

e FLORIDA CONSUMER NEWSLETTER

May 2023

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LifeSmarts

Learn it. Live it.



Personal Finance

The 29th National LifeSmarts Championship was held April 27 - 30 in Cincinnati, Ohio. During the event, LifeSmarts teams from all over the nation showcased their knowledge while exhibiting sportsmanship and teamwork as they competed for over \$35,000 in scholarships and prizes. The Duval Diplomats, a 4-H Club from Jacksonville, represented Florida in Cincinnati and competed for the title of National LifeSmarts Champion.



Consumer Rights and Responsibilities

LifeSmarts is a program of the National Consumers League (NCL), America's oldest consumer organization, representing consumers and workers on marketplace and workplace issues since 1899. The program provides real-world consumer education for students who learn about core consumer topics and develop critical thinking, leadership, and teamwork skills. Participants focus on five key topic areas: consumer rights and responsibilities, the environment, health and safety, personal finance, and technology. The goal of LifeSmarts is to create consumer savvy young people who will be well equipped for adult life in today's complex, global marketplace.



Technology



Health & Safety



The Environment



Florida Department of Agriculture and Consumer Services

LifeSmarts is free to middle school and high school students and educators. Competition includes online and live competitions. Students who participate in the program begin competition online. The highest scoring teams are invited to state championships, which may be held online or in-person depending on the state. State winners and qualifying Wild Card teams are invited to the National LifeSmarts Championship held in a different city every April.

Registration for the 30th season of LifeSmarts will open on August 1, 2023, and competition will begin on September 1, 2023. If you are interested in registering a team or learning more about the free educational resources and community service and scholarship opportunities, visit [LifeSmarts.org/Get-Started](https://www.lifesmarts.org/Get-Started).



CHECK FRAUD – IT’S NOT A THING OF THE PAST

The Financial Crimes Enforcement Network (FinCEN) recently issued an alert to financial institutions on the nationwide surge in check fraud schemes targeting the U.S. Mail. Despite the declining use of checks in the United States, criminals have been increasingly targeting the U.S. Mail to commit check fraud since the COVID-19 pandemic. Fraud, including check fraud, is the largest source of illicit proceeds in the United States and represents one of the most significant money laundering threats to the United States, as highlighted in the U.S. Department of the Treasury’s most recent [National Money Laundering Risk Assessment](#) and [National Strategy for Combatting Terrorist and other Illicit Financing](#).

Check fraud reporting has increased significantly in the last three years. In 2021, financial institutions filed over 350,000 Suspicious Activity Reports (SARs) to FinCEN to report potential check fraud, a 23 percent increase over the number of check fraud-related SARs filed in 2020. This upward trend continued into 2022, when the number of SARs related to check fraud reached over 680,000, nearly double from the previous year’s number of filings.

Check Washing: the use of chemicals to remove the original ink on a check to replace the payee and often the dollar amount. Fraudsters may also copy and print multiple washed checks for future use or to sell to third-party criminals.

Money Mule: a person (whether witting or unwitting) who transfers or moves illicit funds at the direction of or on behalf of another.

Criminals committing this type of mail theft-related check fraud generally steal personal checks, business checks, tax refund checks, and checks related to government assistance programs, such as Social Security payments and unemployment benefits. While there have been cases of Postal Service employees stealing checks at United States Postal Service (USPS) sorting and distribution facilities, the United States Postal Inspection Service (USPIS) reported that mail theft-related check fraud is increasingly committed by non-USPS employees, ranging from individual fraudsters to organized criminal groups comprised of the organizers of the criminal scheme, recruiters, check washers, and money mules. These criminals target USPS blue collection boxes, unsecured residential mailboxes, and privately owned cluster box units at apartment complexes, planned neighborhoods, and high-density commercial buildings.



Fraudsters alter or “wash” the checks, replacing the payee information with their own or fraudulent identities or with business accounts that the criminals control. They will often increase the dollar amount on the check, sometimes by hundreds or thousands of dollars. Washed checks may also be copied, printed, and sold to third-party fraudsters on the dark web and encrypted social media platforms in exchange for convertible virtual currency. In some cases, victim checks are also counterfeited using routing and account information from the original, stolen check.

