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SCAMMERS ARE USING COVID-19 MESSAGES TO SCAM PEOPLE

by Cristina Miranda, Division of Consumer and Business Education, FTC

Scammers are experts at shifting tactics and changing their messages to catch you off guard. This is especially true as they take advantage of anxieties related to the Coronavirus. Here's a quick alert about some current government imposter scams using COVID-19 that are popping up on our radar.

Medicare Scams

Scammers might call to offer things like a "COVID-19 kit," "Coronavirus package," or Medicare benefits related to the virus. But they'll ask you to verify personal information like your bank account, Social Security, or Medicare numbers. If you get a call from someone who says they're a Medicare representative and they ask for this information, hang up. It's a scam, not Medicare calling. Report it to the Federal Trade Commission (FTC) at ftc.gov/complaint.

Relief payment messages from "government agencies"

The FTC is getting a lot of reports about fraudulent calls, texts, and emails coming from people pretending to be from the Social Security Administration, Internal Revenue Service (IRS), Census Bureau, US Customs and Immigration Service (USCIS) and the Federal Deposit Insurance Corporation (FDIC). These fake government messages might say that you're

approved for money, can get quick relief payments, or get cash grants due to the Coronavirus. Scammers might also promise you small business loans or send a (phishing) alert that a check is ready to be picked up. These are all scams, and none of those messages come from a government agency.

If you respond to these calls or messages, they might ask you for money, personal information, or both. Don't give it. And remember that the surest sign of a scam is anyone who asks you to send cash, pay with a [gift card](#), wire money, or pay with [cryptocurrency](#).

DON'T FALL FOR A CHARITABLE GIVING SCAM

When any disaster or crisis – including the current global pandemic – occurs, people jump into action to help those impacted by the event. Scammers choose to take advantage of that giving spirit, which is why many people are susceptible to charitable giving scams in times of crisis. Scammers look to take advantage of other's good deeds and turn it into a personal gain for themselves – both financially and by getting access to personally identifiable information.

All charities soliciting within the state of Florida (excluding religious, educational, political and governmental agencies) are required to register and file financial information with the Florida Department of Agriculture and Consumer Services. Some organizations may spend as much as 95 percent of collected donations on their purpose or cause, while others spend more on administrative costs. It is up to the donor to determine if their contribution will be spent the way they intend.

Keep the following tips in mind before agreeing to donate:

- Ask for financial information, such as a copy of the organization's IRS 990 income tax return, annual report or a breakdown of how the money is spent.
- Ask how your contribution will be used.
- Ask if the caller is a volunteer or a paid solicitor if you are solicited by telephone.
- Ask the solicitor for their license number.

Contact the FDACS toll-free hotline at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832), en Español, or use the online [Check-A-Charity](#) tool at FloridaConsumerHelp.com to verify registration and financial information.

#GivingTuesdayNow

GivingTuesday, the groundbreaking global generosity movement, announced [#GivingTuesdayNow](#), a global day of giving and unity, set to take place on May 5, 2020, as an emergency response to the unprecedented need caused by COVID-19. The day is designed to drive an influx of generosity, citizen engagement, business and philanthropy activation, and support for communities and nonprofits around the world.

#GivingTuesdayNow will mobilize GivingTuesday's global network of leaders, partners, communities and generous individuals. The global day of action will rally people around the world to tap into the power of human connection and strengthen communities at the grassroots level. Communities are encouraged to take action on behalf of first responders, as well as the world's other - often forgotten - frontline workers: the nonprofits and community organizations that feed, house, educate, and nurture neighbors impacted by the global pandemic.

People can show their generosity in a variety of ways during #GivingTuesdayNow--whether it's helping a neighbor, advocating for an issue, sharing a skill, or giving to causes, every act of generosity counts. The giving day will emphasize opportunities to give back to communities and causes in ways that comply with public health guidelines.

HANG UP ON TECH SUPPORT CALLS

by Jim Kreidler, Consumer Education Specialist, FTC

It can be frustrating to have problems with your computer, especially now that so many people are working from home. But if you get a call from someone claiming to be a Microsoft technician, saying there are viruses on your system, hang up the phone. It's a scam.

Tech support scammers want you to pay for services you don't need to fix problems that don't exist. Here's what you need to know:

- Never give control of your computer or your credit card to anyone who calls you out of the blue.
- Security pop-up warnings from real tech companies will never ask you to call a phone number. If your pop-up insists that you call, it's a scam.
- If you think there may be a problem with your computer, update your computer's security software and run a scan.
- If you need help fixing a problem, go to someone you know and trust. Many software companies offer support online or by phone. Stores that sell computer equipment also offer technical support in person.

Check out [this video](#) to see how two people handled this issue.

COVID-19 PANDEMIC LEADS TO UNEMPLOYMENT BENEFITS IDENTITY THEFT

from The Identity Resource Center (ITRC)

Right now is a very difficult time for a lot of consumers as concerns around the [COVID-19 pandemic](#) continue to be at the top of people's minds. In addition to the inconvenience of social distancing and isolation and the very real fears for personal health and safety, many people are also facing the stress of reduced hours at work, being furloughed or losing their jobs due to quarantine, and business closures.

There is another equally upsetting issue at hand: unemployment benefits identity theft. As of April 10, 2020, a record-setting [17 million people in the U.S.](#) filed for unemployment due to COVID-19. The identity thieves are believed to be just as busy with the filing, too. Some

victims have already contacted the ITRC over complaints of unemployment benefits identity theft.

Unemployment benefits [identity theft is nothing new](#). In fact, it is one of many types of government identity theft that can occur when a scammer uses stolen personally identifiable information to apply for benefits through the government. However, with so many consumers filing at the same time, an unfortunate number of people have already reported that a scammer beat them to it. Their claims have been rejected for being duplicate applications while someone else is now set up to receive their benefits.

