

# State of Nevada Office of the Attorney General



## ■ Bureau of Consumer Protection

EXHIBIT C – SILVER HAIRD  
Document consists of 41 pages.  
Entire Exhibit provided.  
Meeting Date: 11-17-15



# Bureau of Consumer Protection

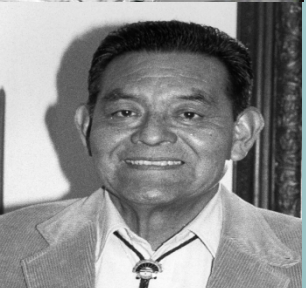
The Bureau of Consumer Protection (“BCP”) is a division of the Office of the Nevada Attorney General. Consumer Advocate and Chief Deputy Attorney General Eric Witkoski oversees the unit which has offices in Las Vegas and Carson City.

# Mission of the Bureau of Consumer Protection

- To represent public rate payers before the Nevada Public Utilities Commission
- To Enforce Violations of Nevada Deceptive Trade Law – NRS Chapter 598
  - Civil Prosecutions
  - Criminal Prosecutions
- Consumer Outreach and Education

# BUSINESS SCHEMES AND SCAMS TARGETING SENIORS

- ID Theft Related Crimes
- Door to Door Sales and Contractor Scams
- Charity Fraud
- Do Not Call Violations
- Sweepstakes Scams
- Mystery Shopper Scams





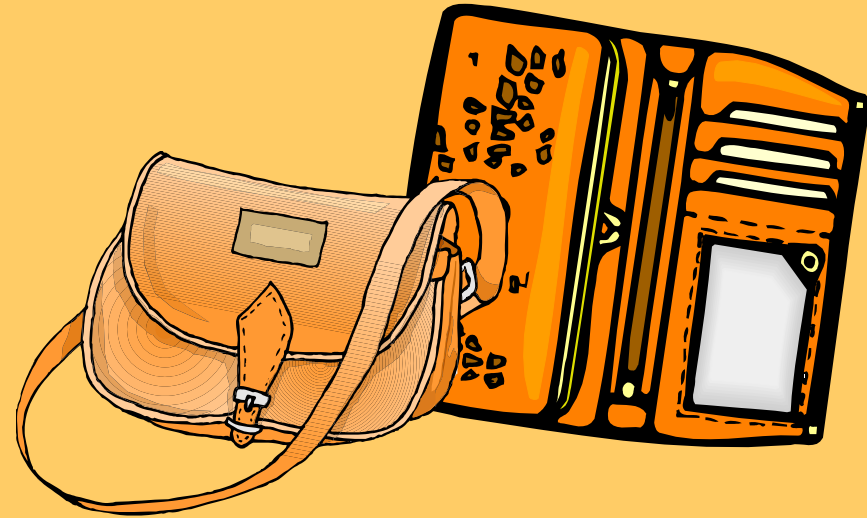
# Identity Theft: Prevention and Recovery





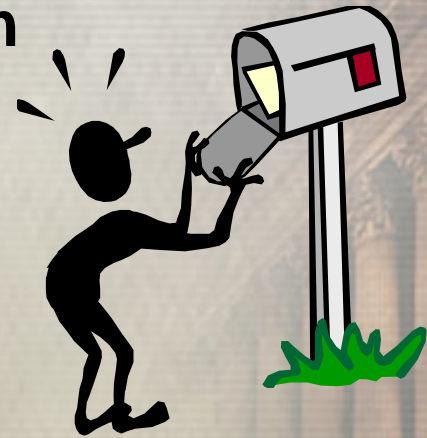
# Common Sources of Information for an Identity Thief

- Business records from companies or institutions where you're a customer, employee, patient, student, etc.
- Your wallet or purse
- Mail: who has access?
- Trash: "Dumpster Diving"



# Additional Common Sources of Information for an Identity Thief

- **Skimming of Debit Card Information**
- **Internet**
  - public information
  - hacking, theft of client information
  - “Spam” email
  - “Phishing”



# INTERNET FRAUD PHISHING – internet email notice

**Mail From: Citibank <user-support44@citibank.com>**

File Edit View Actions Tools Window Help


X Close Reply Forward

Mail Properties Personalize

**From: Citibank <user-support44@citibank.com>** 6/22/2004 8:26:12 AM

**To: <jcembry@ag.state.nv.us>**

**Subject: to users of Citibank! [Tue, 22 Jun 2004 21:32:23 +0500]**



Dear client of the Citi,

As the Technical service of the Citibank have been currently updating the software, We kindly ask you to follow the reference given below to confirm your data, otherwise your access to the system may be blocked.

