1

00:00:06,560 --> 00:00:12,080

Hello and welcome back to Law and Liberty I am

your host and press secretary Kayleigh Date today

2

00:00:12,080 --> 00:00:16,800

I am here with Jennifer Jackson the Chief of the

Attorney General's Consumer Protection Division

3

00:00:16,800 --> 00:00:21,600

to talk a little bit about upcoming holidays

and scams that you may see around those events

4

00:00:22,160 --> 00:00:26,320

so Jenny how are you doing today I'm great thanks

for having me today thank you so much for being

5

00:00:26,320 --> 00:00:30,880

here I know you have a ton of information

on different cases advice to get into so are

6

00:00:30,880 --> 00:00:34,960

you ready to get into the weeds a little bit on

this let's go all right so what are some of the

7

00:00:34,960 --> 00:00:40,160

most common scams that you see around holidays

one thing we're hearing a lot about this year

8

00:00:40,160 --> 00:00:44,560

is package delivery text messages in fact my

mother-in-law got one over thanksgiving that

9

00:00:44,560 --> 00:00:48,640

we had a chance to talk about and what it is is

you get a text message on your phone that says

10

00:00:48,640 --> 00:00:52,800

we're trying to confirm delivery please click

here or something similar i've had one and it

11

00:00:52,800 --> 00:00:57,760

looks real i've had them too and it looks really

it looks real and so you click on the link and all

12

00:00:57,760 --> 00:01:03,040

of a sudden someone is stealing your identity

any information that you enter can be stolen

13

00:01:03,040 --> 00:01:06,960

um so just don't click on those links if you are

expecting a package and you're trying to figure

14

00:01:06,960 --> 00:01:11,200

out whether or not there's an issue with that

delivery go back to the website where you made

15

00:01:11,200 --> 00:01:16,080

the order and log in and check that way or go

back to look for an email from that vendor with

16

00:01:16,080 --> 00:01:20,640

your order number and the actual confirmation

details and contact the company that way

17

00:01:20,640 --> 00:01:24,240

as opposed to clicking on the link in the

text message yeah and when you order online

18

00:01:24,240 --> 00:01:29,120

it'll generally send you a little tracking info

thing so you can go back to the original email

19

00:01:29,120 --> 00:01:33,920

that would work out exactly that's exactly right

another thing we hear a lot about is gift cards

20

00:01:33,920 --> 00:01:38,400

gift cards are common to a lot of scams that

we've seen especially in this age of coronavirus

21

00:01:38,400 --> 00:01:43,680

and people will sometimes say oh yeah I'm

selling this thing please pay me with a gift card

22

00:01:44,400 --> 00:01:48,800

that's almost always a sign for a scam best

practice would be especially in online shopping

23

00:01:48,800 --> 00:01:54,320

to pay either with cash if you can or with a

credit card that will give you the most protection

24

00:01:54,320 --> 00:01:57,920

and if you want to give gift cards for as

holiday gifts that's great but don't use

25

00:01:57,920 --> 00:02:03,200

gift cards to pay for goods or services right

because that tends to be indicative of a scam

26

00:02:04,160 --> 00:02:09,440

so any kind of money that you can't trace right

not a good idea exactly exactly it's a lot harder

27

00:02:09,440 --> 00:02:13,440

to trace it's it's it's like cash when it's gone

it's just gone and there's no way to figure out

28

00:02:13,440 --> 00:02:16,480

to get it back um whereas with a credit card

you get some protections through your bank

29

00:02:17,120 --> 00:02:23,840

also with online shops it's a good time to go back

to vendors you you know and trust and as you're

30

00:02:23,840 --> 00:02:30,240

entering in the website make sure you're looking

for https in your website because that indicates

31

00:02:30,240 --> 00:02:36,320

that the website is secure and people can't steal

your information from the website and if you can

32

00:02:36,320 --> 00:02:42,160

find it through a vendor or a local store that

you know and trust that's probably a better safer

33

00:02:42,160 --> 00:02:46,640

way to shop this holiday season but if you're

interested in learning more about scams generally

34

00:02:46,640 --> 00:02:51,920