In many cases, the criminals may cash or deposit checks in person at financial institutions, through automated teller machines (ATMs), or via remote deposit into accounts they control, and which they often open specifically for the check fraud schemes. They may also utilize money mules and their pre-existing accounts to deposit fraudulent checks. Regardless, once the checks are deposited, the fraudsters often rapidly withdraw the funds through ATMs or wire them to other accounts that they control to further complicate the money trail. Following the initial theft and fraudulent negotiation of the stolen checks, criminals may continue to exploit their victims by using the personal identifiable information found in the stolen mail for future fraud schemes, such as credit card fraud or credit account fraud.

Protect Yourself

Postal Inspectors recover more than \$1 billion in counterfeit checks and money orders every year, but you can take steps to protect yourself.

- Don't put checks in your home mailbox for pickup. The little flag that alerts your mail carrier may also signal potential thieves that there's something inside.
- Deposit mail before last pickup. Deposit your outgoing mail in blue collection boxes just before the last scheduled pickup so it doesn't sit in the box overnight or deposit your outgoing mail at your local Post Office.
- Retrieve mail frequently. Never leave your mail in your mailbox overnight.
- Hold mail at Post Office. If you're going on vacation, have your mail held at the Post Office or have it picked up by a neighbor, friend, or relative.
- Monitor your bank account online regularly. Confirm the checks that have been cashed and report anything that seems suspicious.

If you believe you have been a victim of mail theft-related check fraud, promptly contact your financial institution and report it to the USPIS at [1-877-876-2455](tel:1-877-876-2455) or <https://www.uspis.gov/report>.



CRACKDOWN ON MOVING SCAMS



The Federal Motor Carrier Safety Administration (FMCSA) recently announced the launch of Operation Protect Your Move, a nationwide crackdown on scam movers ahead of the busy summer moving season. The crackdown comes in response to frequent complaints alleging some companies of using deceptive business practices that are causing consumers to pay higher fees, experience delays in receiving their household goods, or in some cases not receiving their possessions at all. The FMCSA has also seen an uptick in complaints of movers holding household possessions hostage to extort exorbitant additional charges from consumers.

FMCSA is deploying dozens of investigators across the country in an enforcement sweep to address these complaints and address complaints against moving companies and brokers that are not in compliance with federal safety and consumer protection regulations and statutes while transporting household goods. The Operation covers both movers and the brokers that purport to connect consumers to local movers but instead facilitate fraud by promoting scams.

The agency will formally document violations and has the authority to review and revoke the licenses of movers and brokers. Cases involving potential criminal misconduct may be referred to the U.S. Department of Justice for further investigation. Additionally, FMCSA will work directly with consumers to guide them through the process and help get their money and goods back.