[https://web.da-us.citibank.com/signin/scripts/login2/user\\_setup.jsp](https://web.da-us.citibank.com/signin/scripts/login2/user_setup.jsp)

We are grateful for your cooperation.

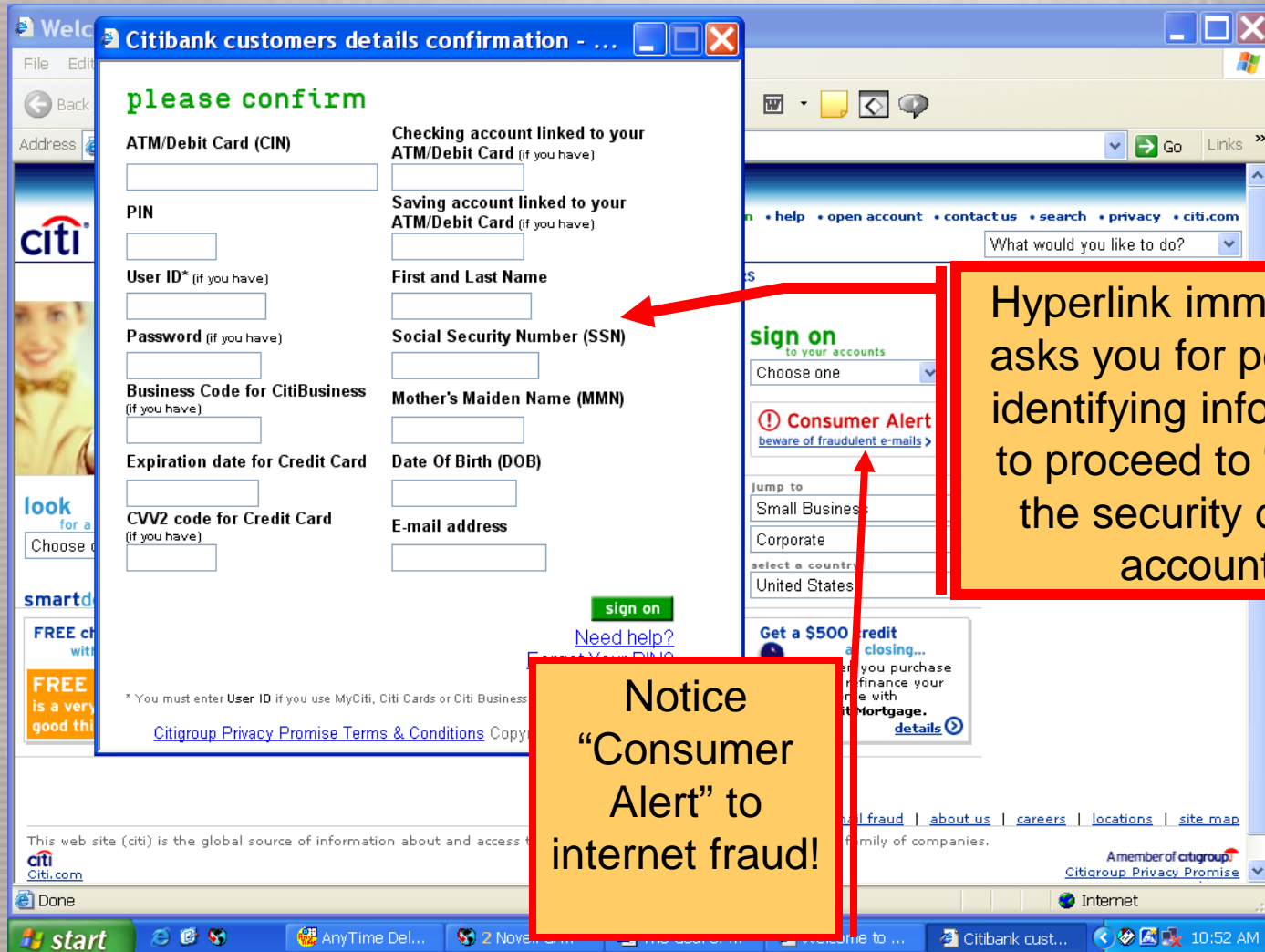
**A member of citigroup**  
Copyright © 2004 Citicorp

start AnyTime Del... 2 Novell Gr... The Goal of ... Document1 -... 2 Internet ... 10:53 AM



# PHISHING

## Hyperlink to fake website



Hyperlink immediately asks you for personal, identifying information to proceed to “protect the security of your account”

Notice  
“Consumer  
Alert” to  
internet fraud!

