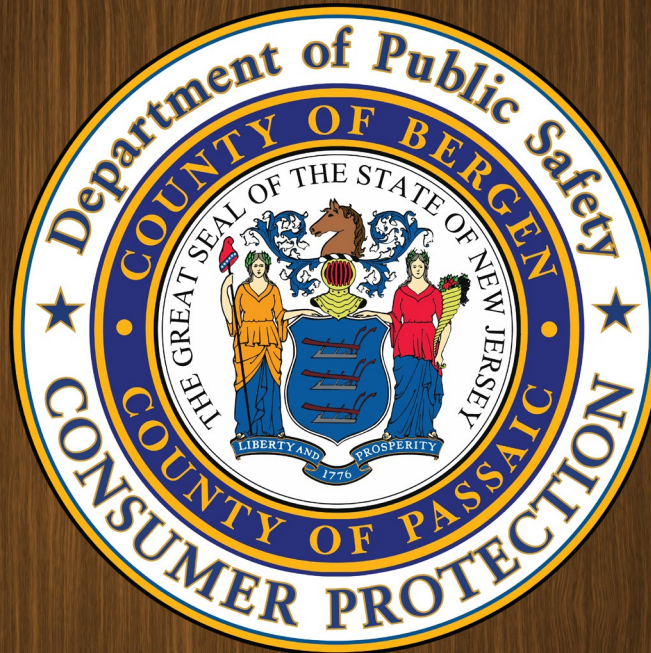


# Scams & Frauds, Staying Alert

Welcome

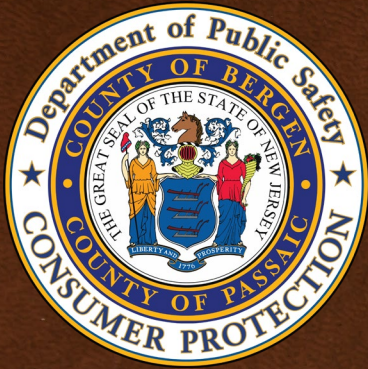
201-336-6400



Investigator  
Denis Niland

Investigator  
Brian Downing

[www.BergenPassaicConsumerAffairs.com](http://www.BergenPassaicConsumerAffairs.com)



Bergen County Executive  
**James J. Tedesco III**

*Board of County Commissioners*

**Thomas Sullivan - Chairman**  
**Germaine M Ortiz - Vice Chairwoman**  
**Dr. Joan M. Voss - Chair Pro Tempore**  
**Mary J. Amoroso - Commissioner**  
**Rafael Marte - Commissioner**  
**Steven A. Tanelli - Commissioner**  
**Tracy Silna Zur - Commissioner**

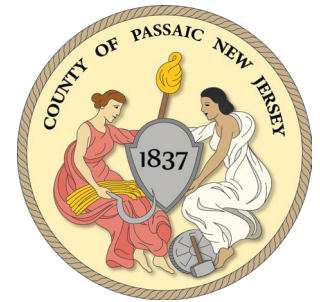
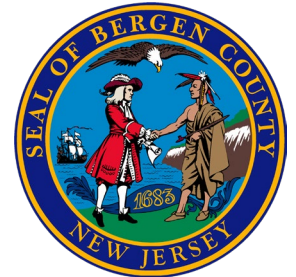
This Program is  
Hosted By  
County of Bergen

Director of Law & Public Safety

**Ralph Rivera, Jr.**

Director of Consumer Affairs / Consumer Protection

**Christina D'Aloia, Esq.**



# Bergen & Passaic County Division of Consumer Affairs, Office of Consumer Protection

The Division of Consumer Affairs protects the public from fraud, deceit and misrepresentation in the sale of goods & services.

Investigations  
Enforcement  
Education



687,502 in Fines 461,614 Back to the Residents (2025)

Bergen & Passaic County  
Division of Consumer Affairs  
Office of Consumer Protection

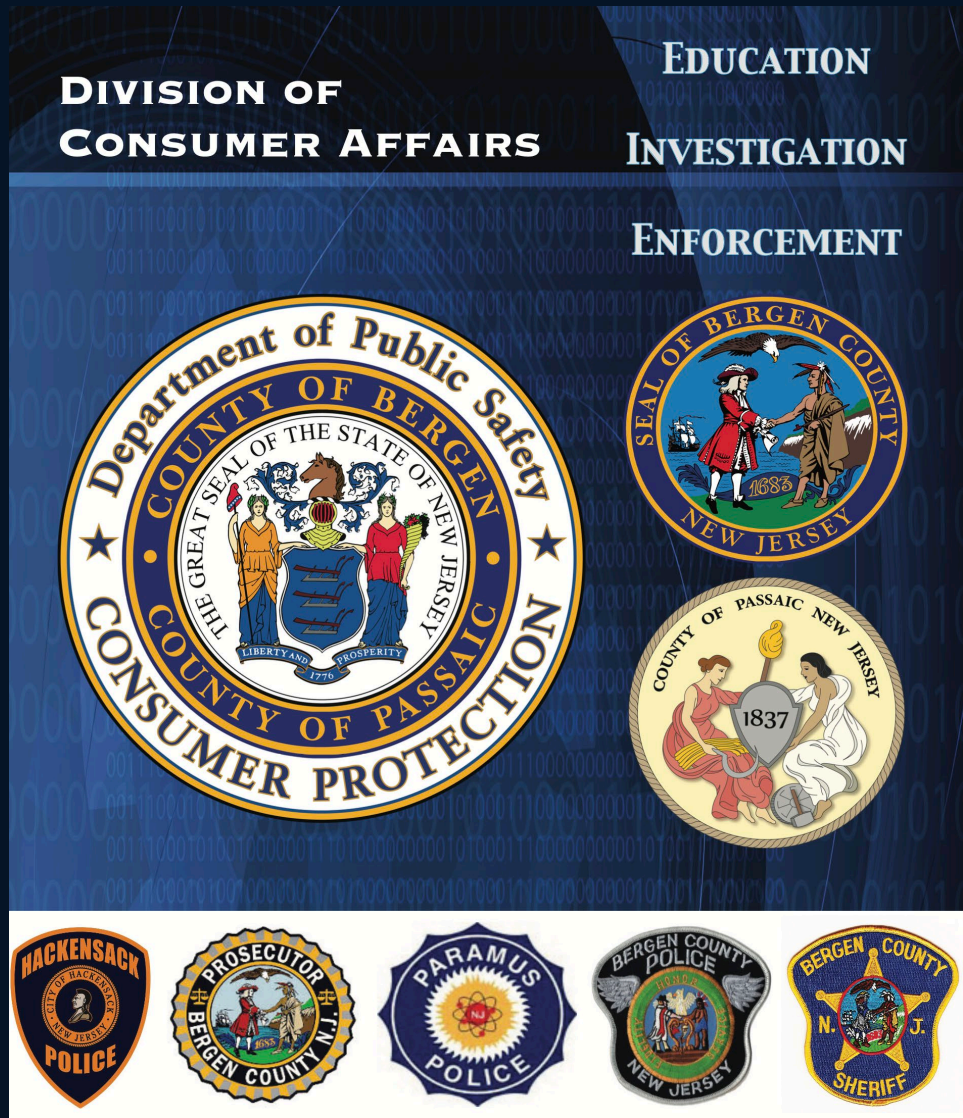
All Investigators are trained and certified by NJ Division of Consumer Affairs / NJ Attorney General's Office. Entire support staff attends classes.

All Investigators are retired Law Enforcement from all levels of government.

Investigators & Staff participate in continuing education and professional organizations.

All Investigators work 29 hours or less per week

Case are assigned by the NJ Office of the Attorney General, DCA, in addition the Complainant may call our agency direct in Bergen & Passaic County.





# Consumer Complaint

Complainant calls Consumer Affairs  
Call taker will ask you questions

BBB – Can they help?  
Do I need an Attorney?  
Small Claims Court?  
Superior Court?

**Consumer Fraud**  
vs  
**Customer Dispute**



**Civil**  
vs  
**Criminal**

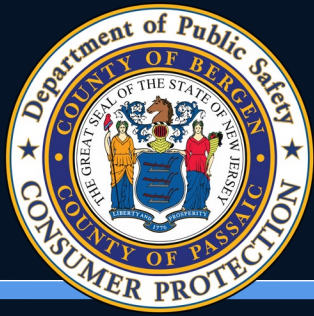


**Civil**  
**Court**



Violation of the Consumer Law - Fines  
vs.  
Restitution – Refund

**Business in Bergen & Passaic County Only**



# Consumer Complaint

Complainant calls Consumer Affairs - Call taker will ask you questions

**The more help  
from the  
Consumer, the  
better it is for the  
case**



**Log – Timeline  
Names  
Photos  
Bills - Receipts  
Documents**

**More Protection  
with credit card**

**TIP: Less Protection wire  
transfers and cash**

Handled by  
New Jersey

## Division of Consumer Affairs NJ Boards & Committees

Board of Utilities  
Cable, Water, Electric, Gas, Phone

Banking, Insurance & Real Estate

Bureau of Securities

Legalized Games of Chance

Lemon Law

Charities Registration Section

Movers & Warehouse Storage



HOME CONTACT ABOUT US SERVICES INFORMATION FILE A COMPLAINT

201-336-6400

PUBLICATIONS IMPORTANT LINKS ALERTS LAWS

Enforcement - Investigate - Education

### New Jersey State Professional Boards & Committees

# Boards & Committees Professional & Occupational

Accountancy, New Jersey State Board of .....	(973) 504-6380
Acupuncture Examining Board .....	(973) 273-8092
Alcohol and Drug Counselor Committee .....	(973) 504-6369
Architects and Engineers, Joint Committee of .....	(973) 504-6385
Architects, New Jersey State Board of .....	(973) 504-6385
Art Therapist Advisory Committee .....	(973) 504-6415
Athletic Training Advisory Committee .....	(973) 504-6414
Audiology and Speech-Language Pathology Advisory Committee .....	(973) 504-6390
Cemetery Board, New Jersey .....	(973) 504-6553
Chiropractic Examiners, State Board of .....	(973) 504-6395
Cosmetology and Hairstyling, New Jersey State Board of .....	(973) 504-6400
Court Reporting, State Board of .....	(973) 504-6490
Counselor Examiners Committee, Professional .....	(973) 504-6582
Dentistry, New Jersey State Board of .....	(973) 504-6405
Electrical Contractors, Board of Examiners of .....	(973) 504-6410
Electrologists Advisory Committee .....	(973) 504-6377
Engineers and Land Surveyors, State Board of Professional .....	(973) 504-6460
Elevator, Escalator, and Moving Walkway Mechanics Licensing Board .....	(973) 504-6033
Fire Alarm, Burglar Alarm and Locksmith Advisory Committee .....	(973) 504-6245
Genetic Counseling Advisory Committee (B.M.E.) .....	(609) 826-7100
Hearing Aid Dispensers Examining Committee .....	(973) 504-6331
Heating, Ventilating, Air Conditioning and Refrigeration Contractors, State Board of Examiners of .....	(973) 504-6250
Home Inspection Advisory Committee .....	(973) 504-6233
Interior Design Examination and Evaluation Committee .....	(973) 504-6385
Marriage and Family Therapy Examiners, State Board of .....	(973) 504-6415
Massage and Bodywork Therapy, New Jersey Board of .....	(973) 504-6493
Medical Examiners, State Board of (B.M.E.) .....	(609) 826-7100
Medical Practitioner Review Panel .....	(609) 826-7100
Midwifery Liaison Committee (B.M.E.) .....	(973) 273-8009
Mortuary Science of New Jersey, State Board of .....	(973) 504-6425
Nursing, New Jersey Board of .....	(973) 504-6430
Occupational Therapy Advisory Council .....	(973) 504-6570
Ophthalmic Dispensers and Ophthalmic Technicians, State Board of Examiners of .....	(973) 504-6435
Optometrists, New Jersey State Board of .....	(973) 504-6440
Orthotics and Prosthetics Board of Examiners .....	(973) 504-6445
Perfusionists Advisory Committee .....	(973) 504-8378
Pharmacy, Board of .....	(973) 504-6450
Physical Therapy Examiners, State Board of .....	(973) 504-6455
Physician Assistant Advisory Committee .....	(973) 504-6590
Planners, State Board of Professional .....	(973) 504-6465
Plumbers, State Board of Examiners of Master .....	(973) 504-6420
Polysomnography, State Board of .....	(973) 273-8093
Psychoanalysts Advisory Committee, Certified .....	(973) 504-6479
Psychological Examiners, State Board of .....	(973) 504-6470
Real Estate Appraiser Board, State .....	(973) 504-6460
Respiratory Care, State Board of .....	(973) 504-6485
Social Work Examiners, State Board of .....	(973) 504-6495
Veterinary Medical Examiners, State Board of .....	(973) 504-6500

consumer brief



800-242-5846 • New Jersey Division of Consumer Affairs  
[www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov)





# Consumer Complaint

**Any Violation of the  
Consumer Fraud Act**

**Laws & Regulations**

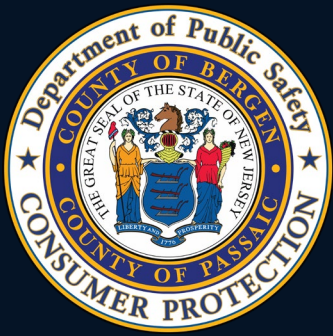
**Bergen & Passaic  
County Only**

## Types of Complaints

- Vehicle Sales & Warranty Issues
- Vehicle Repairs, Leases
- Home Improvement Contractor
- Furniture Sales & Delivery
- Retail Fraud
- Advertising, Disclosure Issues
- Health Clubs
- Sale of Animals
- Towing



**Jurisdiction is Where the Business is located**



# Ways We Can Help Your Police Department & Community

## Community Policing

- Provide Outreach Programs
- Event Booth - National Night Out
- Senior Citizen Events (SALT)

## Detective Division

- Certain cases on each end can be worked, both Civil and Criminal

## Patrol

- Referrals to Consumer Affairs
- For certain calls for service.