go to our website Texasattorneygeneral.gov and

in the Consumer Protection section we've got

35

00:02:51,920 --> 00:02:55,440

descriptions of all kinds of scams and

frauds that we see in the marketplace

36

00:02:56,000 --> 00:03:02,640

and a lot of what we've seen this year is old

scam new twist so a lot of the common scams like

37

00:03:02,640 --> 00:03:06,720

someone posing as a governmental agent who's going

to come arrest you if you don't pay your taxes

38

00:03:06,720 --> 00:03:12,080

or someone's called saying let me sell you this

puppy um it's a great puppy and you're going to

39

00:03:12,080 --> 00:03:16,080

love it and then you pay millions of dollars not

millions thousands of dollars and there's no puppy

40

00:03:16,880 --> 00:03:22,400

we have descriptions of a lot of those scams on

our website and so it helps you be on alert for

41

00:03:22,400 --> 00:03:26,480

this doesn't look quite right I'm going to do some

more research before I make a purchase could we

42

00:03:26,480 --> 00:03:30,880

go through some quick tips for people who aren't

aren't sure if it's just a really good deal or a

43

00:03:30,880 --> 00:03:37,520

scam yes okay um first and foremost go to the if

it's an online company or deal go to the website

44

00:03:37,520 --> 00:03:41,760

itself and type it in yourself if you can as

opposed to clicking a link and if you get a

45

00:03:41,760 --> 00:03:47,520

link in a text message it's probably scammy um

so it's just better to see to go to the website

46

00:03:47,520 --> 00:03:50,880

itself and search for the product especially the

shortened links where you don't know what it is

47

00:03:50,880 --> 00:03:56,800

exactly exactly and like I said it is a good

time to go with companies that you know and love

48

00:03:57,360 --> 00:04:01,280

support those local folks if you can a lot of

our local businesses around the state are hurting

49

00:04:01,280 --> 00:04:05,600

this time of year because of the coronavirus and

various shutdowns so it is a good time to support

50

00:04:05,600 --> 00:04:11,360

them if you can and if a deal sounds too good

to be true it probably is so do some research

51

00:04:12,080 --> 00:04:16,560

one of my favorite tips that I use myself is

I if I get something that looks interesting

52

00:04:17,120 --> 00:04:21,680

I will just google it with the word scam after

it and it's amazing what you can find out pretty

53

00:04:21,680 --> 00:04:26,720

quickly uh for example I got a marriott emma

marriott rewards member and I got a text from them

54

00:04:26,720 --> 00:04:32,080

this summer that I was offering major discounts

and I thought this looks interesting but I stopped

55

00:04:32,080 --> 00:04:37,200

and googled marriott text scams and sure enough

there were numbers of instances of people getting

56

00:04:37,200 --> 00:04:42,640

that that text with then their information was

stolen but after clicking on the link so feel

57

00:04:42,640 --> 00:04:47,200

free to do a little internet search before before

you purchase something if you're if you there's

58

00:04:47,200 --> 00:04:51,200

anything about it that looks not quite right that

makes sense and it's just one extra step that's

59

00:04:51,200 --> 00:04:57,840

nothing too difficult exactly so pyramid schemes

are always around but have you seen more of them

60

00:04:57,840 --> 00:05:02,720

and what kinds of them have you found yes we are

definitely seeing more pyramid schemes this year

61

00:05:02,720 --> 00:05:08,480

in particular um in fact I just got a notice from

a college friend on Facebook that she was putting

62

00:05:08,480 --> 00:05:12,960

together a gift exchange and I thought oh my gosh

this sounds like fun it's people I know it'll be

63

00:05:12,960 --> 00:05:18,000

great and so I said I'm in and sure enough I got

the email that says so what you do is you email

64

00:05:18,000 --> 00:05:22,480

this around and you move your name to the top and

then you'll get 15 gifts from other people and the

65

00:05:22,480 --> 00:05:29,120

very next day she emailed out a better business

bureau alert that hey this is a fraud never mind

66

00:05:29,120 --> 00:05:35,120

I and I was so glad she did that because I as soon

as I saw the email about how to participate it was