# PHISHING - Bogus website main page

Welcome to Citi.com - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.citi.com/domain/index.htm>

Notice website URL address extremely similar to legit website

WELCOME MY citi

PRODUCTS & SERVICES | PLANNING & TOOLS | INVESTING & MARKETS | SPECIAL OFFERS

sign on to your accounts

Choose one

Consumer Alert beware of fraudulent e-mails

get started >

look for a product or service

apply for a new account

find a location

Jump to

Small Business

Corporate

select a country

United States

smartdeals

FREE checking with Direct Deposit

FREE is a very good thing.

from the #1 rated online bank.

learn more >

Variable rates as low as

Prime minus 1.51%, currently

2.49% APR for 4 months

Prime, currently

4.00% APR thereafter

get details >

Citi® Platinum Select® Card

0% APR\* on balance transfers until April 1, 2005.

\*apply now >

Get a \$500 credit at closing...

when you purchase or refinance your home with CitiMortgage.

OPEN HOUSE details >

about e-mail fraud | about us | careers | locations | site map

This web site (citi) is the global source of information about and access to financial services provided by the Citigroup family of companies.

Member of citigroup CitiGroup Privacy Promise

start

AnyTime Deluxe

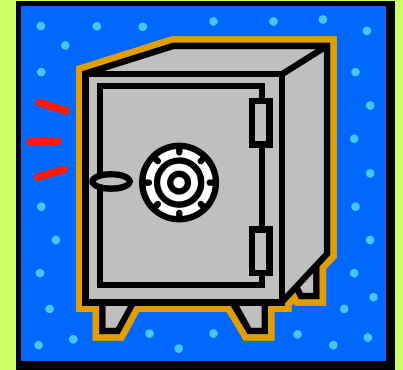
2 Novell Group...

2 Microsoft Word

2 Internet Expl...

10:55 AM

# How Can You Protect Yourself from ID Theft?



- Periodically ask for a copy of your credit report and review it carefully. Get your free credit reports at:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- Use secure passwords for your internet accounts. If need be, keep a list of your passwords and store them in a safe place not next to your computer
- Do not keep personal information in your wallet such as social security cards or Medicare cards

# Other Steps You Can Take To Prevent Identity Theft

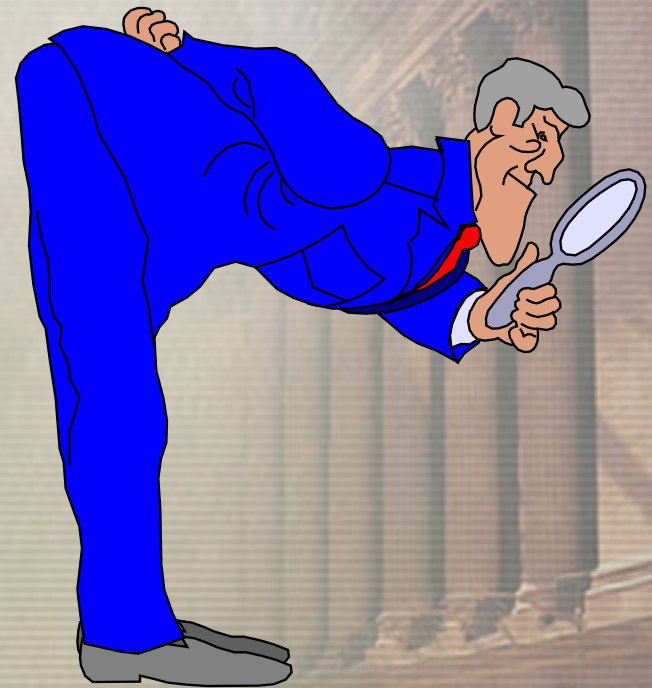
- Do not provide personal information over the phone or internet. Governmental agencies and banks do not request information by email.
- Guard mail with personal information from the trash. Use a shredder
- Pay attention to billing cycles
- Give Out Your SSN Only Where Necessary and only to a financial institution or governmental agency





# WHAT TO DO IF YOU ARE A VICTIM

- Notify creditors
- Place a fraud alert with credit reporting agencies
- File a report with your local police
- File a complaint with the Federal Trade Commission



# Equifax Credit Reporting Agency

- **Equifax**

- Place a fraud alert on my credit report

- call 800-525-6285

- Opt-out of credit offer mailing lists

- call 888-567-8688

- Mail correspondence to Equifax

- Equifax Credit Information Services, Inc

- P.O. Box 740241

- Atlanta, GA 30374

- (800) 525-6285

- [www.equifax.com](http://www.equifax.com)

# Experian Credit Reporting Agency

- **Experian**

- Place a fraud alert on my credit report  
call 888-397-3742
- Opt-out of credit offer mailing lists  
call 888-567-8688
- Mail correspondence to Experian