## Community


- Library Programs
- Civic Groups
- Small Business Groups
- High School Consumer Bowl
- Senior Picnics or Events
- Street Fairs
- Organizations
- Religious Groups



2021





# www.BergenPassaicConsumerAffairs.com



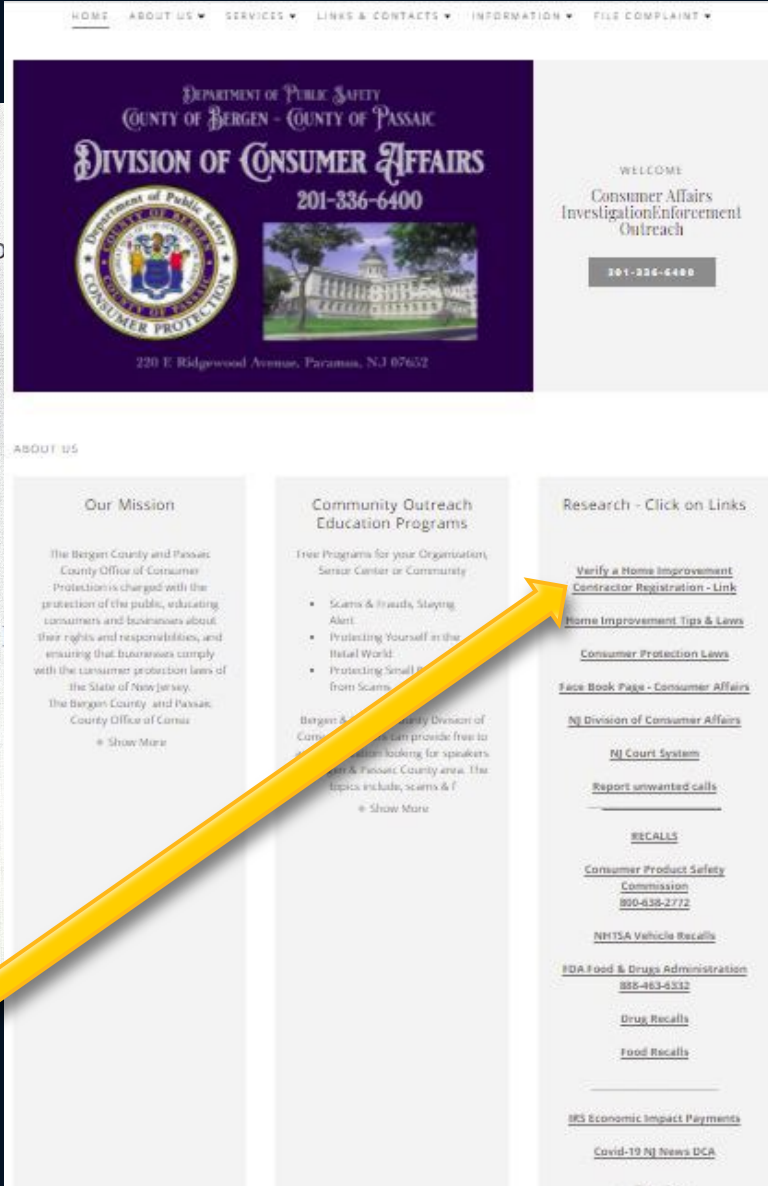
HOME ABOUT US SERVICES LINKS & CONTACTS INFORMATION

DEPARTMENT OF PUBLIC SAFETY  
COUNTY OF BERGEN - COUNTY OF PASSAIC  
DIVISION OF CONSUMER AFFAIRS





220 E Ridgewood Avenue, Paramus, NJ 07652

- Links for Consumers
- NJ Boards & Committees
- NJ Registration Verify
- NJ Laws Consumer Affairs
- Federal Contacts
- Consumer Affairs Offices
- Senior Contacts
- Searches Assorted



HOME ABOUT US SERVICES LINKS & CONTACTS INFORMATION FILE COMPLAINT

DEPARTMENT OF PUBLIC SAFETY  
COUNTY OF BERGEN - COUNTY OF PASSAIC  
DIVISION OF CONSUMER AFFAIRS  
201-336-6400



220 E Ridgewood Avenue, Paramus, NJ 07652

WELCOME  
Consumer Affairs  
Investigation/Enforcement  
Outreach

201-336-6400

ABOUT US

**Our Mission**  
The Bergen County and Passaic County Office of Consumer Protection is charged with the protection of the public, educating consumers and businesses about their rights and responsibilities, and ensuring that businesses comply with the consumer protection laws of the State of New Jersey. The Bergen County and Passaic County Office of Consumer Protection is located at 220 E Ridgewood Avenue, Paramus, NJ 07652. [Show More](#)

**Community Outreach Education Programs**  
Free Programs for your Organization, Senior Center or Community:

- Scams & Frauds, Staying Alert
- Protecting Yourself in the Retail World
- Protecting Yourself from Scams

Bergen County and Passaic County Office of Consumer Protection can provide free to community organizations looking for speakers in the Bergen County and Passaic County area. The topics include: Scams & Frauds. [Show More](#)

**Research - Click on Links**

- [Verify a Home Improvement Contractor Registration - Link](#)
- [Home Improvement Tips & Laws](#)
- [Consumer Protection Laws](#)
- [Face Book Page - Consumer Affairs](#)
- [NJ Division of Consumer Affairs](#)
- [NJ Court System](#)
- [Report unwanted calls](#)
- RECALLS**
  - [Consumer Product Safety Commission 800-638-2772](#)
  - [NHTSA Vehicle Recalls](#)
  - [FDA Food & Drug Administration 888-463-4312](#)
  - [Drug Recalls](#)
  - [Food Recalls](#)
- [SES Economic Impact Payments](#)
- [Covid-19 NJ News DCA](#)

[Show Less](#)

201-336-6400

HOME ABOUT US SERVICES LINKS & CONTACTS INFORMATION FILE COMPLAINT

Links for Consumers  
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NJ Registration Verify  
NJ Laws Consumer Affairs  
Federal Contacts  
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Searches Assorted

DEPARTMENT OF PUBLIC SAFETY  
COUNTY OF BERGEN - COUNTY OF PASSAIC  
DIVISION OF CONSUMER AFFAIRS

WELCOME  
Consumer Affairs



## NEW JERSEY DIVISION OF CONSUMER AFFAIRS

Kaitlin Caruso  
Acting Director



Welcome to the New Jersey Division of Consumer Affairs License Verification System.  
This is a real-time system with access to the most current professional license information.

Please select the type of license you wish to search for.

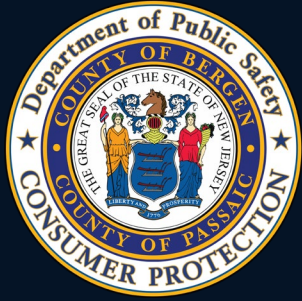
NOTE: Some licenses are issued in the name of the business, not an individual. If you are searching for a business licensee (i.e., accountancy firms; architects and engineers certificates of authorization; barber shops; cemeteries; cosmetology and hairstyling shops; electrical contractor businesses; funeral homes; home improvement contractors; manicuring shops; pharmacies; public movers and warehousemen and skin care specialty shops) select Business Search below. Otherwise, select Person Search.

[BUSINESS SEARCH](#)   [PERSON SEARCH](#)

Please Note: This website is intended to be used for **VERIFICATION ONLY**.

If you need a bulk license data/verification for the state of New Jersey,

[PLEASE CLICK HERE TO DOWNLOAD THE ROSTER.](#)



# Bergen County Consumer Affairs

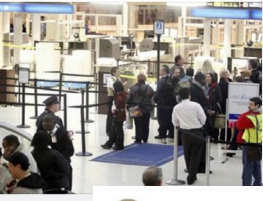
## Social Media - FaceBook

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · October 11, 2018 ·  
[https://www.nj.com/.../your\\_jersey\\_license\\_is\\_still\\_valid\\_id...](https://www.nj.com/.../your_jersey_license_is_still_valid_id...)  
Those NJ Consumers that fly should pay attention to this issue. If you don't have a passport and use your NJ Drivers License for ID, you will probably have an issue next year. Don't get left at the terminal.

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · December 17, 2018 ·  
**Holiday Shopping Tips**  
Bergen & Passaic County Consumer Affairs  
Whether you're shopping by phone, mail or online this holiday season, here are a few tips to help you shop wisely and save a few bucks, too...  
See More

**Bergen County Consumer Affairs** added 10 new photos to the album: NJ CAMCA meeting held in Bergen County — in Paramus, New Jersey.  
Published by Denis Niland [?] · March 21 ·  
NJ CAMCA - County & Municipal Consumer Affairs Agencies met in Bergen County Today to discuss Consumer Protection. The Keynote Speaker was NJ Attorney General Gurbir Grewal who spoke of on many issues and ideas that Investigators deal with everyday. The Director of the Northeast Region for the FTC provided great information. NJ Tree experts reviewed laws that address the fly by night tree business. New officers were sworn in, including our director as an officer in CAMCA. Meeting held at Paramus Fire Co3 Weights & Measures and Community Policing units attended

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · October 4, 2018 ·  
<http://newjersey.news12.com/.../65-million-pounds-of-beef-rec...>  
**RECALL ALERT**  
6.5 million pounds of beef recalled for possible salmonella contamination



license is still val

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · December 27, 2018 ·  
<https://www.northjersey.com/.../patients-possibl.../2408091002/...>



**Patients possibly exposed to HIV, hepatitis at Saddle Brook surgery center**

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · February 9 ·  
<http://www.northjersey.com/.../automakers-recall-1-7-million-cars-with-.../>



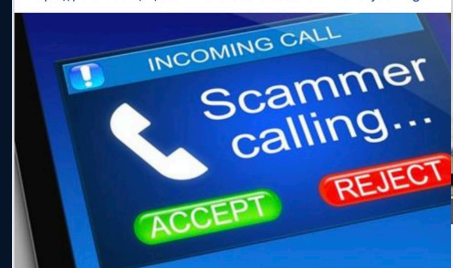
**Automakers recall 1.7 million cars with fatal airbags | WTOP**  
Subaru, Tesla, BMW, Volkswagen, Daimler Vans, Mercedes and Ferrari a...

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · March 19 ·  
<https://www.northjersey.com/.../scam-call-virtua.../3175963002/...>



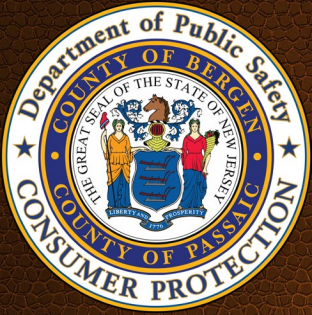
**The kidnapper calling from his daughter's iPhone demanded money or she would die. It was all a scam.**

**Bergen County Consumer Affairs**  
Published by Denis Niland [?] · April 6 at 2:42 PM ·  
<https://patch.com/.../scammers-scare-extort-millions-your-agi...>  
**Scammers Scare, Extort Millions From Your Aging Parents NJ**



**Hijacked Computer: What to Do**  
Can't turn your computer on or off?

Please Sign Up



# Scams & Frauds, Staying Alert

**Nationwide  
667,000 Cases of Senior Fraud  
Each Year**

**2.4 Billion Lost (FTC 2024) 12.5 Billion All Ages**

**New Jersey  
2918 Cases Senior Fraud (2020-2021)**

# Perspective – How we see things



A way of looking at something

# Perspective – How we see things

---

What did we see?