Like many forms of [identity theft](#), unemployment benefits identity theft is one that victims may not discover until the damage is done. If a claim is turned down for unemployment benefits due to a duplicate application, it is important for people to contact the unemployment agency immediately; the Identity Theft Resource Center is another resource to guide victims in this challenge (888.400.5530). In the meantime, there are other ways consumers [should take action if their claims](#) are rejected:

1. ***Place a freeze on your credit report if it's feasible.*** Victims might need to open a new line of credit while they are out of work, but that shouldn't stop them from placing a freeze. Thawing a credit freeze is extremely simple and quick. This can help block an identity thief who may have their [personally identifiable information](#) (since they applied for unemployment benefits in their name) from using it for other purposes.
2. ***Monitor accounts carefully.*** Once again, if a thief has enough information to apply for benefits, they could have access to other information or accounts. Consumers should keep a careful watch on all of their accounts, including their credit reports, and change any [online passwords](#).
3. ***Be aware that applying for unemployment is only one step.*** An identity thief may also fraudulently apply for nutrition assistance, WIC, medical coverage or other benefits. If there are any issues involving those services and someone's identity, people should contact those agencies immediately.

It is a stressful time for many, and scammers are looking to add to it many different ways, including by unemployment benefits identity theft. It's also exceptionally difficult given the volume of calls and reduction in services from organizations that a victim needs to contact.

The ITRC is one resource available for anyone who falls victim to government identity theft. Victims can also [live chat](#) with an expert advisor or download the [ID Theft Help App](#) that will allow them to track their steps in a case log, and get on-the-go assistance.

CORONAVIRUS AND YOUR MORTGAGE

by Carol Kando-Pineda, Attorney, FTC Division of Consumer & Business Education

Because of the Coronavirus, many people are facing financial challenges, especially paying their mortgage. If you're unable to make your mortgage payments, you could lose your home to foreclosure. Federal lenders and some private lenders are offering borrowers temporary help, like stopping or delaying foreclosure or modifying the mortgage. But these measures don't apply to everyone. If you need help, research the options available to you for getting through these tough times. These tips can help:

1. **Learn about newly available relief for federally backed mortgages.** [A new federal law](#), the Coronavirus Aid, Relief, and Economic Security (CARES) Act, creates two protections for some borrowers. To be eligible, you must have a federally-backed mortgage and be experiencing financial hardship because of the Coronavirus.
 - The first is a temporary suspension – called a moratorium – of foreclosures for 60 days, starting March 18.
 - The second is a right to forbearance for 180 days. That means you can ask your servicer to reduce or suspend your mortgage payments for that time. If after six months, you're still having trouble paying, you can request forbearance for another 180 days.
2. **Figure out if your mortgage is federally backed.** If you don't know, you can call your mortgage servicer or follow the links below. You can get your servicer's contact information from your billing statement.

More than half of U.S. mortgages are backed by Fannie Mae or Freddie Mac, and these mortgages count as federally backed.

[Fannie Mae](#)

[Look up whether your mortgage is owned by Fannie](#)

[Mae](#)
[\(800\) 232-6643](#)

[Freddie Mac](#)

[Look up whether your mortgage is owned by Freddie](#)

[Mac](#)
[\(800\) 373-3343](#)

If your loan is backed by the [Department of Housing and Urban Development](#) (FHA mortgages), [Department of Agriculture](#) (USDA mortgages), or [Department of Veterans Affairs](#) (VA mortgages), you also may be eligible for relief.

3. **Contact your servicer no matter what type of mortgage you have.** Tell them your situation and ask what options are available to you. Even if your mortgage is not federally backed, you may still qualify for other help.

If you're considering forbearance, keep in mind that it is not loan forgiveness, and ask your servicer what happens after the forbearance ends. Your servicer should be able to tell you if it will extend the loan term, so you can make the missed payments later, if your monthly payments will go up to make up the difference, if you will owe the entire unpaid amount in a lump sum, and how forbearance could affect your credit.

4. **Need advice?** Contact an approved counselor. Go to the Department of Housing and Urban Development's (HUD) [list of approved housing counseling agencies](#) to find a counselor in your state who can explain your options. Consider contacting the [Homeownership Preservation Foundation](#) (HPF) at 888-995-HOPE. HPF is a nonprofit organization that partners with mortgage companies, local governments, and other organizations to help consumers get loan modifications and prevent foreclosures.
5. **Check what help is available where you live.** Your state may offer additional support. Some states have frozen foreclosures. [Find your state government's website](#) and look around for the latest updates on help for borrowers.
6. **Scammers follow the headlines.** It's tempting to hire a company that says they can get a change to your loan that will reduce your monthly mortgage payment or take other steps to save your home. Unfortunately, many companies use half-truths and even outright lies to sell their services or they make promises but don't deliver. Learn more about avoiding [mortgage relief scams](#).
7. **Don't pay up-front for help.** Federal law says that even if you hire someone to help you with your mortgage, you don't have to pay them until they deliver the results you want. It's illegal for a company to charge you a penny until you've accepted their written offer for a loan modification or other relief from your lender, and you're free to reject an offer you don't like. Even if you hire someone, you should always feel free to contact your mortgage servicer directly to see whether they can offer you additional options. [Learn more about your rights](#) when it comes to hiring a mortgage relief company.

[Click to View Food Recalls](#)

The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

[Click to View Consumer Product Recalls](#)

The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection, and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.

Follow us on Twitter -- [@FDACS](https://twitter.com/FDACS) and [@NikkiFriedFL](https://twitter.com/NikkiFriedFL)



Florida Department of Agriculture and Consumer Services
Nicole "Nikki" Fried, Commissioner

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