Experian

701 Experian Parkway

P.O. Box 9554

Allen, TX 75013

(888) 397-3742

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

# Trans Union Credit Reporting Agency

- **Trans Union**

- Place a fraud alert on my credit report  
call 800-680-7289
- Opt-out of credit offer mailing lists  
call 888-567-8688
- Mail correspondence to Trans Union

Trans Union

P.O. Box 2000

Chester, PA 19022-2000

(800) 680-7289

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





# DOOR TO DOOR SALES

- More seniors are “aging in place”
- Often dishonest or unscrupulous home improvement contractors or repairmen solicit door to door for business
- Those who live alone are common targets



# Tips and Prevention

- Some Tips to Potential Rip-Offs:
  - Offers discounts for finding other customers
  - “Just happens” to have materials left over from other jobs
  - Accepts only cash payments
  - Asks you get the required permits
  - Pressures you for an immediate decision
  - Does not list a business number in the local telephone directory
  - Don't let them into you house
  - Don't do business with door to door sales

# Tips for Hiring a Contractor

- Ask friends, neighbors and co-workers for referrals
- Check with local or state consumer protection officials to see if there are any complaints against the individual/company
- Check with the licensing boards to make sure they are licensed as required by law
- Get written estimates from several firms before you hire anyone
- Never pay a large sum of money in advance
- Get all guarantees and warranties in writing
- Pay with a credit card, never cash

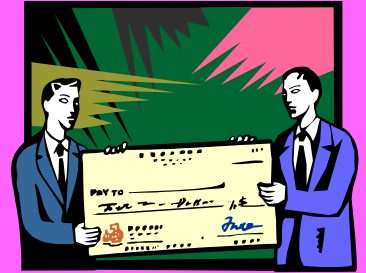
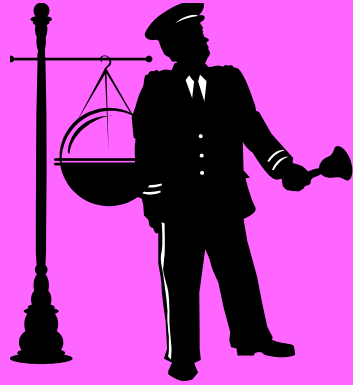




# FOR MORE INFORMATION

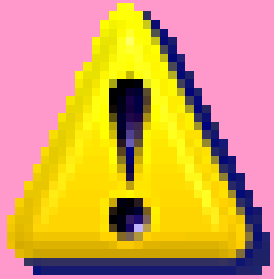
- **Contact information**
  - **Nevada State Contractors Board**
  - (702) 486-1100**





# AVOID CHARITY FRAUD

Warning Signs and Tips



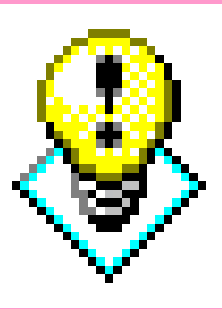
# Warning Signs of Charity Scam

- **Refuses to provide written information about its identity, its mission and how donation will be used**
- **Will not provide proof that contribution is tax deductible**
- **Uses name that closely resembles better known organization**
- **Asks for donations in cash**
- **Offers to send courier to collect donation**
- **Guarantees sweepstakes winnings for contribution**

# Tips for Giving Wisely



- **Give directly to a known charity of your choice. It is often better to give to someone you know from past dealings.**
- **Avoid sound-alike names. Many scams use names that are easily confused with well-respected charities.**
- **Ask questions. Do not rely upon promises made on the phone. Ask to be provided with a written description of the program, and a copy of the annual report that shows what percent of the income goes specifically to the programs and services.**
- **Do not be pressured. Legitimate charities will not pressure you into making an immediate donation.**
- **Never give out credit card, bank account or social security number information over the telephone to someone you do not know.**
- **Understand that all donations may not be tax deductible**
- **Avoid cash gifts**

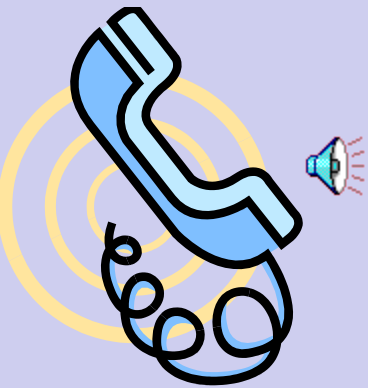


# TO CHECK OUT CHARITIES OR GET TIPS REGARDING WISEGIVING

- BBB – [www.bbb.org/us/charity](http://www.bbb.org/us/charity)
- Charity Navigator -  
[www.charitynavigator.org](http://www.charitynavigator.org)
- GuideStar – [www.guidestar.org](http://www.guidestar.org)
- Federal Trade Commission (FTC)  
[www.ftc.gov](http://www.ftc.gov)