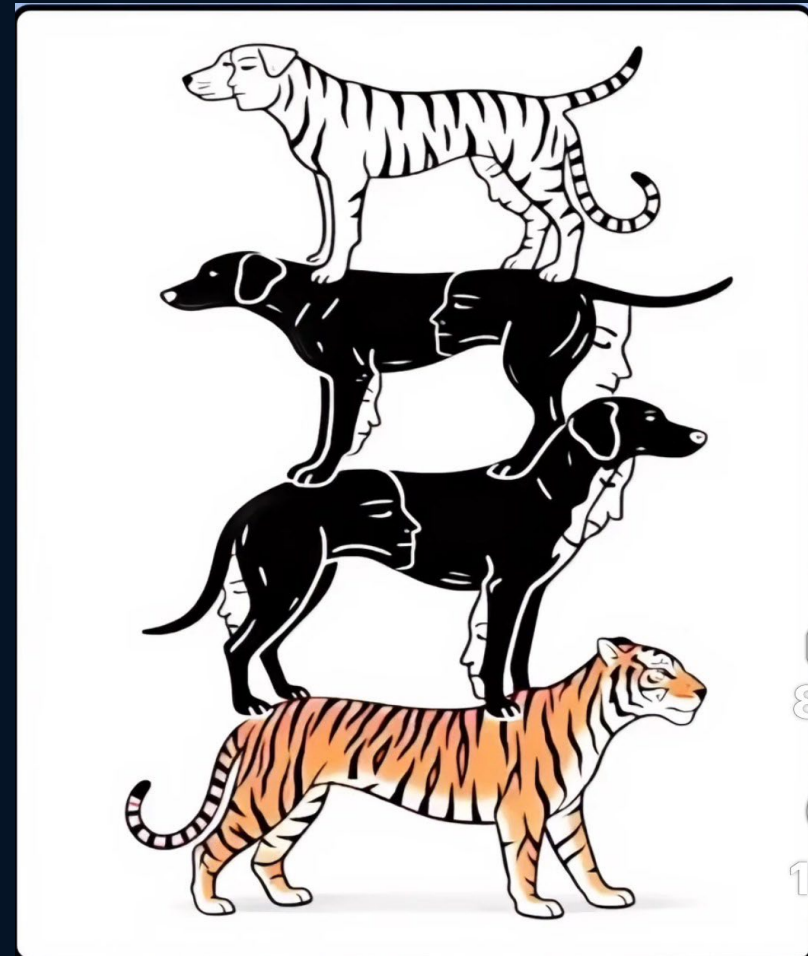
A way of looking at something

# Perspective – How we see things

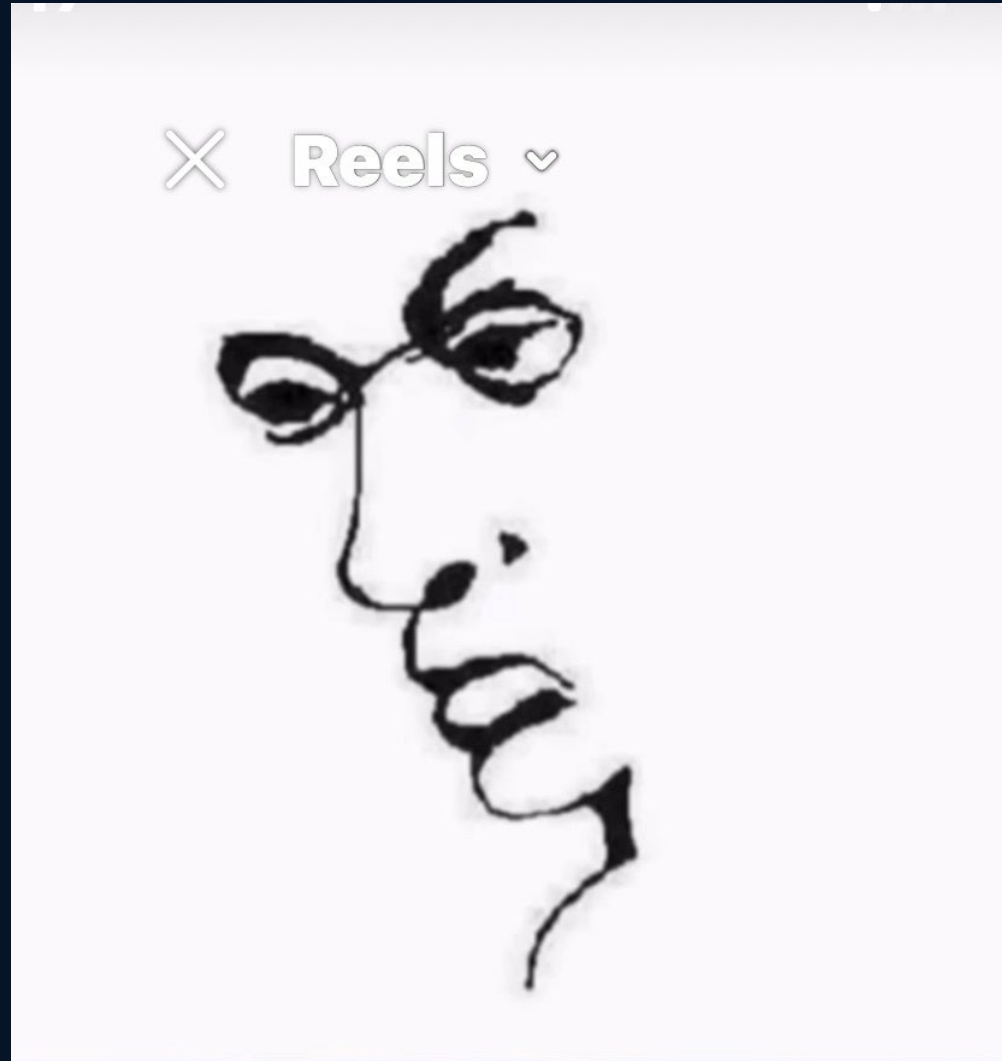
A way of looking at something



# Perspective, Perception – How we see things



# Perspective, Perception – How we see things





# Scams

2020  
2.2 Million Fraud Reports  
3.3 Billion Losses

#1  
imposter  
Stats

## Report Categories

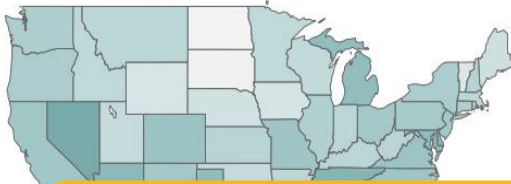
Rank	Category	# of Reports	%
1	Imposter Scams	535,417	17.88%
2	Debt Collection	475,517	15.88%
3	Identity Theft	444,602	14.85%
4	Telephone and Mobile Services	164,876	5.51%
5	Shop-at-Home and Catalog Sales	143,072	4.78%
6	Banks and Lenders	138,134	4.61%
7	Credit Bureaus, Information Furnishers and Report Users	136,748	4.57%
8	Prizes, Sweepstakes and Lotteries	132,470	4.42%
9	Auto Related	104,604	3.49%
10	Internet Services	62,942	2.10%
11	Credit Cards	51,129	1.71%
12	Health Care	47,410	1.58%

NJ – 19<sup>th</sup> Ranking

## CONSUMER SENTINEL NETWORK

DATA BOOK 2018

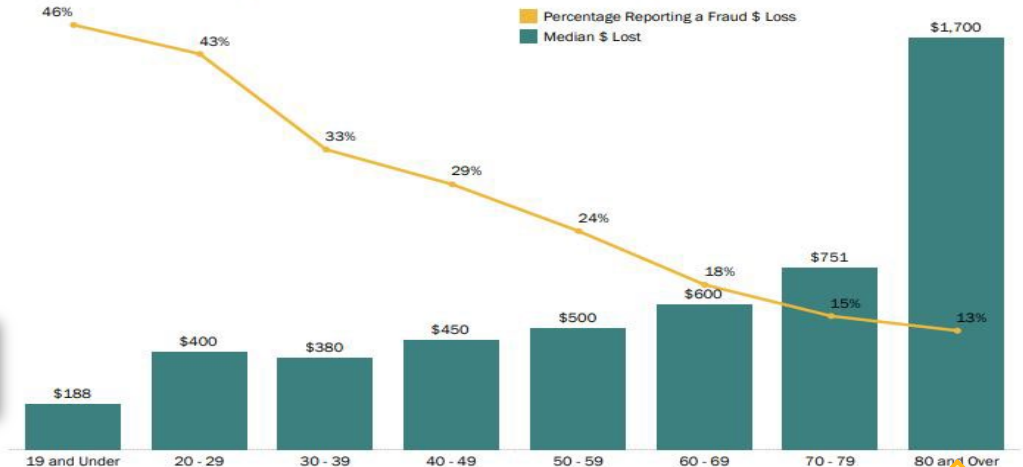
### State Rankings: Fraud and Other Reports



Rank	State	Reports	Per 100,000
1	Florida	1,002	210,174
2	Georgia	894	93,249
3	Nevada	870	26,088
4	Delaware	805	7,743
5	Tennessee	789	53,014
6	Maryland	748	45,298
7	Arizona	739	51,816
8	Texas	723	204,531
9	South Carolina	718	36,062
10	Michigan	716	71,339
11	Alabama	688	33,539
12	Colorado	672	37,686
13	Virginia	663	56,135
14	Missouri	657	40,165
15	New Mexico	650	13,573
16	North Carolina	647	66,486
17	California	634	250,509
18	Ohio	628	73,212
19	New Jersey	627	56,438
20	Pennsylvania	607	77,714
21	Oregon	606	25,120
22	New York	592	117,567
23	Rhode Island	586	6,210
24	Connecticut	586	21,022
25	Washington	582	43,113
26	Louisiana	581	27,236
27	Illinois	570	73,000
28	New Hampshire	569	7,642
29	Montana	566	5,943
30	West Virginia	558	10,134
31	Idaho	557	9,560
32	Kansas	549	15,999
33	Kentucky	532	23,707
34	Indiana	530	35,366
35	Mississippi	529	15,790
36	Massachusetts	523	35,869
37	Arkansas	522	15,692
38	Minnesota	511	28,471
39	Wisconsin	500	28,952
40	Utah	495	15,356
41	Oklahoma	492	19,347
42	Alabama	477	3,531
43	Alabama	475	6,340
44	Alabama	475	6,340
45	Alabama	475	6,340
46	Alabama	475	6,340
47	Alabama	475	6,340
48	South Dakota	424	13,329
49	South Dakota	353	3,074
50	North Dakota	337	2,549
	District of Columbia	1,179	8,182
	Puerto Rico	91	3,037

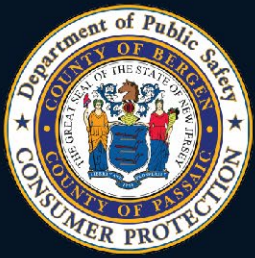
NJ 56,438

## Percentage Reporting a Fraud Loss and Median Loss by Age



Of the 1,427,563 total fraud reports in 2018, 46% included consumer age information.