67

00:05:35,120 --> 00:05:39,680

like oh this classic pyramid scheme so if you get

something like that even if it's from someone you

68

00:05:39,680 --> 00:05:43,760

know don't participate because it just never it

never pans out that way it's also illegal under

69

00:05:43,760 --> 00:05:50,640

Texas law we're also hearing a lot of reports

of blessing circles sometimes asking as susus a

70

00:05:50,640 --> 00:05:55,840

lot of times you'll see these on Facebook where

you pitch in a certain amount of money to a pot

71

00:05:55,840 --> 00:05:59,840

and then you recruit more people to participate

and pitch in their money and eventually your the

72

00:05:59,840 --> 00:06:05,120

theory is that you'll get paid out it rarely

comes to pass so if you get an invitation to

73

00:06:05,120 --> 00:06:12,800

one of those decline or just don't respond because

it is a very typical pyramid scheme right and you

74

00:06:12,800 --> 00:06:16,640

mentioned the better business bureau how they'll

put out alerts and stuff and you can check

75

00:06:16,640 --> 00:06:20,560

through organizations and charities there as well

right yes the better business bureau is active all

76

00:06:20,560 --> 00:06:25,200

over the state there are local chapters but you

can just go to better business bureau's website

77

00:06:25,200 --> 00:06:29,840

and they have all kinds of reviews of different

businesses online and in person and you can see

78

00:06:29,840 --> 00:06:33,600

what kinds of complaints people have had about

the business is the company responsive when those

79

00:06:33,600 --> 00:06:37,840

complaints come in and they'll grade the business

they do yeah you can look at their report card

80

00:06:37,840 --> 00:06:41,600

exactly so it's a great place to get some quick

information about a company you've not worked

81

00:06:41,600 --> 00:06:45,920

with before if you're thinking about making a

purchase and with charities as well that would

82

00:06:45,920 --> 00:06:51,360

be more through the ftc correct I know they

have a list of charities yeah there's a ton

83

00:06:51,360 --> 00:06:56,000

each charity regulation varies state by state

okay in Texas you don't have to register

84

00:06:56,000 --> 00:07:00,800

with the state in order to accept charitable

donations but it is important to do some research

85

00:07:00,800 --> 00:07:06,160

before giving to a charity to make sure it is an

established charity that most of their funds go

86

00:07:06,160 --> 00:07:10,960

to their mission as opposed to administrative

or fundraising costs like holding fancy galas

87

00:07:11,680 --> 00:07:16,960

and there are a couple ways to do that

there's a website called charity watch

88

00:07:16,960 --> 00:07:21,840

that does a great job of reviewing those

and there's another one called guide star

89

00:07:22,560 --> 00:07:27,520

and those are two great places to search for the

name of the charity you can pull up information

90

00:07:27,520 --> 00:07:32,800

about their prior tax returns what kind of money

they process on a on a annual basis who's on their

91

00:07:32,800 --> 00:07:36,640

board of directors things like that and those

are free services that are available to all of us

92

00:07:37,360 --> 00:07:42,320

and this is a heavy donation period for charities

and there's a lot of fantastic ones in Texas

93

00:07:42,320 --> 00:07:46,880

there are are there a couple of specific things

you would tell people to look out for as they're

94

00:07:46,880 --> 00:07:50,880

donating are there things that would be a red

flag of maybe this is a fraudulent charity

95

00:07:51,680 --> 00:07:57,440

again if you're getting text solicitations

for donations just be super careful um we

96

00:07:57,440 --> 00:08:02,240

see a lot of scams come through on text whereas

if it's an email from a company you've donated

97

00:08:02,240 --> 00:08:07,200

or a non-profit you've donated to before then

that tends to be a little more reliable but

98

00:08:07,200 --> 00:08:12,320

do your research and if you want to give to a

cause but no don't know of a particular charity

99

00:08:12,320 --> 00:08:17,200

for example I recently wanted to make a donation

to help corona ryerson victims in el paso you can

100