# Do Not Call

- National Do Not Call Registry
  - Consumer registration begins July 2003
  - Telemarketers will be required to “scrub” their call lists of all numbers on the Registry beginning September 2003
  - Enforcement begins: October 1, 2003

# Do Not Call



- National Do Not Call Registry (cont.)
  - Exceptions – Companies may continue to call a consumer who is on the Registry if the consumer:
    - Has an established business relationship with the company (runs 18 months from sale, lease, purchase, rental, financial transaction)
    - Makes an inquiry or application to the company (runs 3 months from inquiry or application)
    - Gives express agreement, in writing, for such calls to occur



## For More Information

- To get your telephone number on the National Do Not Call List (including residential and cellular telephone numbers):
  - Go to [www.ftc.gov/node/100031](http://www.ftc.gov/node/100031)
  - Call (888) 382-1222
- To file a complaint or to obtain more information:
  - Visit [www.ftc.gov](http://www.ftc.gov) or
  - Call the Federal Trade Commission's Consumer Response Center toll-free at (888) 225-5322

# MAIL FRAUD

- Bargain Vacations
- Nigerian Mail Fraud

**American** **AWARD NOTIFICATION** N°: 1008  
NO FINAL NOTICE  
FOR: CATHERINE CORTEZ-MASTO  
CHECK NUMBER: YU-1523 **—ISSUED—**

Dear Catherine,

Enclosed is your Travel Check Voucher. This Travel Check Voucher can be redeemed for a certificate for 2 round trip airline tickets to anywhere in the continental US from any major international US airport. Certain restrictions may apply. Vacation Getaways and Cruises are available for a limited time.

We have attempted contacting you on several occasions. This will be your last chance to respond.

Note that this check voucher must be redeemed by April 25th, 2013. If you do not claim your award, it will be transferred to the alternate. This is a limited time offer and may be withdrawn at any time. Flights fill quickly.

Please reference your check voucher number YU-15523. This travel check must be certified to be valid.

Call 1-866-994-5908 This is not a timeshare or land sales offer.

THIS DOCUMENT HAS A BLUE BACKGROUND

**American** Travel Union  
Scottsdale, AZ 85251  
1-866-994-5908 82-516789/158341 **YU-15523**

April 8th, 2013

**PAY TO THE ORDER OF:** American TAD on behalf of Catherine Cortez-masto \$ 1,350.00

One Thousand Three Hundred Fifty and 00/100 \*\*\*\*\* DOLLARS

MEMO Must Be Redeemed For Travel Certificate

VOID AFTER 30 DAYS  
*Ashley Fair*  
AUTHORIZED SIGNATURE

\*B 2000\* 1516789000 155341000\*

\*See Reverse Side For Easy Opening Instructions\*

**TRAVEL CHECK VOUCHER ENCLOSED**

THESE DOCUMENTS ARE ON RECORD AS BEING SENT TO YOU.  
PLEASE VERIFY ALL INFORMATION ENCLOSED AS CURRENT AND CORRECT.

**FINAL NOTICE**

Catherine Cortez-masto  
13375 Damonte View Ln  
Reno NV 89511-5919



PSRRTSD  
U.S. POSTAGE  
PAID  
PHOENIX, AZ  
PERMIT NO. 1484

PERSONAL AND CONFIDENTIAL

# MAIL FRAUD

## • Sweepstakes Fraud



### AMERICA MEGA MILLION LOTTERY SWEEPSTAKES.

DIVISION OF UNCLAIMED FUNDS  
578 MESQUITE AVE, LAS VEGAS, NV 89101 ☎ 1-647-740-3041  
65 BAILE ST, SOUTH EAST, LONDON ENGLAND, SE34 OBS.

File Number: USA/822-410  
PIN#/QAU/SEP/USA

#### FINAL NOTICE < WITHOUT PREJUDICE >

Dear \_\_\_\_\_  
It's a pleasure to inform you of the announcement today, 4<sup>TH</sup> SEPT 2013, Winners of AMERICA MEGA MILLION LOTTERY SWEEPSTAKES drawing, Entry 099-ULS-6779 was attached to your name and drew the lucky number 04 -19 -25-63 -76 and as a result matched the first 5 (five) numbers. CONGRATULATION! You have therefore won US\$350,000.00 (THREE HUNDRED AND FIFTY THOUSAND DOLLARS).