FEDERAL TRADE COMMISSION • [ftc.gov/data](http://ftc.gov/data)



# scams

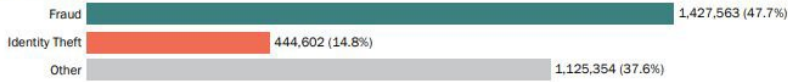
Payment Method  
#1 Wire Transfer

#2 Credit Cards  
#3 Gift Cards

CONSUMER SENTINEL NETWORK

DATA BOOK 2018

### Report Type



### Top 10 Fraud Categories

Rank	Category	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
1	Imposter Scams	535,417	18%	\$488M	\$500
2	Telephone and Mobile Services	164,693	5%	\$20M	\$200
3	Shop-at-Home and Catalog Sales	142,929	67%	\$107M	\$155
4	Prizes, Sweepstakes and Lotteries	132,470	10%	\$118M	\$530
5	Internet Services	57,907	28%	\$36M	\$139
6	Travel, Vacations and Timeshare Plans	28,353	40%	\$68M	\$800
7	Foreign Money Offers and Counterfeit Check Scams	27,443	34%	\$42M	\$1,214
8	Business and Job Opportunities	24,620	42%	\$116M	\$1,304
9	Advance Payments for Credit Services	19,575	77%	\$23M	\$376
10	Health Care	17,069	46%	\$4M	\$130

### Identity Theft Types

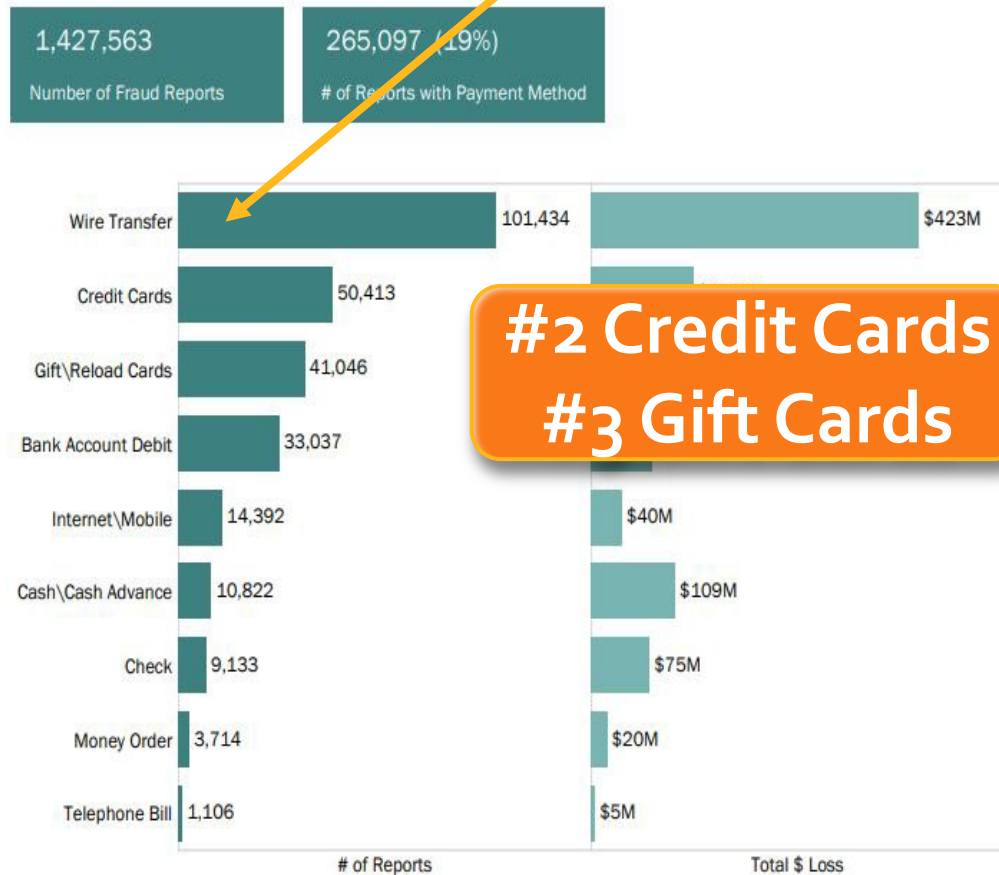
Rank	Theft Type	# of Reports
1	Credit Card Fraud	157,688
2	Other Identity Theft	122,499
3	Employment or Tax-Related Fraud	67,374
4	Phone or Utilities Fraud	63,563
5	Bank Fraud	52,529
6	Loan or Lease Fraud	51,856
7	Government Documents or Benefits Fraud	24,854

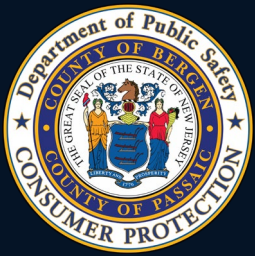
### Other Categories

Rank	Category	# of Reports
1	Debt Collection	475,517
2	Banks and Lenders	138,134
3	Credit Bureaus, Information Furnishers and Report Users	136,748
4	Auto Related	104,604
5	Credit Cards	51,129
6	Television and Electronic Media	38,336
7	Computer Equipment and Software	18,350
8	Education	14,242
9	Home Repair, Improvement and Products	11,331
10	Funeral Services	964

CONSUMER SENTINEL NETWORK

### Fraud Reports by Payment Method





# SCAMS

Point of Contact  
#1 Phone

CONSUMER SENTINEL NETWORK

## Report Type



## Top 10 Fraud Categories

Rank	Category	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
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5	Internet Services	57,907	28%	\$36M	\$139
6	Travel, Vacations and Timeshare Plans	28,353	40%	\$68M	\$800
7	Foreign Money Offers and Counterfeit Check Scams	27,443	34%	\$42M	\$1,214
8	Business and Job Opportunities	24,620	42%	\$116M	\$1,304
9	Advance Payments for Credit Services	19,575	77%	\$23M	\$376
10	Health Care	17,069	46%	\$4M	\$130

## Identity Theft Types

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6	Loan or Lease Fraud	51,856
7	Government Documents or Benefits Fraud	24,854

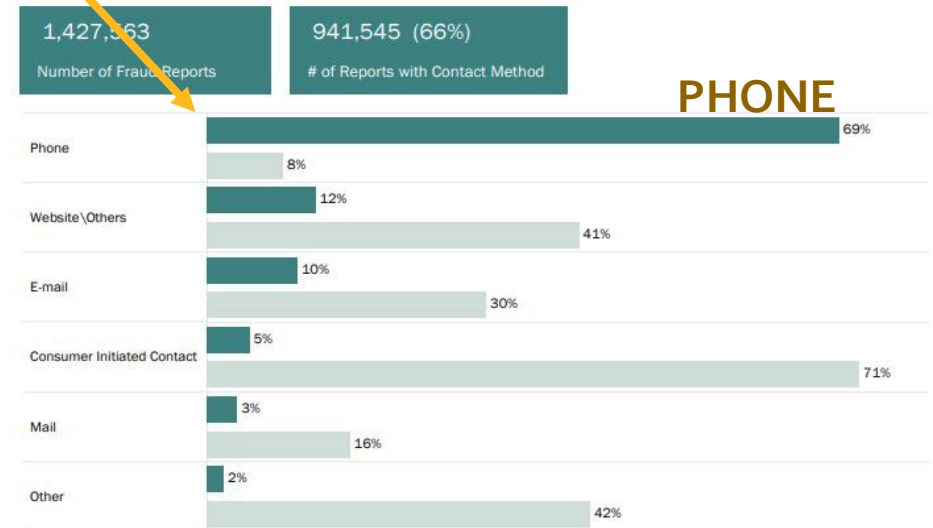
## Other Categories

Rank	Category	# of Reports
1	Debt Collection	475,517
2	Banks and Lenders	138,134
3	Credit Bureaus, Information Furnishers and Report Users	136,748
4	Auto Related	104,604
5	Credit Cards	51,129
6	Television and Electronic Media	38,336
7	Computer Equipment and Software	18,350
8	Education	14,242
9	Home Repair, Improvement and Products	11,331
10	Funeral Services	964

DATA BOOK 2018

CONSUMER SENTINEL NETWORK

## Fraud Reports by Contact Method



PHONE

## Number of Reports and Amount Lost by Contact Method

Contact Method	# of Reports	Total \$ Loss	Median \$ Loss
Phone	647,310	\$227M	\$321
Website\Others	111,057	\$173M	\$306
E-mail	92,210	\$87M	\$216
Consumer Initiated Contact	43,322	\$55M	\$1,000
Mail	30,577	\$133M	\$1,245
Other	17,069	\$4M	\$130

#2 Websites  
#3 Emails



# Scams

## Robo Call

**#1**  
**Method of Contact**  
**For Scams**



**Don't Respond,  
Just Hang up or  
Don't Answer**



Often use  
Caller ID Spoofing

Sounds like a  
real person  
but pre-recorded

Register with "Do Not Call List" at  
888-382-1222

If same Company calls again  
Have phone provider block the calls  
File Complaint with FTC 877-382-4357

Car Warranty – House Warranty – Lower Credit Card Rates  
Student Loans - Third Party Electric – Covid Products and more

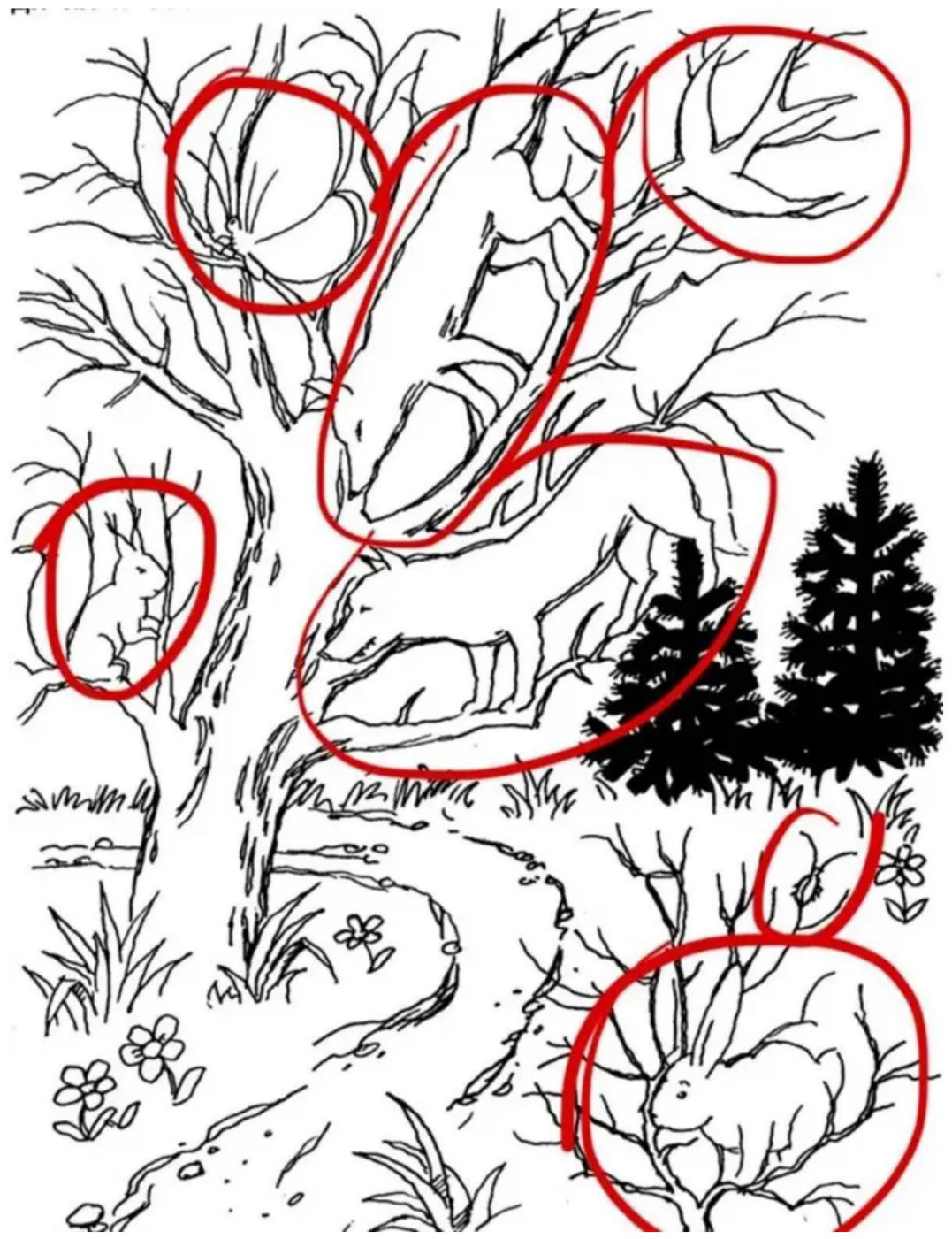


What do we see?

# Perspective, Perception – How we see things

---

What did we just see?





