

TRTA's Informative and Protective Services
Reporting Fraud: Where to File and Then What Happens?

by Sid Kirchheimer

article submitted by Jose Lugo, TRTA District

Sid Kirchheimer, author of *Scam-proof Your Life*, published by AARP Books/Sterling, offers some solid information about reporting fraud.

Kirchheimer notes that the most frequent Google search is "How do I report fraud?" This important question arises because authorities cannot stop fraud if they do not know about it. If "shady fraudsters" or "front-door solicitors" give you the shaft, the best resource is your local police or sheriff's department. Also, contact the state Attorney General's office and/or your district attorney. Kirchheimer sends his readers to several watchdog agencies, depending on the type of fraud.

Federal Trade Commission (FTC): <www.ftccomplaintassistant.gov> (877-382-4357)

You need to contact the FTC for "identity theft, abusive debt collectors, and almost all types of fraud. The FTC will give you a case reference number that you must use when you contact them for additions or updates. Kirchheimer warns you that they do not individually solve your case. Rather your case goes into a database used by many local, state, federal, and international law enforcement agencies. They will tell you what your next steps are. Also file your complaint with your local law enforcement agencies and the Texas Attorney General.

National Do Not Call Registry: <<https://www.donotcall.gov>> (888-382-1222)

Register your number with this agency. After 31 days you can start reporting unsolicited callers. Meanwhile, you will still receive any number of calls from charities, political parties and candidates, and survey firms.

Consumer Financial Protection Bureau (CFPB): <<https://www.consumerfinance.gov>> (855-411-2372)

This bureau was formed in 2011 to make sure that banks, lenders, and other financial companies treat you fairly. The CFPB writes and enforces rules to make your financial issues fair and open. They want to stop unfair and deceptive practices. If your credit or debit cards are lost, stolen, or used fraudulently, contact the issuer. But, if you have a faulty product and cannot get the issue resolved, contact the CFPB. If you need information about money facts, credit scores, mortgages, and more, contact the CFPB. The CFPB has free tools to help you reach some long-term goals like paying for your grandkids' college, owning a home, and planning for retirement. This advice is relevant for your children, grandchildren, and great grandchildren. The CFPB forwards your complaints to the company, which then has 15 days to respond. Cases should "be resolved within 60 days." You may go to the CFPB website to check the status of your case.

Internet Crime Complaint Center: <<https://www.ic3.gov>>

This site is operated by the FBI. They send your complaints to the relevant agencies. They have tips about auction frauds, counterfeit cashier's checks, credit card frauds, debt elimination frauds, warnings about counterfeit UPS and DHL logos, escrow services frauds, identity theft frauds, Internet extortion, investment frauds, lotteries, Ponzi/pyramid schemes, reshipping overseas frauds, spam and third party receiver frauds.

Postal Inspection Services:

<<https://www.postalinspectors.uspis.gov/contactUs/filecomplaint.aspx>> (800-275-8777)

Victims can aid by reporting scams sent through the US mail, such as bogus lottery and sweepstakes winnings, chain-letter schemes, deceptive advertisement, and mail theft. Report unsolicited sexually oriented advertising, and identity theft.

[Kirchheimer, Sid. "Report That Fraud: Where to File What Will Happen Then." *Your Money Scam Alert*. AARP Bulletin: Real Possibilities. Jan.-Feb. 2017, page 20.]