AMERICA MEGA MILLION has been contracted by the Multi-State Lottery Association to find winners that have not claimed their winnings and help them through the claiming process. Your co-operation is mandatory and meant to satisfy all official laws and protocol as mandated by Federal and State regulations on sweepstakes winnings. Attached is a check of US \$4,690.80 portion of your winnings provided to help you pay taxes, Insurance, Handling and Shipping fees. The TAX AMOUNT is \$ 3,500.00 What's more, as someone deserving of special treatment, USA Mega Million Lottery Sweepstakes representative in your area will deliver the \$345,309.20 check directly to your door, after you complete the claim.

It remains in your best interest to claim this money prize, please call your agent immediately after receiving this document to activate your check and start the claiming process:

**FRED HOPKINS**  
Claims Manager  
☎ 1-647-740-3041

For security purpose we have assigned you a PIN#/QAU/SEP/USA to identify yourself; please quote it every time you call AMERICA MEGA MILLION LOTTERY SWEEPSTAKES.

#### REMEMBER:

1. We are treating your claim as a most urgent matter.
2. In order to avoid cases of misappropriation and mishandling of prize money, discretion and confidentiality are of utmost importance.
3. Correct Name and Address required for accurate prize disbursement.
4. We are not responsible for unclaimed winnings after deadlines stated in this document.

Please Sign and detach to give to our representative after you receive your check of \$345,309.20

- Yes, I am the person mentioned above and my name, address and personal information is correct.  
 Yes, I am the person mentioned in the above letter but my personal information is not correct.

First Name:

Address:

Please sign here

Last Name:

*SPECIAL CONVEYANCE OFFICES*

This document bearing the identity of the receiver shall be filed in our corporate facility where all such records are kept.

Date: 4<sup>TH</sup> SEPT, 2013

1-647-740-3041 (BOB WILLIAMS)

Office Registrar



# MAIL FRAUD

- Foreign Sweepstakes Fraud



**OZ 6/45**



Suite 9, Level 1, 88 Flemington Road, North Melbourne, Victoria, Australia 3052

## CASH PRIZE NOTIFICATION

██████████  
██████████ WEDEKIND RD APT 126  
RENO, NV 89512

Dear ██████████,

This letter is to inform you of a trust account in your name. Enclosed is a check in the amount of **\$4,700.00**. You have emerged as first time winner in our **Category "B"**. **CONGRATULATIONS!** You are entitled to a prize sum of **\$800,000 US**. This check is only a partial withdrawal of your account.

In order to receive the remaining balance of your trust account, and before you deposit this check at your Financial Institution you must contact **Terry Barr**(your Personal Agent)**1-778-322-2598**, with your Claim Number (**1078AE801**) and Account Number (**A/04-168304**). It is imperative that you contact your Agent so that he can release the hold from our database.

Failure to remit payment for fees will enable us to close out and transfer the remaining balance to the State Treasures Office in the State in which you reside. In addition, individuals who have already agreed to receive all necessary documents pertaining to their trust account, but fail to proceed with the transfer and release of any funds may be penalized with a cancellation fee.

Please contact our office immediately.