# Scams & Frauds

## Slow Down the Situation

Method of Contact      Telephone, Text, Email,  
Door bell, US Mail, Approach you in Person

### Think, Don't React

**Who is message from?**

**What do they want me to do?**

**Do I have to do this right away?**

**How can I confirm this is legit?**



# Scams & Frauds

## Slow Down the Situation

### Most Scams target your Emotions

Urgency

Excited

Concerned

Overwhelmed

Sad

Anxiety

Happy

Guilt

Scared

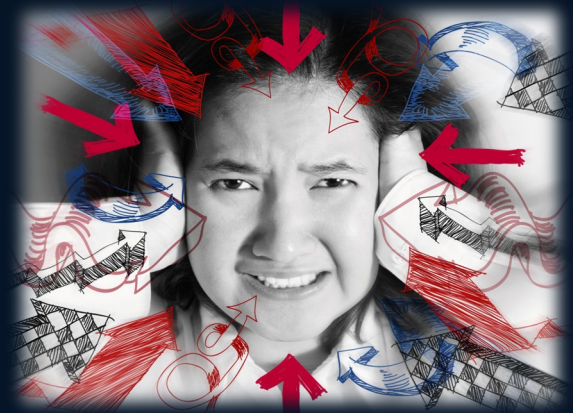
Greed

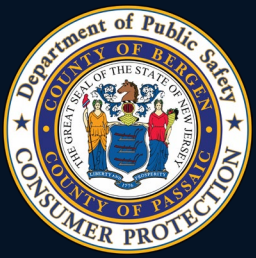
Regret

Panic

Wanting to help

Responsibility





# Imposter Scams

Pretending to be Everybody

## Examples of Imposter Scams

IRS  
Medicare  
Social Security  
Government  
Bank Family  
Microsoft Technology Support  
Apple Court  
Sweepstakes / Lottery  
Business  
And many more

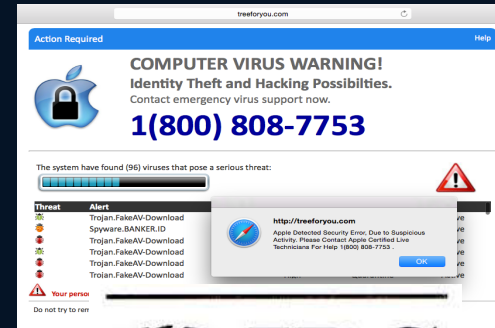
Phone  
Email  
US Mail

**Imposter Scams**

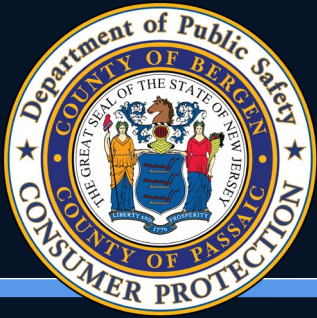
NEARLY  
**1 IN 5**  
PEOPLE  
LOST MONEY

\$488 million  
reported lost

\$500 median loss



# Lets Take A Closer Look...



# IMPOSTER SCAM

Government Phishing

60 Million subscribers  
332,000 Imposter Scams

## Medicare Scams

Scammer will pretend to be from Medicare, employees will never call.

Someone threatens to cancel coverage, if you don't provide personal information.

Someone Offers Free Products.

You receive a bill from hospital or medical provider for care you did not receive.

**Never Give Out Any Personal Information**



April 2018 to January 2019, the federal Centers for Medicare & Medicaid Services sent every Medicare beneficiary a [new card](#) designed to better protect against [identity theft](#).





# IMPOSTER SCAM

Government Phishing



10,000 Calls per Week

## Scare tactic

Caller pretends to be from a trusted source

Caller states that something is wrong

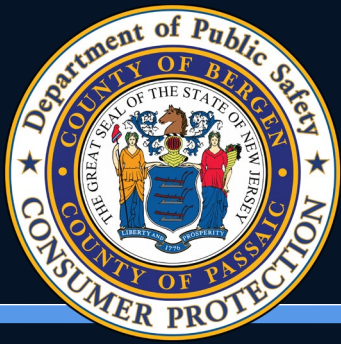
Caller requests that victim "verify" personal or account information



## IRS – Social Security

Calls appear to come from Washington DC





# IMPOSTER SCAM

Technology Company

Computer Virus  
Microsoft Technician calls or  
sends email and says your  
computer has a Virus

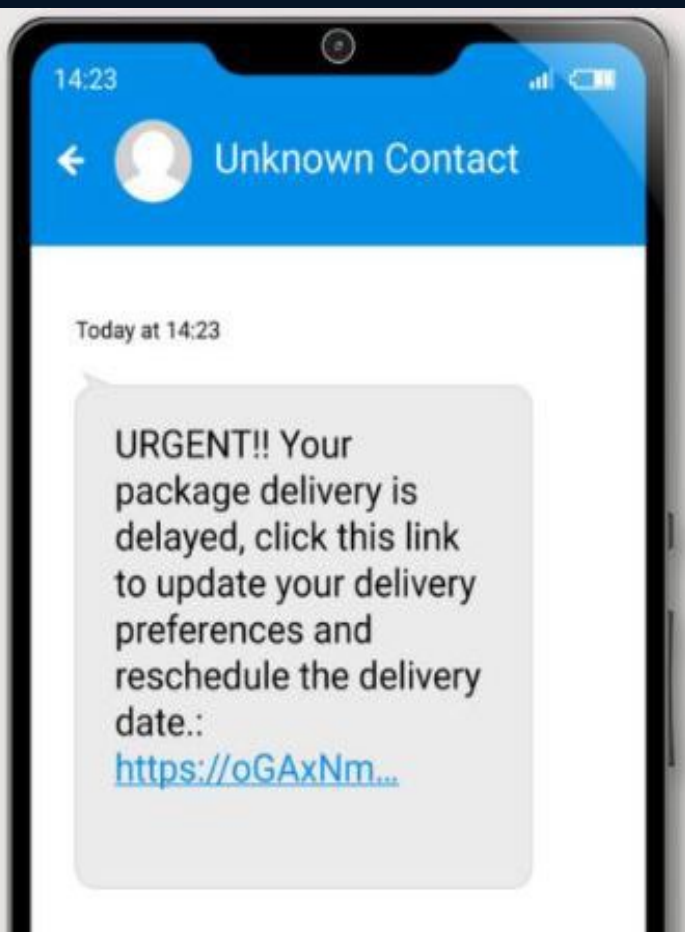
Threat	Alert
	Trojan.FakeAV-Download
	Spyware.BANKER.ID
	Trojan.FakeAV-Download
	Trojan.FakeAV-Download
	Trojan.FakeAV-Download
	Trojan.FakeAV-Download

**WARNING!**  
Your Computer May be Infected:  
**1(855)-207-5505**  
For emergency Tech Support call immediately

The system may have found (2) viruses that pose a serious threat  
Browser.Hijacker.Spy ./ Trojan.FakeAV-Download

Your personal and financial information  
**may not be secured.**  
Call now for support  
**1(855)-207-5505** deletemalware.blogspot.com

Apple  
Verizon  
Microsoft  
Google Listing



# Phishing

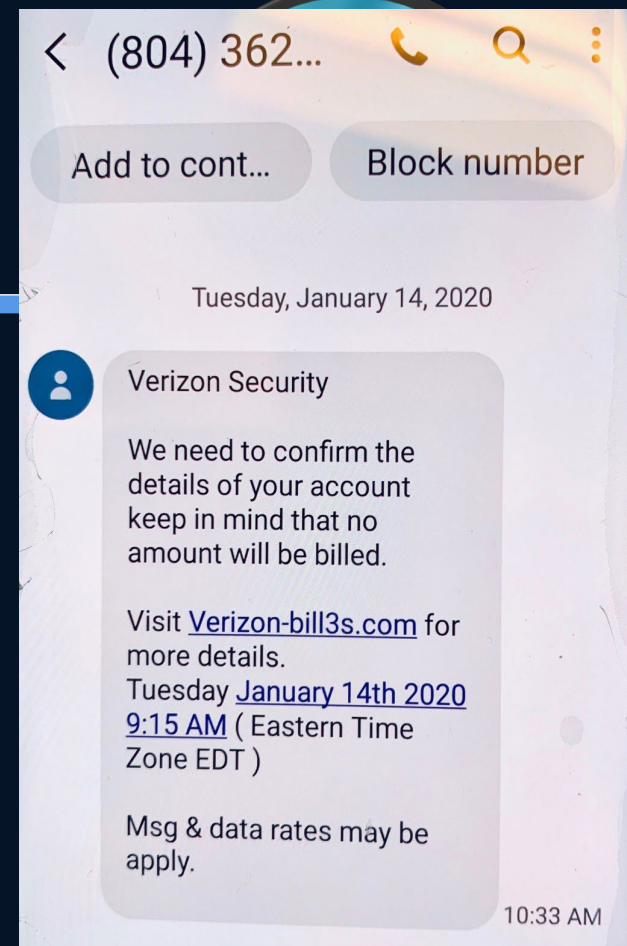
Phone - Text - Email

Motor Vehicle

EZ Pass

Package Delivery

Streaming Services



Phishing is the attempt to acquire sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication.



# IMPOSTER SCAM

## Government Phishing

Reply-To: State Court  
Notice to Appear in Court

Emails Internet Texts



Notice to Appear,

This is to inform you to appear in the Court on the March 18 for your case hearing. You are kindly asked to prepare and bring the documents relating to the case to Court on the specified date. Note: If you do not come, the case will be heard in your absence.

You can find the Court Notice is in the attachment.

Sincerely,  
Ray Post,  
Court Secretary.



Court\_Notification\_0000  
208845.zip

Don't Click

**Bank, Court,  
Medicare,  
Social Security**



Text Message  
Today 9:45 AM

New Jersey Department of Transportation, You need to validate your Driver's license information with us for Traffic safety. Visit <https://bit.ly/3hwankZ> to validate instantly. MVC <https://bit.ly/3hwankZ>

# BUSINESS IMPOSTER SCAMS

Email - Texts

## Phishing



### Danger, if you click on links from Email

Spelling Errors

**Male, Order Placed : Your Order ID OD114035719091 Placed Successfully**

[Unsubscribe](#) | [Report Spam](#)

*Congratulations!*

**Male - CLICK HERE**



115 E 23rd St New York, NY, US 10010  
[Unsubscribe here](#)

### Examples

[njdjdj@aol.com](mailto:njdjdj@aol.com), Order #18372018182 is arriving.....

*Congratulations!*

**njdjdj - CLICK HERE**



If you wish to unsubscribe [click here](#)  
Or you may write to Space Tree Technologies at P.O. Box 4213, Nevada, US

*Congratulations!*

**njdjdj - CLICK HERE**



If you wish to unsubscribe [click here](#)  
Or you may write to - 115 E 23rd St, New York, NY 10010, US

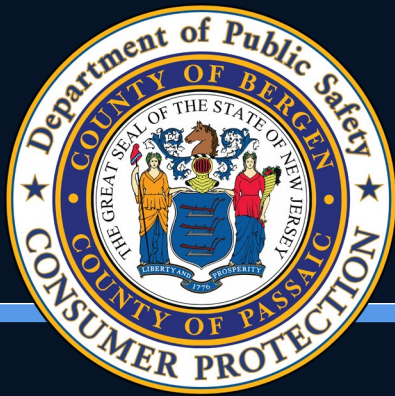
*Congratulations!*

**njdjdj - CLICK HERE**



If you wish to unsubscribe [click here](#)  
Or you may write to 115 E 23rd St, New York, NY 10010, US





# IMPOSTER SCAM

Computer – Phone-Mail

The Lottery or Sweepstakes Scam  
**Victim has won or inherited a large amount of money**  
**Must pay taxes up front by wire transfer or money order**



★ Scott Phillip

July 13, 2014 at 5:01 AM

To: njdjd@aol.com

Reply-To: facebooklottary@consultant.com

Attn:Facebook user.



Batch A, Cartgory 10

Attn:Facebook user.

There is on going lottery game played by face book cooperation for user and you have been selected and you have won one million pounds you should send

Your Full Name

Your Address

Telephone:

Category No:

Lotary Batch No:

Mr Phillips Scosh

Facebook Lottery Cordinator



This email is free from viruses and malware because [avast! Antivirus](#) protection is active.