00:08:17,200 --> 00:08:22,480

go to most towns have a community foundation like

the san antonio community foundation or the el

101

00:08:22,480 --> 00:08:28,160

paso community foundation that collects money and

then gets it to a bunch of local groups so that's

102

00:08:28,160 --> 00:08:34,000

a good way to give as well awesome and I know

you've handled a ton of these cases and done a lot

103

00:08:34,000 --> 00:08:38,720

of Consumer Protection work for texans are there

any specific ones that stood out to you that are

104

00:08:38,720 --> 00:08:44,480

maybe more memorable specifically to you yeah i

have two actually that I I think are so emblematic

105

00:08:44,480 --> 00:08:49,440

of the work that we do one recently we had a

gentleman in the valley who after a hurricane was

106

00:08:49,440 --> 00:08:55,280

going around offering to repair people's roofs for

a price and he was marketing a homemade solution

107

00:08:55,280 --> 00:09:00,160

that he would put on the roof to stop leaks

and it turns out it was a homemade like garden

108

00:09:00,160 --> 00:09:04,800

concoction that included motor oil and plant

fertilizer and a bunch of really random things

109

00:09:05,600 --> 00:09:10,000

it didn't fix the people's roofs and in fact

caused additional damage and so we were able to

110

00:09:10,000 --> 00:09:14,160

work with him first to get him to stop and second

to get him to reimburse the people who had paid

111

00:09:14,160 --> 00:09:18,960

for that service that was actually inflicted

damage on their roofs as opposed to regular um

112

00:09:18,960 --> 00:09:24,560

and another is years and years ago in el paso a

gentleman won the lottery and was really excited

113

00:09:24,560 --> 00:09:31,040

about that and not long after we started getting

reports of people who all went to the same church

114

00:09:31,040 --> 00:09:35,360

and were getting scammed um they're saying you

know I got proposition for this investment I was

115

00:09:35,360 --> 00:09:40,160

promised I was gonna get 20 back on my money i

didn't get that and I would like my money back

116

00:09:40,880 --> 00:09:46,320

and it was you know ten a thousand fifteen hundred

dollars which is a lot of money to people and it

117

00:09:46,320 --> 00:09:51,360

turns out that the man who won the lottery his

sister thought if my brother come in the lottery i

118

00:09:51,360 --> 00:09:56,880

can win the lottery too so I'm going to get people

to give me money I'm going to use that money to

119

00:09:56,880 --> 00:10:00,400

buy lottery tickets and eventually I'm going to

hit a big and i'll be able to pay everybody back

120

00:10:00,400 --> 00:10:06,080

with interest well the lottery doesn't work that

way no not so true our investigative techniques

121

00:10:06,080 --> 00:10:11,200

we were able to figure out what had happened

and the brother kindly bailed his sister out and

122

00:10:11,200 --> 00:10:16,240

we were able to reimburse all the people who had

fallen prey to the to the scheme um and it's just

123

00:10:16,240 --> 00:10:21,200

that kind of you know everyday people we're all

consumers we all encounter these kinds of things

124

00:10:21,200 --> 00:10:25,760

in our day-to-day life and so it those kinds

of cases really make a difference to people and

125

00:10:25,760 --> 00:10:32,080

that's why we do what we do so with these sorts

of cases what are the penalties for people that

126

00:10:32,080 --> 00:10:36,960

violate Texas Consumer Protection laws our Texas

Consumer Protection law is called the deceptive

127

00:10:36,960 --> 00:10:42,240

trade practices act and under that act we can

get three kinds of relief one is an injunction

128

00:10:42,240 --> 00:10:46,320

that's a court order telling a company you can't

do this anymore you need to fix your practices

129

00:10:47,360 --> 00:10:52,880

two we can get sometimes we can get money back

for consumers and that can be sometimes usually

130

00:10:52,880 --> 00:10:56,400

it's sadly a fraction of the money that

was actually spent on the good or service

131

00:10:56,400 --> 00:11:01,600

sometimes it's the full amount which that's always

what we try for and third we can assess penalties

132

00:11:01,600 --> 00:11:06,560

that's a punishment on the company to deter