Sincerely,

*Elizabeth Platt*

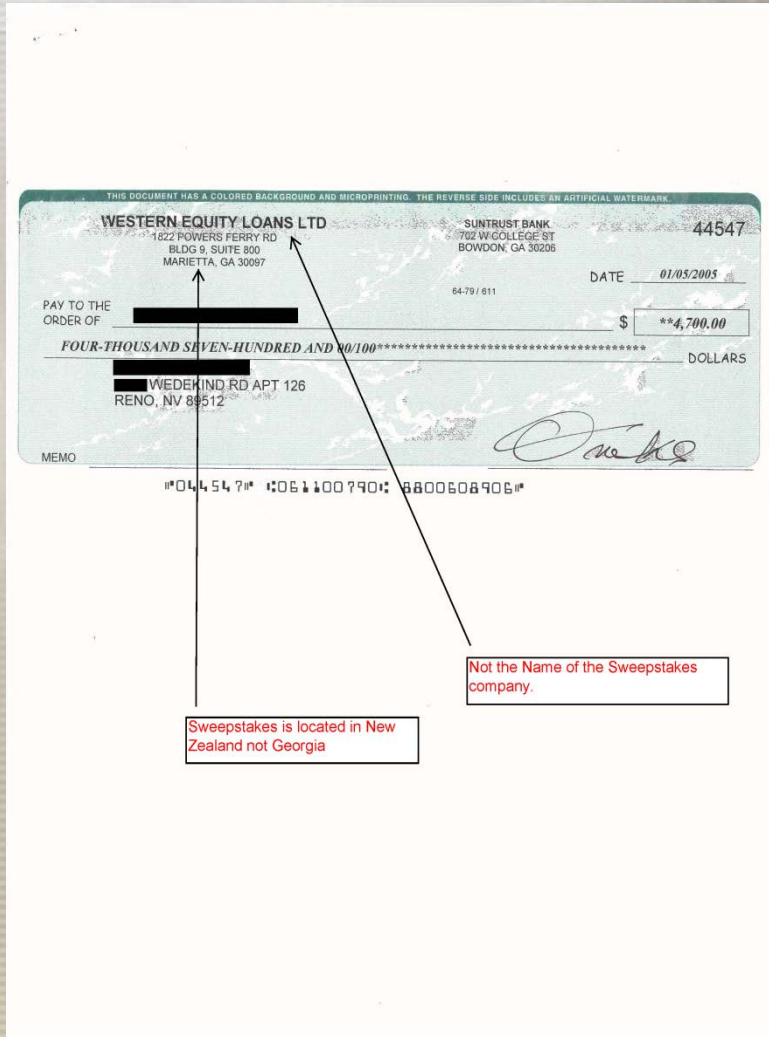
**Elizabeth Platt**

Note: OZLOTTO® is a Company that runs Overseas Payment Courier the \$100,000,000.00 lotto give-away with millions of dollars in cash and prizes. OZLOTTO® is affiliated with X-tra Global Services Ltd.



# CONSUMER SCAMS

- Sweepstakes Checks



# CONSUMER SCAMS

- Mystery Shopper Scams



NOVA RESEARCH & ANALYSIS INC.  
CUSTOMER EVALUATION  
4556 Clifton Hill AVE.  
Niagara Falls, NY 14201  
Fax No. 1-412-242-4537  
Ph No. 1-289-892-3470

REP. ID #: SDA/5675/AU

August 23rd 2012

Attention: [REDACTED]

Congratulations!!! You have been selected to participate in a paid Consumer Research Program. As one of the people selected to represent our firm, you will be acting as a Customer service Evaluator of selected Companies in your area. All participants in this program were selected from amongst people who responded to our online survey indicating interest in participating in our research program.

Nova Research & Analysis Inc. is an employment firm that specializes in conducting research and assist Corporations to evaluate the quality of customer service provided to their customers. We represent over 1,180 research firms across North America. Our research methods have been well acclaimed and proven to be most effective in North America and Europe. The successes we have recorded over the years are due to the methodology we utilized known as "secret shopping".

Please call Mr. CHRIS WILLIAMS at 1-289-892-3470 upon receipt of this letter and he will assist you if needed. Your job description is to act as a customer in one or more of the outlet stores listed below. You will evaluate the effectiveness and efficiency of the customer service provided by the outlet. Pay attention to the quality of service in order to fill out a fair and unbiased opinion on the Customer Service Evaluation Form (C S E F) enclosed in the letter and Fax the form and receipts when completed.

Note: Enclosed is a Check for \$1,991.88 to assist you with your assignment. It is Imperative that upon receipt of this Check, you contact Mr. CHRIS for activation. Failure to do so will result in automatic disqualification of your assignment.

**CASH WITHDRAWAL \$1,691.88 Your Survey payment is \$300; keep that in your account.**

Details for the disbursement of enclosed funds.

\$300	YOUR PAYMENT. Pay rate increases to \$400 after completion of first assignment
\$40.00	FOR YOUR SHOPPING AT WAL-MART. KEEP THE ITEMS, Receipt required
\$1,520	SURVEY FOR WESTERN UNION Receipt required.
\$40.00	FOR YOUR SHOPPING AT SEARS/JC PENNY. KEEP THE ITEMS, Receipt required
\$91.88	TO PAY FOR WESTERN UNION service charge fee.
\$1,991.88	TOTAL

Please note that due to the confidentiality agreement we have with our clients. You are required not to comment or discuss your assignment with the staff in the store or at the Bank as it may jeopardize our set out Goal and Business code of conduct.

Thank you for your Co-operation. We look forward to hearing from you soon.