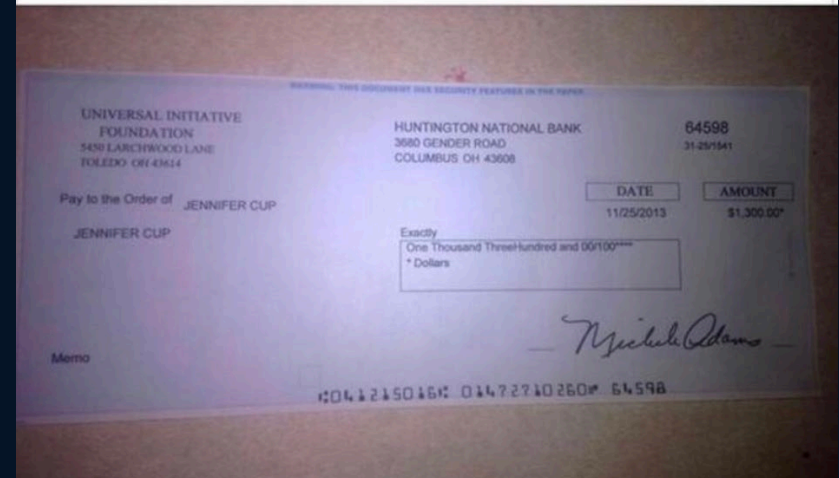
# Check In The Mail

**SOMEONE SENDS  
A CHECK?**

**ARE YOU EXPECTING  
A CHECK?**



Everyone please be careful. I just received an envelope from FedEx that contained a check for 1300.00, however I had no idea where it came from. When calling the phone number it was a disconnected number. The group that it says the check came from is based out of Toledo. The check says that its from Huntington bank. I called Huntington, and the lady said that people will do this in hopes of getting your account information when you deposit the check. Please please please pass this along so nobody gets their account info stolen. Always double check anything you get in the mail before cashing anything.





# IMPOSTER SCAM

Family Member or Friend

cliffviewpilot.com

Got a tip? A hot story? [click here](#)

Home Bergen Beyond Hudson In Tune Public Safety Shout Outs What We Think About Us

Cliffview Pilot is now a part of **DAILY VOICE** YOUR TOWN. YOUR NEWS. [FIND YOUR SITE](#)

22 Local Websites Covering Bergen & Passaic Counties

## Grandma or Grandpa Scam



cliffviewpilot.com

Home » Bergen » Saddle Brook victim, believing dad is kidnapped, pays con man caller \$7,500 ransom

### Saddle Brook victim, believing dad is kidnapped, pays con man caller \$7,500 ransom

Posted by: Jerry DeMarco Tags: Bergen, Bergen phone scam, Bergen scam, Saddle Brook, Saddle Brook phone scam, Saddle Brook Police, Saddle Brook scam  
Posted date: January 14, 2016 | No comment



[Print](#) [Email](#) [Share](#)

A caller conned a Saddle Brook man into wiring nearly \$7,500 after concocting a story that his father was being held for ransom, authorities told Daily Voice.

The caller told the 55-year-old resident that "his father was involved in a car accident, a fight occurred and they were holding him against his will," Police Chief Robert Kugler said.

The caller said he needed to send \$1,900 via a moneygram to Puerto Rico, then said there was an error and the money wasn't received, Kugler said. So he sent another \$1,900.

The con man then told him that he needed to send another \$1,900 "or they were going to kill his father," the chief said.

He then demanded \$1,500 more. [READ MORE...](#)

## The Latest

### [Saddle Brook victim, believing dad is kidnapped, pays con man caller \\$7,500 ransom](#)

A caller conned a Saddle Brook man into wiring nearly \$7,500 after concocting a story that his father was being held for ransom, authorities told Daily Voice. The caller told the 55-year-old resident that "his father was involved in a car accident, a fight occurred and they were holding him against his will," Police Chief ...

[Read on »](#)

Urgent Matter, They Need Help

# AI

**AI SCAM ALERT**  
**SCAMMERS**  
**USING ARTIFICIAL**  
**TECHNOLOGY TO**  
**TRICK VICTIMS**



**AI VOICE**  
**CLONING**  
**SCAMS**



# THISPERSONNOTEXIST.ORG

Generate Random Faces With AI

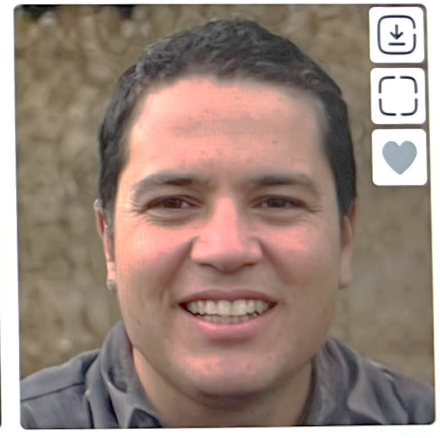
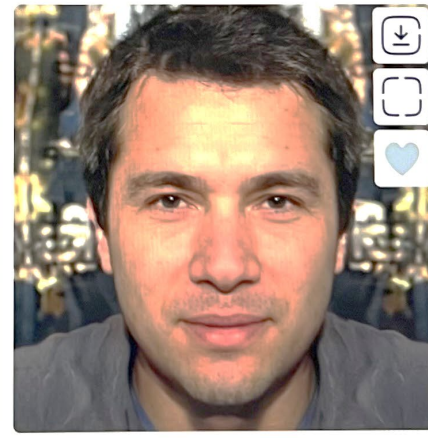
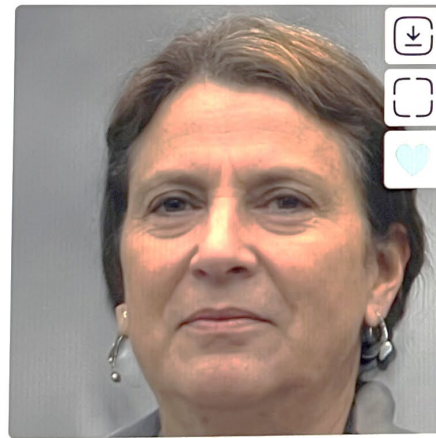
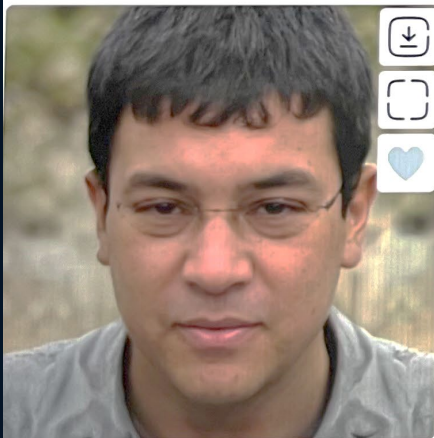
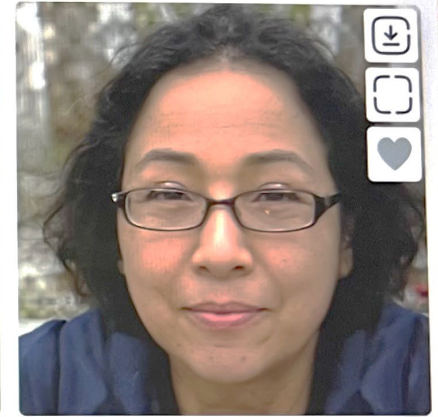
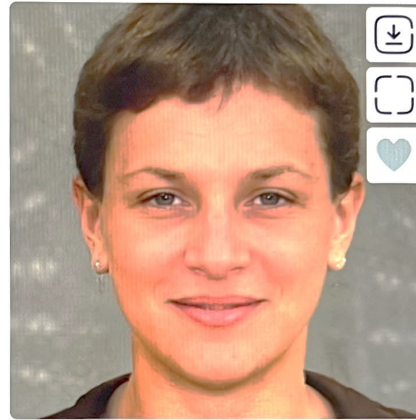
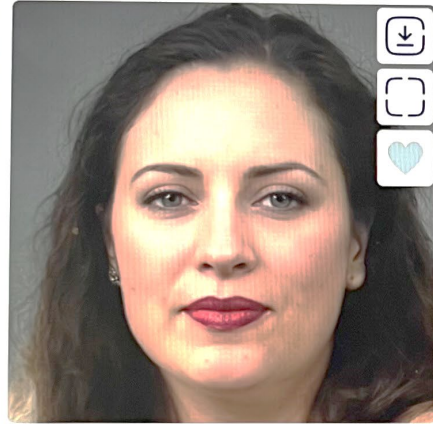
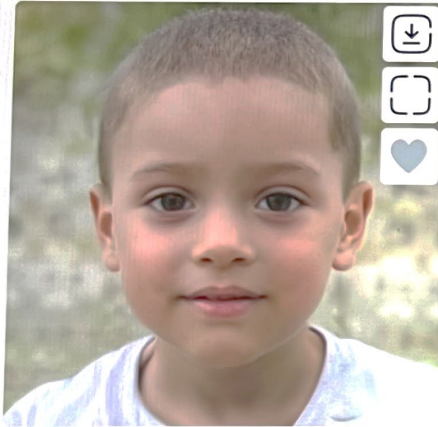
 Full Body

 Random Face

 Female

 Male

 Reload



Checkout Best Faces Generated By ThisPersonNotExist.org at [Face Gallery](#)

# AI

Don't Believe  
Everything  
You see or hear.



# AI



Don't  
Believe  
Everything  
You see  
Or hear.

# Scams



Created a Week before  
The Superbowl

AI





# Scams

## AI



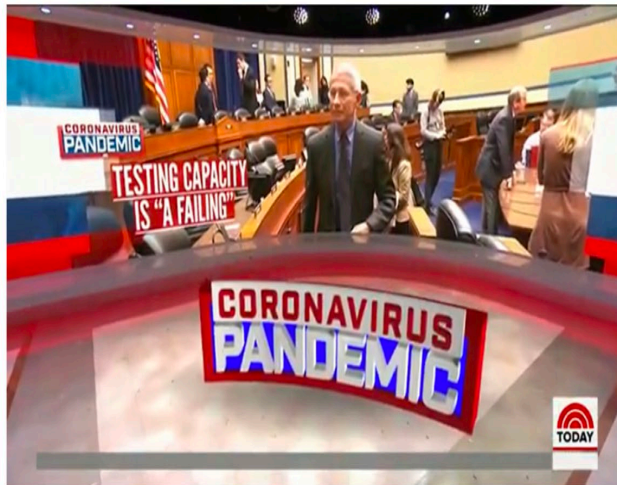


# Scams

## Imposter Ads – Internet

Check Domains and Email addresses

### Examples: Fake Test Kits Shipped



Due to the recent outbreak for the Coronavirus (COVID-19) the World Health Organization is giving away vaccine kits. Just pay \$4.95 for shipping.

You just need to add water, and the drugs and vaccines are ready to be administered. There are two parts to the kit: one holds pellets containing the chemical machinery that synthesises the end product, and the other holds pellets containing instructions that tell the drug which compound to create. Mix two parts together in a chosen combination, add water, and the treatment is ready.

DEPARTMENT OF JUSTICE

The website promised free COVID-19 vaccines for a small shipping fee.

A woman's voice said she was working with Medicare, the national health insurance program, to distribute tests for COVID-19, the disease caused by the coronavirus. All she needed, the woman said, was Lorina's name, address and Social Security and Medicare information.



GH Good Housekeeping

The Truth About 'Shark Tank' and Keto Diet Pill Diet Scams

Visit

## Watch For Unproven Products

# Common Examples

- Amazon Spoofing – often a victim of domain spoofing
  - Especially occurs near big days like Black Friday and Prime Day
  - Examples:
    - Amazonx.com
    - Amazoncustomersupport.net
- Paypal spoofing
  - Millions of users have received spoofed Paypal emails
    - Emails direct users to spoofed websites
    - Since Paypal accounts are linked to other banking and personal info, potential for harm is significant

The Amazon logo, featuring the word "amazon" in a lowercase, black, sans-serif font. A curved orange arrow is positioned below the letters "a" and "z", pointing from the "a" to the "z".The PayPal logo, featuring the word "PayPal" in a bold, blue, italicized sans-serif font. A small trademark symbol (TM) is located at the top right of the "l".