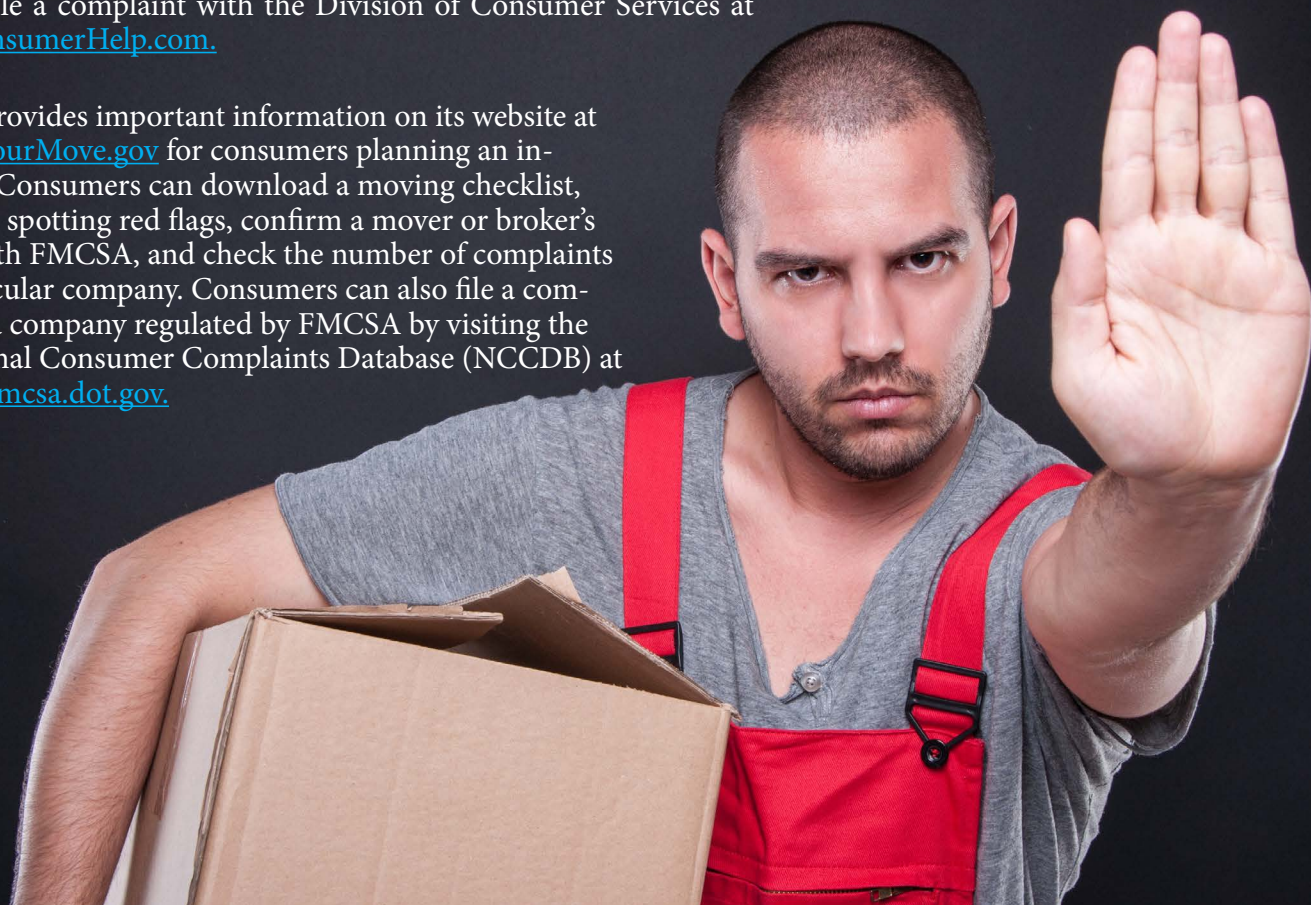
In Florida, intrastate movers and moving brokers are required to comply with The Household Moving Services Act, Section 570, Florida Statutes. Under this statute, intrastate moving companies and moving brokers are required to register with the Florida Department of Agriculture and Consumer Services prior to conducting business as a mover or moving broker or advertising to engage in the business of moving or offering to move. Florida law also requires intrastate movers to do the following:

- Provide a written estimate covering the total cost of the move.
- Provide a written contract before performing any services.
- Disclose limitation of liability in writing at the time the estimate or contract for services is rendered.
- Accept a minimum of two of the following three forms of payment:
 - Cash, cashier's check, money order, traveler's check
 - Valid personal check
 - Valid credit card

Consumers who decide to use a professional mover should do some advance planning and research to protect themselves from unnecessary expenses.

- **Plan Ahead When Possible** – Have at least three companies provide estimates with an on-site visit. Avoid companies that are only willing to do an estimate over the phone or internet.
- **Do Your Homework** – Research whether the company is registered at FloridaConsumerHelp.com or by calling 1-800-HELP-FLA or 1-800-FL-AYUDA en Español.
- **Read Before You Sign** – Remember, the contract and estimate must be signed and dated by both parties; your signature indicates that you acknowledge and accept its terms. Read the entire contract and estimate thoroughly, ask questions, and do not sign it if you have doubts about anything.
- **Be Aware of Scams** – Scams can occur whether you are dealing directly with a moving company or using a broker. One such scam occurs when a moving company quotes a low price in order to secure your business, then increases the cost substantially after loading your household goods onto the truck. Keep a copy of your contract with you during the move to be able to show law enforcement if necessary. It is a third-degree felony for a mover to refuse to relinquish your household goods if law enforcement has determined you have tendered payment in the amount of the written estimate or contract.
- **Make complaints in writing** – Consumers who are not satisfied should make the mover aware of their claim, in writing, as quickly as possible. If the company does not handle your claim satisfactorily, you may also file a complaint with the Division of Consumer Services at FloridaConsumerHelp.com.