that kind of conduct in the future both with

133

00:11:06,560 --> 00:11:12,480

that company and competitors and under our law

we can get up to ten thousand dollars per day

134

00:11:12,480 --> 00:11:18,480

per violation and it's more of a senior's a victim

correct right if the scheme or fraud targets

135

00:11:18,480 --> 00:11:25,200

someone who's over the age of 65 we can get up

to 250 thousand dollars in additional penalties

136

00:11:25,200 --> 00:11:29,360

um and that you know we Texas takes very

seriously protecting our elder population

137

00:11:29,360 --> 00:11:34,240

and I think that's reflected in the statute and

that's penalties per violation correct not just

138

00:11:34,240 --> 00:11:40,240

an umbrella that's right so if you send out

for example 5 000 fraudulent text messages

139

00:11:41,120 --> 00:11:48,480

and you send out 5000 every day for a week that's

up to 10 000 per text message per time that it

140

00:11:48,480 --> 00:11:53,280

gets sent out is one way that we could calculate

that so that adds up really quickly if you're if

141

00:11:53,280 --> 00:12:01,120

you're doing a math scam and it seems like okay

these fraudsters and scammers are improving each

142

00:12:01,120 --> 00:12:07,600

year with what they do it was mailing letters and

then emails and now text messages and phone calls

143

00:12:07,600 --> 00:12:13,120

that'll be fake phone calls that they're saying

they're a relative no one's actually there what

144

00:12:13,120 --> 00:12:16,800

are some of the advancements that you've seen has

there been anything that surprised you well that's

145

00:12:16,800 --> 00:12:21,840

exactly it the scammers every every day it feels

like get more and more creative and improve their

146

00:12:21,840 --> 00:12:26,000

techniques and it's easy to sit in a chair like

mine and go I can't believe people fall for this

147

00:12:26,000 --> 00:12:32,000

stuff but in the moment it's hard to tell what

is a scam and what isn't um some of the things

148

00:12:32,000 --> 00:12:36,880

i've encountered are you know a couple years ago

we were at my grandmother's house for thanksgiving

149

00:12:36,880 --> 00:12:42,960

and she actually got a call that her nephew was

on vacation in the summer in the caribbean and

150

00:12:42,960 --> 00:12:48,880

had been kidnapped and she needed to wire money to

to bail him out of jail or wherever it was wow and

151

00:12:48,880 --> 00:12:53,440

she was getting ready to do it and the person

kept telling her don't call don't call his mom

152

00:12:53,440 --> 00:12:59,600

don't call his mom um we'll kill him if you do and

so she didn't know what to do she said eventually

153

00:12:59,600 --> 00:13:04,080

look I I need to talk to my family about this

so please call me back in 10 minutes and sure

154

00:13:04,080 --> 00:13:10,000

enough no one ever called back but you know

everyone has had either themselves or a relative

155

00:13:10,000 --> 00:13:15,680

get one of those kinds of calls or an offer from

a nigerian prince to send you a bunch of money and

156

00:13:15,680 --> 00:13:23,040

you know those scams evolve over time um one thing

we're seeing a lot of right now are romance scams

157

00:13:23,040 --> 00:13:28,960

where you log on to a website like match.com or

eharmony and set up a profile and especially older

158

00:13:28,960 --> 00:13:34,960

folks are getting targeted by scammers sometimes

overseas um you know hot and heavy romance follows

159

00:13:34,960 --> 00:13:40,240

they fall in love very quickly and then within

weeks sometimes the scam artist will start sending

160

00:13:40,240 --> 00:13:44,800

requests for money oh I had a business venture

that fell through can you help me you know float

161

00:13:44,800 --> 00:13:49,040

through this difficult time oh I would love to

come see you but the airline ticket is going to be

162

00:13:49,040 --> 00:13:53,600

this much money can you pay for it you know just

send me the money and i'll take care of everything

163

00:13:54,240 --> 00:13:58,800

and if you're alone and have been isolated

for months like many of us have been and

164

00:13:58,800 --> 00:14:02,320

you'll want an age of company you're like

this is great I'm gonna make this happen

165

