney General – 651-757-1496

Senior Linkage Line (800) 333-2433

MN Department of Commerce (651) 539-1500

Other Resources

Your local police department

Your financial institution

Better Business Bureau (651) 699-1111

Charity Review Council of Minnesota (651) 224-7030

AARP®: Fraud Watch Free Helpline: 877-908-3360

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Thank you!