FMCSA also provides important information on its website at www.ProtectYourMove.gov for consumers planning an interstate move. Consumers can download a moving checklist, view videos on spotting red flags, confirm a mover or broker's registration with FMCSA, and check the number of complaints against a particular company. Consumers can also file a complaint against a company regulated by FMCSA by visiting the agency's National Consumer Complaints Database (NCCDB) at <https://nccdb.fmcsa.dot.gov>.



ROBOCALLS – PROJECT POINT OF NO ENTRY

As the menace of unwanted illegal robocalls continues, U.S. consumers are bombarded by millions of these calls each month, both to their landlines and cell phones. Data show that a significant proportion, if not the majority, of illegal robocalls originate from overseas.

To stop these illegal overseas calls, the Federal Trade Commission (FTC) has implemented Project Point of No Entry (PoNE), targeting “point of entry” or “gateway” Voice over Internet Protocol (VoIP) service providers and warning they must work to keep illegal robocalls out of the country.

Through Project PoNE, the FTC is disrupting foreign-based scammers and imposters responsible for blasting U.S. consumers with annoying and unwanted calls. Through Project PoNE, the Commission:

1. identifies point of entry VoIP service providers that are routing or transmitting illegal call traffic,
2. demands they stop doing so and warns their conduct may violate the Telemarketing Sales Rule (TSR), and then
3. monitors them to pursue recalcitrant providers, including by opening law enforcement investigations and filing lawsuits when appropriate.

The FTC can seek civil penalties and court injunctions to stop TSR violations. It can also seek money to refund to consumers who were defrauded via illegal telemarketing calls. The FTC coordinates directly with the agency’s federal and state partners, which support the program and pursue their own actions to fight illegal telemarketing robocalls.



Quantifiable Results

Results to date have shown that Project PoNE is having a significant impact in the fight to stop illegal calls.