00:14:02,320 --> 00:14:09,520

um but put the brakes on it um stop think

talk to a relative or a friend and and

166

00:14:09,520 --> 00:14:13,120

you know if you've just met someone online

and they're asking you for money step away

167

00:14:13,120 --> 00:14:18,560

it's not true love it's a scam well and these

scammers and a lot i've noticed will put specific

168

00:14:18,560 --> 00:14:23,760

time limits on what they're asking for it's always

high pressure it's always we need this right now

169

00:14:23,760 --> 00:14:29,200

it has to be in the next hour so right is that

something that is pervasive across a lot of scams

170

00:14:29,200 --> 00:14:34,240

that you've seen or is it more of the phone calls

and texts that sense of pressure to do something

171

00:14:34,240 --> 00:14:38,800

now to make the decision now to make the purchase

now is an indication of a scheme we're seeing it a

172

00:14:38,800 --> 00:14:42,640

lot with charity donations right now you know we

need this money now to survive with our mission

173

00:14:43,600 --> 00:14:48,720

real charities want your money whenever you want

to give it to them the end of the year is a push

174

00:14:48,720 --> 00:14:55,680

to raise money um and a lot of people do for

tax reasons but there really isn't it's an all

175

00:14:55,680 --> 00:15:00,000

an artificial sense of pressure to get you to

act now without thinking through what you're

176

00:15:00,000 --> 00:15:04,960

doing I don't think i've ever seen an aggressive

charity yeah it's really really where you put it

177

00:15:05,920 --> 00:15:10,800

so take a second take a deep breath go do some

research and then make the purchase or donation

178

00:15:10,800 --> 00:15:14,560

but don't fall for those high pressure tactics

if it has to happen immediately or the world

179

00:15:14,560 --> 00:15:18,640

will fall apart because it won't yeah um

even if it feels like it might sometimes

180

00:15:20,720 --> 00:15:25,600

in the romance scams you mentioned a lot of these

scammers come from overseas is that is there an

181

00:15:25,600 --> 00:15:30,560

even mix of where they come from is there specific

locations that you see more fraud come out of it

182

00:15:30,560 --> 00:15:37,680

really depends um it depends on the scam and it

depends on how the scam comes to you you know we

183

00:15:37,680 --> 00:15:42,800

do see a lot of door-to-door scams for example one

thing we've seen recently is water purification

184

00:15:42,800 --> 00:15:46,560

services people will come by your house and say oh

the city sent us we got to test your water because

185

00:15:46,560 --> 00:15:51,040

it's bad and then they'll try to sell you multiple

thousands of dollars worth of water purification

186

00:15:51,040 --> 00:15:57,600

equipment so that's an example of a local scam in

the romance scams it's hard to tell my guess is

187

00:15:57,600 --> 00:16:02,240

that a lot of them are based overseas um that's

the anecdotal evidence we're hearing from some

188

00:16:02,240 --> 00:16:07,600

of our federal law enforcement partners on these

scams where the money gets wired to an overseas

189

00:16:07,600 --> 00:16:13,680

bank account and really is very very hard to track

and recover and sometimes the money goes through

190

00:16:13,680 --> 00:16:18,160

what's called money meals which are unsuspecting

people who end up collecting the money from one

191

00:16:18,160 --> 00:16:22,800

account and transferring it to another account

to help make it harder to transfer and so those

192

00:16:22,800 --> 00:16:26,720

people can be local in the community they

can be in the state they can be out of the

193

00:16:26,720 --> 00:16:33,600

country it really depends um a lot of the money

mule situations come up in work from home scams

194

00:16:33,600 --> 00:16:38,000

and you know so many people impacted by the

current economic situation working from home

195

00:16:38,000 --> 00:16:43,520

sounds like a great idea um but if the if the work

from home job description if they reach out to you

196

00:16:44,320 --> 00:16:50,240

or if the job description includes things like

we want you to accept goods and services that are

197

00:16:50,240 --> 00:16:54,960

delivered to your house repackage them and send