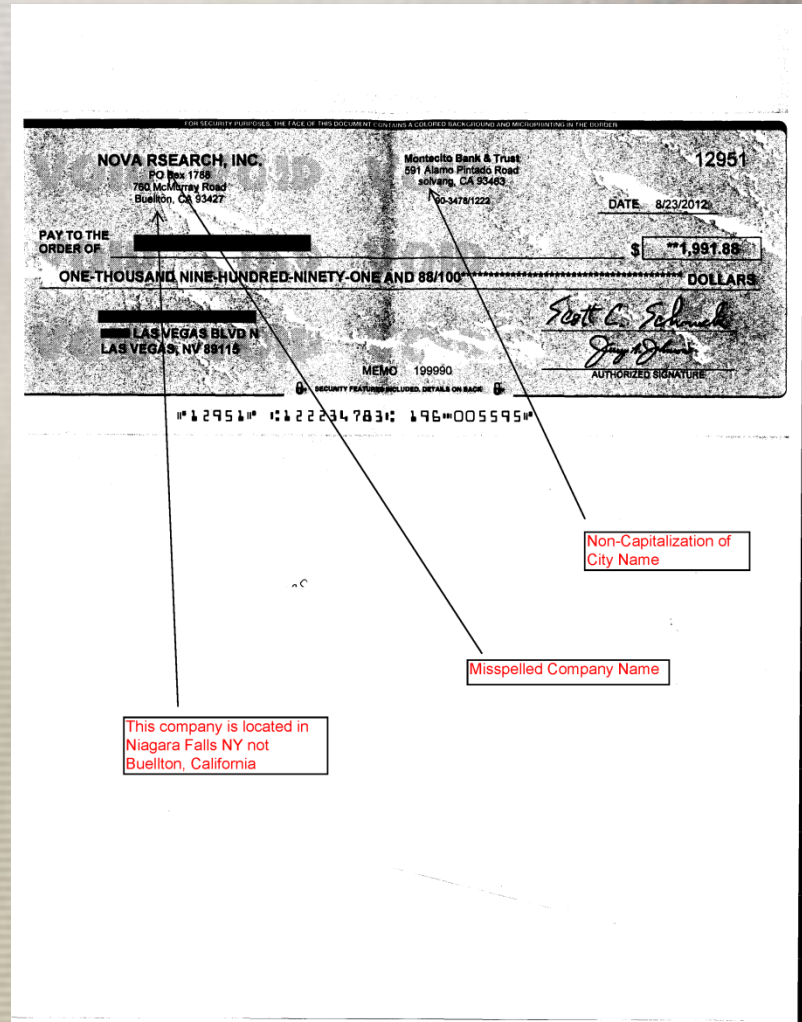
Sincerely,

Desiree Earls (Schedule Manager)  
Regional Office: Canada  
342 Queen St, Niagara Falls, ON L5E 9S6  
Belvin Washington  
(Human Resources Manager.)  
Head Office (United States)  
2901 Connecticut Ave. NW SUITE 500 Washington, DC

TIM Smith (Scheduled Manager)  
Regional Office (London, England)  
42 Peckam Rd, Earls-Court,  
SA5 4UH, London-England

# CONSUMER SCAMS

- Mystery Shopper Cashier's Check





# CONSUMER SCAMS

- Credit Repair Scams
- Work from Home Schemes
- Fraudulent Charities
- Grandparent Scam



# HOW TO AVOID BEING SCAMMED

- Never give in to pressure to make snap decisions
- Never do business if the seller won't send written information on product
- Never wire money or use Green Dot cards to send money to anyone who is not personally known to you



# HOW TO AVOID BEING SCAMMED

- Never pay fees/taxes on any prize
- Don't pay money in order to win, that is gambling
- Your bank will never call you asking for account information





# HOW TO AVOID BEING SCAMMED

- If it sounds too good to be true, it's probably not true
- Grandparent scam call your grand child to see if they are home
- Call the parents



# PONZI SCHEMES

- Pyramid Schemes
  - All pyramids eventually fail when it becomes impossible to find new participants
  - Only those at the very top make any money
  - The newest participants always lose money
- Gifting Circles



# PONZI SCHEMES

- **Multilevel Marketing**
  - Not Illegal if the primary source of income is selling products rather than recruiting more people to sell
  - Usually requires new people to pay money to become salesmen
  - Even if legal it is a bad marketing plan since paying all the people up the chain requires that the price of the product be too expensive to compete in the open market which results in the failure of most businesses in a short time





# Help Us Help You

Prior to 2009 the Consumer Affairs Division was the primary agency for consumer protection in Nevada with a large number of investigators and special statutes regarding travel agencies, health clubs, dance clubs, telemarketers and local business schemes.

In 2009 Governor Gibbons convinced the Nevada Legislature to eliminate the Consumer Affairs Division. The BCP currently has only two attorneys in Carson City and two attorneys in Las Vegas – and no investigators

Basically consumers are on their own for all but the most egregious criminal or civil violations leaving no help to most consumers in Nevada

Call your Nevada legislative representatives and tell them to reestablish the Consumer Affairs Division and give consumer protection back to Nevada citizens





ANY QUESTIONS?

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***Contact information***  
***John R. McGlamery***  
***Senior Deputy Attorney General***  
***Carson City Office of the Attorney General***  
***775-684-1169***