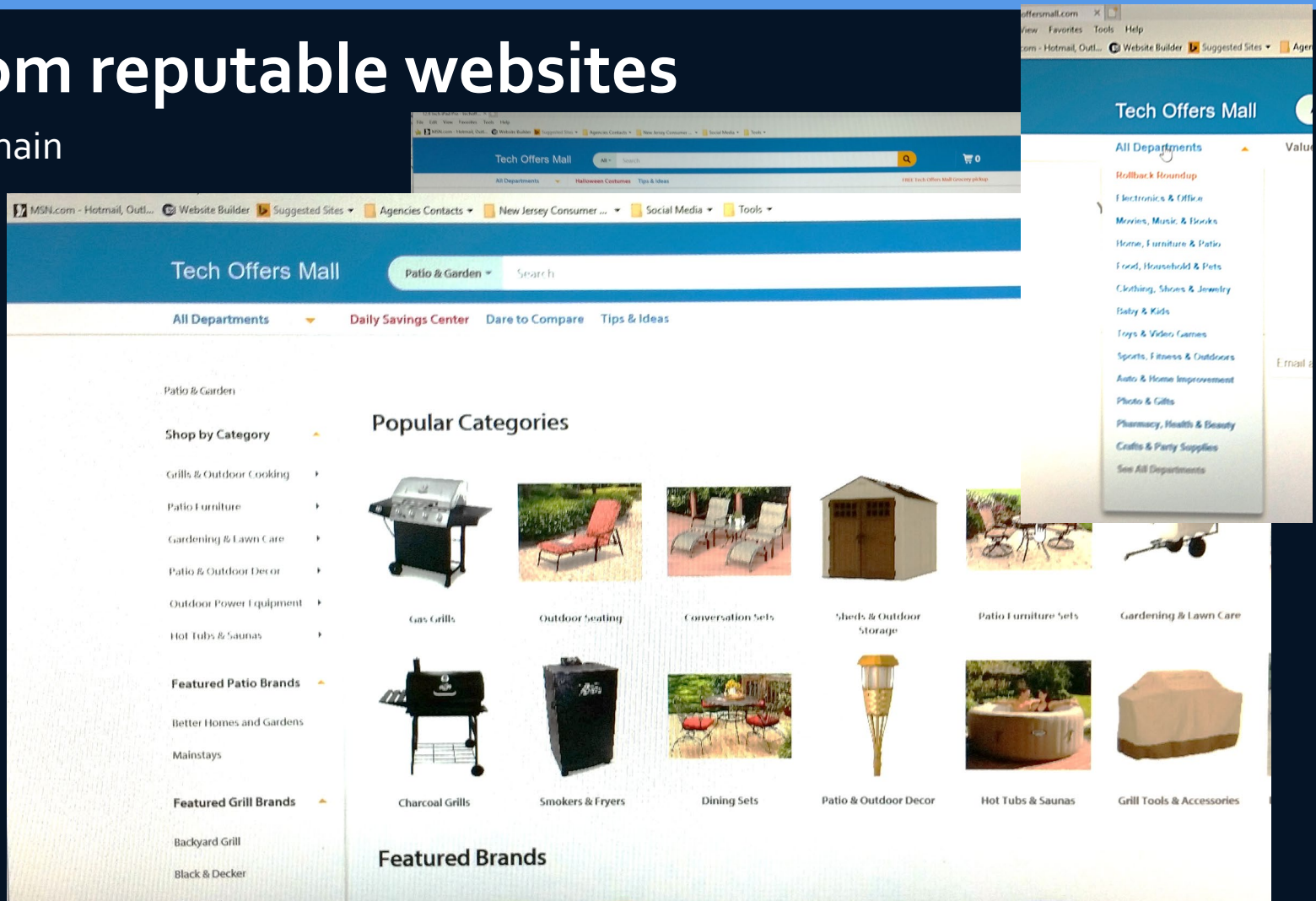


# Internet Shopping Imposter Website

Example of  
web scrapping from  
Walmart Site

## Buy from reputable websites

Check Domain



2020

350,000

Fraud

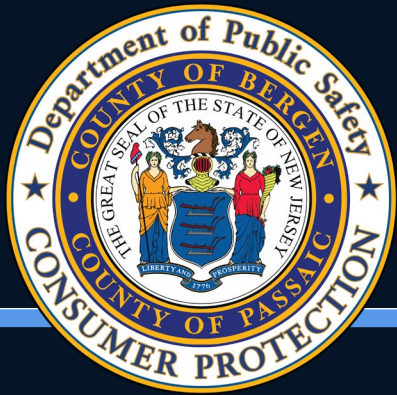
Reports

Losses of

over

245 Million

Dollars



# INTERNET SHOPPING IMPOSTER SCAMS

## Buy from reputable websites

Check Domain

2,212.00

2,799.00

Fredame  
Sponsored

Customized for mature men! We sell all kinds of high quality cameras with great discount place your order now!

RF100-500mm f/4.5-7.1

FREDAME.COM  
Flash Sale!  
Free Shipping!

Shop No

Home HAT Musical te

Get a 20% discount automa

Canon EOS 5D Mark IV Full Frame Digital SLR Camera Body  
\$79.99 ~~\$1,499.99~~

Canon EOS-1D X Mark III Body  
\$79.99 ~~\$1,499.99~~

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Get a 20% discount automatically for orders over 10 pieces

Home > Canon EOS R6 Full-Frame Mirrorless Camera + RF24-105mm F4 L IS USM Lens Kit

Canon EOS R6 Full-Frame Mirrorless Camera + RF24-105mm F4 L IS USM Lens Kit  
\$79.99 ~~\$1,499.99~~

Extra 5% OFF GET

Buy 4 more items and save 10% off  
Buy 6 more items and save 15% off  
Buy 8 more items and save 20% off

79.99

Add to Cart Buy it now Pay Later

Share

VISA

2,499.00



# Internet Shopping

## Internet Shopping

Always Check  
Shipping Cost  
Delivery Date

Dynarex 2201 Medical Surgical Face Masks (Pack of 50)

★★★★☆ 421 ratings

1 other option

sorted by price + delivery: low to high

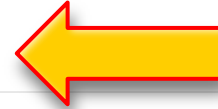
Filter ▾

\$10<sup>99</sup>

+ \$369.98 shipping

Arrives: **March 3 - 10**

Add to Cart



amazon prime

Beauty & Personal Care ▾

Whole Foods Prime Video Best Sellers Denis's Amazon.com Help Browsing History Find a Gift Today's Deals Buy Again Gift Cards New Releases Coupons Pantry Amazon Business

Beauty Luxury Beauty Makeup Skin Care Hair Care Fragrance Tools & Accessories Personal Care Oral Care Men's Grooming Professional Beauty Best Sellers New Arrivals FSF

GNC Womens Ultra Mega 50 Plus One Daily  
★★★★☆ 220

Every purchase on Amazon.com is protected by an **A-to-z guarantee**. Feedback on this page? [Tell us what you think](#)

WensLTD 50 Pcs Disposable Face Masks, 4 Layer Activated Carbon Mask Breathable Dust Filter Masks Mouth Cover Masks  
by WensLTD\_

★★★★☆ 6 customer reviews | Share | Facebook | Twitter

Color: white

Lowest offer for each

Price + Shipping	Condition (Learn more)	Delivery
<b>\$3.00</b> + \$69.00 shipping + \$4.77 estimated tax	<b>New</b>	<ul style="list-style-type: none"><li>Arrives between March 2-5.</li><li>Want it delivered Thursday, March 5? Choose <b>Standard Shipping</b> at checkout.</li><li><a href="#">Shipping rates and return policy.</a></li></ul>

Disclaimer: While we work to ensure that product information is correct, on occasion manufacturers may alter their ingredient lists. Actual product packaging and materials may contain more and/or different information than that shown on our site. It is advised that you always read labels, warnings, and directions before using or consuming a product. For additional information about a product, please contact the manufacturer. Content on this site is for informational purposes only. It is not intended to be used as a substitute for professional medical advice, diagnosis, or treatment. You should not use this information as self-diagnosis or for treating a health problem or disease. Contact your health-care provider immediately if you suspect that you have a medical problem. Amazon.com assumes no liability for inaccuracies or for any consequences arising from the use of the information. Amazon.com assumes no liability for inaccuracies or for any consequences arising from the use of the information.

MeowInc.

MeowInc.

★★★★☆ (15 ratings)

100% positive

369.98  
Shipping

## Rug Carpet Embroidered

by chendongdong

★★★★★ 1 customer review



**Adam Hess** ✓

@adamhess1

Follow

Bought a rug online for my room & realised the importance of specifying the size of the product you're selling

2:49 PM - 10 Jun 2016

711 1,093

Photo: Imgur

I'M CRYING 😂😂



**stephen**

@bortions



lesson learned: don't order pillows from eBay



Photo: imgur

# Fake Reviews

here to view it in a web browser.  
Outlook prevented automatic download of some pictures in this message.

## BASIC PACKAGE

### 5 Google Reviews

**\$95**

- 100-200 Words Each
- Real User Profiles
- Drip-Feed Delivery
- 100% Show Rate

**GET STARTED**

## MOST POPULAR

### STANDARD PACKAGE

- 100-200 Words Each
- Real User Profiles
- Drip-Feed Delivery
- 100% Show Rate

**GET STARTED**

## GREATEST DEAL

### 20 Google Reviews

**\$355**

- 100-200 Words Each
- Real User Profiles
- Drip-Feed Delivery
- 100% Show Rate

**GET STARTED**

## SUPREME OFFER

### 50 Google Reviews

**\$845**

- 100-200 Words Each
- Real User Profiles
- Drip-Feed Delivery
- 100% Show Rate

**START TODAY**



Search



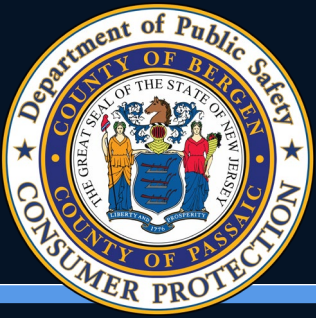


# ROMANCE DATING SCAMS



**Anyone who is able to commit identity theft,  
can also falsify a dating profile**

- **Never give your last name, email address, home address, phone number, place of work.**
- **Stop communicating with anyone who pressures you for personal or financial information.**
- **If you have face to face meeting with another member, always tell someone in your family or friend where you are going and when you will return.**
- **Meet in a public place.**
- **Background checks are not fool proof.**



# IMPOSTER COMPANY HIRING, JOBS

Mystery Shopper or Work from Home Scams  
Mostly posted online, they promise victims a job to stroll through stores, enjoy the displays, shop for merchandise, and file reports about their experiences.



Don't pay to get a job  
Avoid Fake Job Ads  
Don't believe ads for  
Previously Undisclosed  
Federal Jobs





# Scams - Fraud

## Rental Scams

- Scammer rents out a property that is owned by another. Both Vacation Rentals and Dwelling.
- Property Alert from the County

## Investment Scams

- Unreasonable promised rates of return
- Loophole or tax avoidance scheme
- Investments that do not make sound business sense



# Scams - Fraud

## Affinity Fraud

Refers to investment scams that target identifiable groups, often religious or ethnic. Many times promoted to leaders first. These scams exploit trust and friendship.



# Scams - Utilities

**Slamming:** Switching your Authorized Telephone or Utility Company

**Cramming:** Occur when telephone companies allow other providers to place charges on your telephone bill.

**International Modem dialing or Return Calls**  
You can put an everyday block on International Call Charges

# Don't plug into USB chargers at public places

Airports, Shopping Malls, Cafes

Also if you  
find a  
USB  
Use  
Caution

Use your  
wall charger



WBZ CBS NEWS BOSTON FBI WARNS AGAINST USING PUBLIC USB PORTS TO CHARGE PHONES AND OTHER DEVICES

48° 6:19 AM THE NEWS IS ALWAYS ON WBZ.COM 00:11 / 00:22

**Public Access Wi-Fi:** Use encryption, passwords, 2 Step Verification

# SIDE JACKING / FIRESHEEP

**Sidejacking is a popular method for hacking Facebook and email accounts. It's the process of stealing someone's access to a website, typically done on wireless public networks.**

**Firesheep is widely used to carry out sidejacking attacks and works when the attacker and victim is on the same wifi network. A sidejacking attack is basically another name for http session hijacking, but it's more targeted towards wifi users.**

## How to combat SideJacking

Install a free Firefox add-on called Force TLS or if you use Chrome, install KB SSL Enforcer. Both will automatically redirect you to secured pages for the sites that you choose.

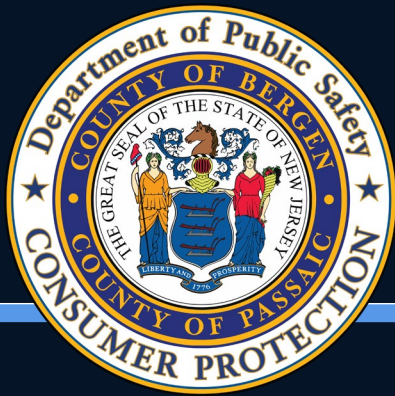


# Imposter Scams

- Amazon Delivery
- Refund or Recall
- Other Delivery
- Parking Meters
- Scan to Pay



Be Alert for QR Scams



# IDENTITY THEFT

## Skimming

How is  
Information  
Stolen?





# Reduce Risk

## Washed Check



Gel pen is better than a Ball point pen



# Charities

Do your Research



- How is my money being used?
- Where are you located?
- Who exactly are you?
- How much of my money is going
- directly to the program?

People collecting money for emergency services  
Be careful who you donate too, who are these people?