them to someone else those should be red flags

198

00:16:54,960 --> 00:16:58,720

that there's something not quite right about that

opportunity and that you'll want to do some more

199

00:16:58,720 --> 00:17:05,040

research before accepting also if a work from

home scam typically involves you paying upfront

200

00:17:05,040 --> 00:17:09,520

for something either you need to give them your

credit card number so they can buy your laptop and

201

00:17:09,520 --> 00:17:15,360

send it to you or you need to buy a certain amount

of inventory up front that you'll then package and

202

00:17:15,360 --> 00:17:19,680

sell you know ship off to someone else and then

they'll reimburse you those are red flags that an

203

00:17:19,680 --> 00:17:25,760

at-home opportunity might not be a legitimate job

those are good red flags to remember yeah so we

204

00:17:25,760 --> 00:17:30,960

see these cases come across our desks all the time

especially you as chief of Consumer Protection

205

00:17:30,960 --> 00:17:35,760

yes what are some good resources for texans to

find out which businesses and charities to trust

206

00:17:36,560 --> 00:17:42,240

as far as which businesses and charities to trust

the better business bureau is a great resource

207

00:17:42,240 --> 00:17:46,880

their website reviews companies you can see

examples of consumer complaints and how responsive

208

00:17:46,880 --> 00:17:51,920

the company is so that's a great place to look if

you want to know generally about charities there's

209

00:17:51,920 --> 00:17:56,640

a website called guide star that's free and you

can look up a charity you can see how long they've

210

00:17:56,640 --> 00:18:01,200

existed what kind of money they deal with on a

regular basis who's on their board of directors

211

00:18:01,840 --> 00:18:07,840

it's a great resource for charitable donations so

is charity watch that's another great website if

212

00:18:07,840 --> 00:18:13,520

you want to learn about scams and frauds generally

our website Texasattorneygeneral.gov is fantastic

213

00:18:13,520 --> 00:18:18,560

you can find the Consumer Protection page and

we've got scam alerts and general descriptions

214

00:18:18,560 --> 00:18:22,800

of types of scams that we see a lot as well as a

consumer complaint form where you can let us know

215

00:18:23,360 --> 00:18:26,880

if you think you've seen a scam or fraud that

we should know about I'm glad you mentioned the

216

00:18:26,880 --> 00:18:31,040

complaint form I was going to bring that up you

can always file complaints online there's also a

217

00:18:31,040 --> 00:18:35,680

hotline number that is listed on there and you

can file complaints with the ftc as well right

218

00:18:35,680 --> 00:18:40,080

that's right the federal trade commission also

accepts complaints and one thing that's great

219

00:18:40,080 --> 00:18:44,800

about their website is they're linked in with

a federal network of law enforcement agencies

220

00:18:44,800 --> 00:18:50,080

who look at those complaints to see if there's

any trends you know a lot of scammers are overseas

221

00:18:50,080 --> 00:18:55,600

or operate in multiple states and so that's a

great way to be able to tackle those problems

222

00:18:55,600 --> 00:18:59,760

the federal trade commission website

also has an outstanding consumer blog

223

00:18:59,760 --> 00:19:04,480

that updates multiple times a week with current

trends and scams and frauds that they're seeing

224

00:19:04,480 --> 00:19:08,880

as well so it's a good place to check every once

in a while that's really more information yeah

225

00:19:08,880 --> 00:19:12,880

I use that website a lot that's a really good one

I visited a lot too especially the grading system

226

00:19:12,880 --> 00:19:17,600

that the bbv has I love that yeah and you've

mentioned that a lot of the scammers will come

227

00:19:17,600 --> 00:19:22,400

from out of state overseas are there particular

locations that you see more of these scams

228

00:19:22,400 --> 00:19:27,680

coming from or is it pretty flexible it's pretty

flexible we have everything from people walking

229

00:19:27,680 --> 00:19:31,920

down the street trying to sell you a new water

filtration system that you may or may not need

230

00:19:32,480 --> 00:19:38,800

to you know very complex international money

scams sometimes in romance schemes where someone

231

00:19:38,800 --> 00:19:43,520

pretends to fall in love with you online and then

starts asking for money um the bigger dollar money

232

00:19:43,520 --> 00:19:48,880

schemes tend to be overseas although there can

be folks in the united states as well involved

233

00:19:48,880 --> 00:19:53,520

in that and it really it depends on on the

scam so if you think you've fallen prey to

234

00:19:53,520 --> 00:19:58,480

a scam like this it happens to people all the

time um file a report with our office and file

235

00:19:58,480 --> 00:20:02,960

a report with a federal trade commission and

that has the best chance of getting us into

236

00:20:04,080 --> 00:20:08,800

a position where we can do our investigation and

if someone has taken a lot of money think about

237

00:20:08,800 --> 00:20:14,800

filing a police report as well um because that can

be criminal um all of our work is focused on civil

238

00:20:14,800 --> 00:20:19,040

we don't send people to jail for violations of

our laws but if someone has stolen a lot of money

239

00:20:19,040 --> 00:20:24,480

from you that's criminal and the police need to

know about that that's a good tip and for my own

240

00:20:24,480 --> 00:20:31,360

curiosity here you also said and we've covered how

scammers will evolve a lot they've moved from scam

241

00:20:31,360 --> 00:20:36,720

to scam they're constantly changing up the game

how do you track them and find them you know we

242

00:20:36,720 --> 00:20:40,560

really depend on consumer complaints to give us

tips about what's happening in the marketplace

243

00:20:41,520 --> 00:20:47,840

especially with text and phone scams people can

make different phone numbers appear on the screen

244

00:20:47,840 --> 00:20:52,080

I know i've gotten text messages or calls from

people that I think I know and it turns out it's

245

00:20:52,080 --> 00:20:58,400

not that person i've had my own phone number call

me before I know it's crazy but we can sometimes

246

00:20:58,400 --> 00:21:02,480

use different technology tools to trace that

phone number and figure out if it's registered

247

00:21:02,480 --> 00:21:07,920

to someone if it's spoofed where the phone number

where the call is originating from sometimes

248

00:21:07,920 --> 00:21:11,680

that's easy to find and sometimes it isn't it

really depends but the more information you can

249

00:21:11,680 --> 00:21:16,800

give us in your complaint the better equipped will

be to do our investigation and that can include

250

00:21:16,800 --> 00:21:21,840

like photographs pdfs things like that right yes

yes I think there's an attachment function on our

251

00:21:21,840 --> 00:21:26,720

complaint form where you can upload receipts or

like you said photographs anything like that that

252

00:21:26,720 --> 00:21:32,720

might be helpful to us we're anxious to hear about

that's awesome yeah and as we wrap up this episode

253

00:21:32,720 --> 00:21:37,120

is there any other just last minute advice you

had for consumers no just take the time to do

254

00:21:37,120 --> 00:21:41,760

your research uh better safe than sorry and again

it might feel like a deal is too good to be true

255

00:21:41,760 --> 00:21:45,680

and if if you if there's something in the back of

your head telling you that stop do some research

256

00:21:45,680 --> 00:21:50,640

because it probably is too good to be true awesome

well thank you so much Jenny I really appreciate

257

00:21:50,640 --> 00:21:54,720

you taking the time to sit down with us today

and go over all of these tips especially in

258

00:21:54,720 --> 00:22:00,160

peak shopping season here I know that I still have

a lot to do so I appreciate these tips especially

259

00:22:01,760 --> 00:22:06,400

on that note we'll wrap up this episode of

law and liberty you can check out our website

260

00:22:06,400 --> 00:22:11,680

www.Texasattorneygeneral.gov for more information

261

00:22:11,680 --> 00:22:15,920

if you go to the top there is a little tab

that will say Consumer Protection click on that

262

00:22:15,920 --> 00:22:25,840

you'll find all of the info we have discussed

today and more. Thanks y'all!