**How Much of the donation goes to the actual cause?**

# Research The Charity Before the Donation

# Charities

Do your Research



## NJ Hotline Charities 973-504-6215

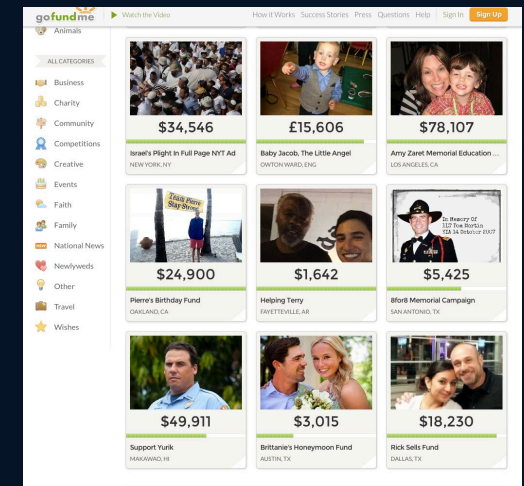
- Must be registered with the state of New Jersey
- Identify themselves as such
- Name their Company
- Name the Organization for which they are soliciting

## Other Resources:

- [CharityNavigator.org](http://CharityNavigator.org)
- [Guidestar.org](http://Guidestar.org)
- [Give.org](http://Give.org)

Check the websites, Social Media of the organization

Many Organizations are Tax Exempt and accept donations, but donations are not tax deductible



Crowd Funding

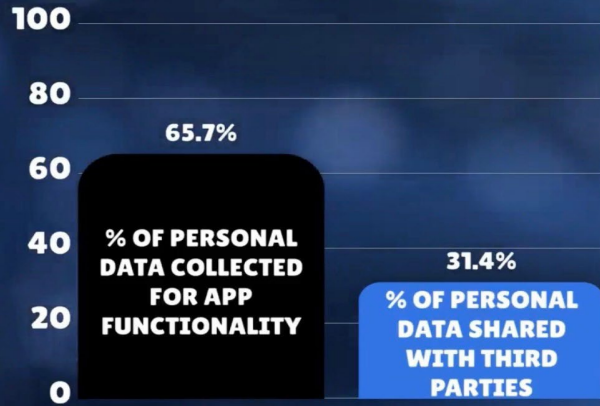


# Giving away personal information

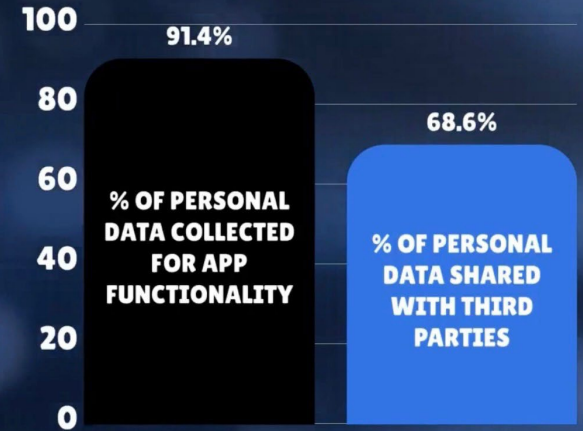
Home Town  
 Vacation Town  
 Family Members  
 Expensive Toys  
 Child School  
 College  
 Political Views  
 Professions  
 Pets  
 Organizations



# YOUTUBE

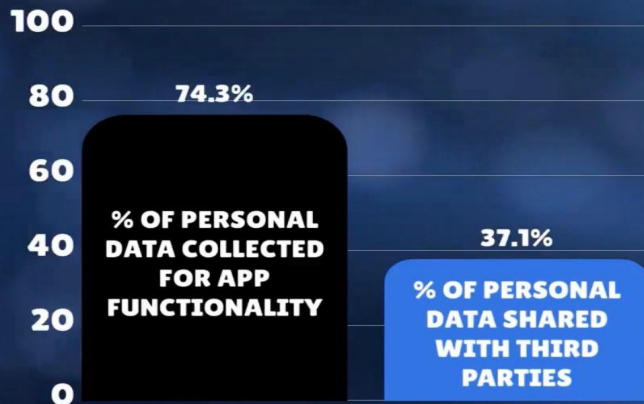


# FACEBOOK / INSTAGRAM

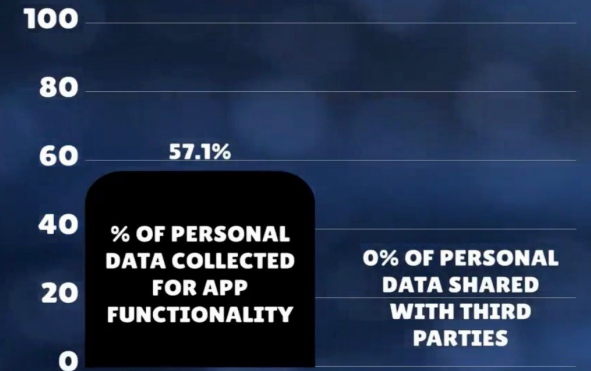


RMATION IS BEING SOLD

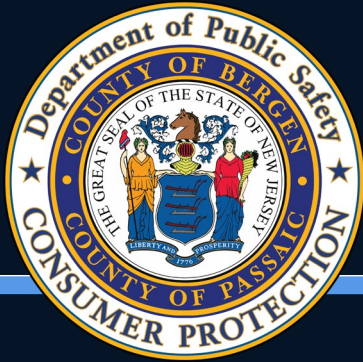
# LINKEDIN



# UBER



:text-yellow-goal:



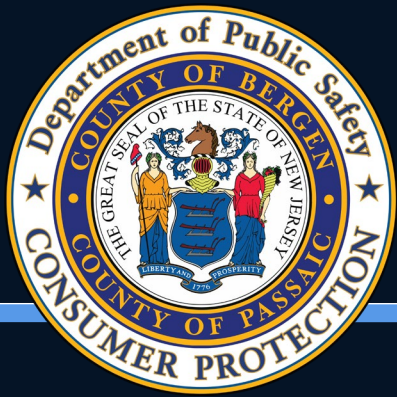
# IDENTITY THEFT

## What is Identity Theft ?

The theft or misuse of personal identifying information in order to gain something of value or facilitate other criminal activity



**Financial – Medical- Credit Cards- Information**

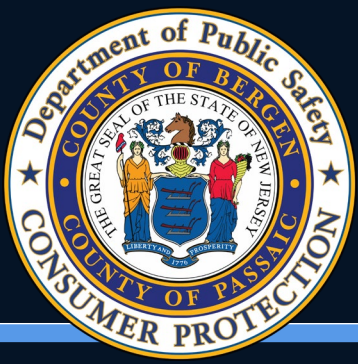


# IDENTITY THEFT

Trash Diving  
Lost / Stolen Wallet  
Burglary  
Skimming  
Computer Hacking  
Scams – Frauds  
Data Breach  
Phishing



How is  
Information  
Stolen?



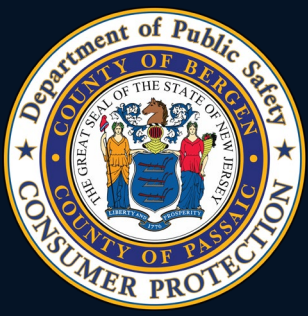
# Identity Theft

**Personal Access to your Home or Office**

**People can  
obtain  
documents,  
information  
from your home  
or work place**



Cleaning people, nurses aid, delivery, repair, survey people, utility workers, sales person, anyone that enters your home



# IDENTITY FRAUD

If your Identity is Stolen

File a  
Complaint



Local Police to Report



FEDERAL TRADE COMMISSION  
PROTECTING AMERICA'S CONSUMERS  
FTC COMPLAINT ASSISTANT

Request multiple copies of report

Contact & Report



Your Bank



# Identity Theft

## Fraud Alerts & Credit Freezes: What's the Difference?

Looking for ways to protect your identity?  
Here are two options to consider.



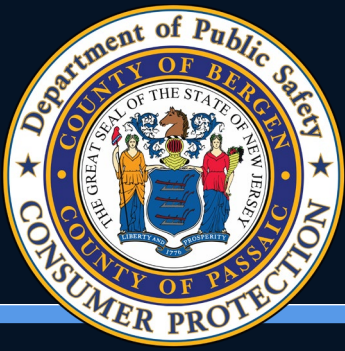
### Fraud Alert

- ✓ 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.)

Ask Consumer Affairs for a Identity Theft Recovery Booklet



# Reduce Risk

**Slow down process**

**Talk to family & friends**

**Safeguard your Social Security Card & Number**

**Credit Cards give more protection than Debit cards**

**Protect Personal Information & Mail From Theft**

**Destroy Documents When Trashing Them**

**Check Credit Report at least Once a Year**

**Protect Your Computer & Passwords**



# Scams & Frauds

## Slow Down the Situation

Method of Contact      Telephone, Text, Email,  
Door bell, US Mail, Approach you in Person

### Think, Don't React

**Who is message from?**

**What do they want me to do?**

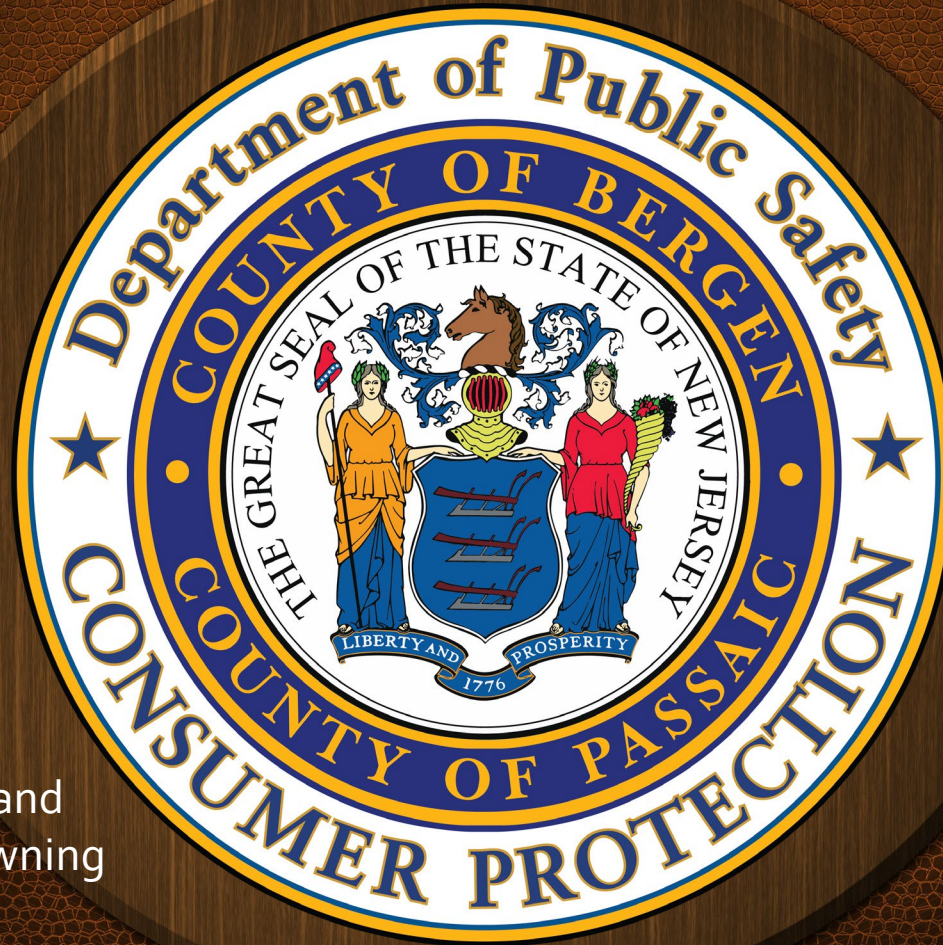
**Do I have to do this right away?**

**How can I confirm this is legit?**

[www.BergenPassaicConsumerAffairs.com](http://www.BergenPassaicConsumerAffairs.com)

Safe Trip  
Home

Stay Alert!



201-336-6400

Investigator Denis Niland  
Investigator Brian Downing

Sign up for FaceBook page  
Bergen County Consumer Affairs

# How To Report a Consumer Complaint

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## File a Consumer Affairs Complaint

Call or Write

Bergen & Passaic County

Division of Consumer Affairs

220 E Ridgewood Ave,

Paramus, NJ

201-336-6400

Call, Website or Write

Division of Consumer

Affairs

PO Box 45025

Newark, NJ 07101

973-504-6200

[www.BergenPassaicConsumerAffairs.com](http://www.BergenPassaicConsumerAffairs.com)