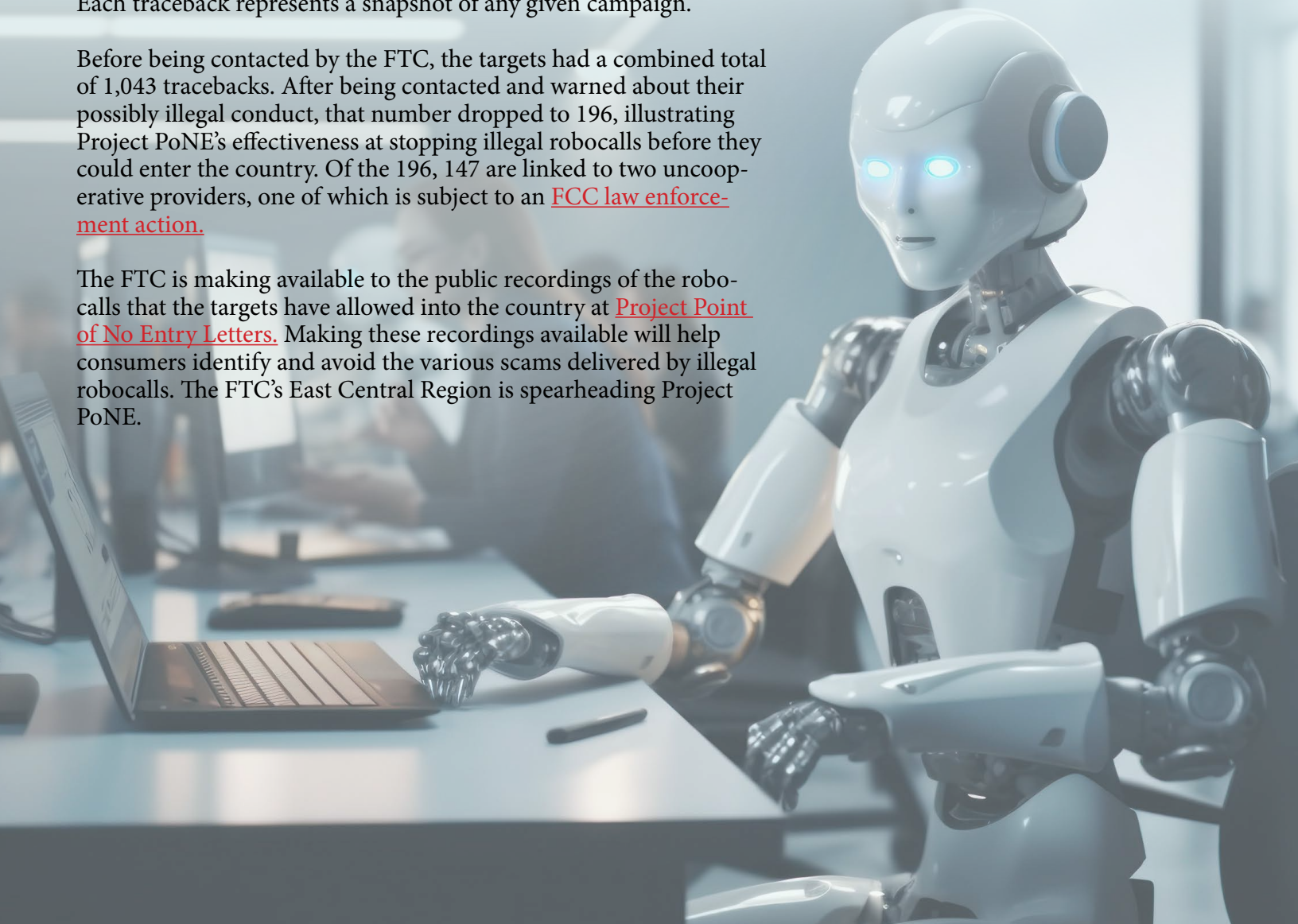
Through the FTC's enforcement efforts and its collaboration with partners, such as the Industry Traceback Group (ITG), the Federal Communications Commission (FCC), and state attorneys general, Project PoNE has uncovered the activity of 24 target point of entry service providers responsible for routing and transmitting illegal robocalls between 2021 and 2023, in connection with approximately 307 telemarketing campaigns, including government and business imposters, COVID-19 relief payment scams, and student loan debt relief and forgiveness schemes, among others. According to ITG, a single campaign often represents hundreds of thousands or millions of calls.

The FTC demanded that each of the target providers stop allowing illegal robocalls into the United States, warning of potential law enforcement action for illegal conduct. ITG traceback data show that after being contacted by Project PoNE staff, 22 of the 24 targets significantly curbed or altogether stopped the flow of illegal robocalls entering the country over their networks.

Designated by the FCC as the official traceback consortium, ITG uses its traceback process to seek out the source of suspicious traffic and shares information with law enforcement when appropriate. Each traceback represents a snapshot of any given campaign.

Before being contacted by the FTC, the targets had a combined total of 1,043 tracebacks. After being contacted and warned about their possibly illegal conduct, that number dropped to 196, illustrating Project PoNE's effectiveness at stopping illegal robocalls before they could enter the country. Of the 196, 147 are linked to two uncooperative providers, one of which is subject to an [FCC law enforcement action](#).

The FTC is making available to the public recordings of the robocalls that the targets have allowed into the country at [Project Point of No Entry Letters](#). Making these recordings available will help consumers identify and avoid the various scams delivered by illegal robocalls. The FTC's East Central Region is spearheading Project PoNE.



INTERNATIONAL FRAUD SCHEME REVEALED



One defendant recently pled guilty in an international fraud scheme that preyed on elderly Americans, and the lead defendant in the case was extradited from Spain in connection with the same scheme.

Ezennia Peter Neboh, 48, of Madrid, Spain, made his initial appearance in Miami on March 28, 2023, to face federal charges. Neboh, and his co-defendants, Kennedy Ikponmwosa, 51, and Prince Amos Okey Ezemma, 49, also of Madrid; and Iheanyichukwu Jonathan Abraham, 44, Emmanuel Samuel, 39, and Jerry Chucks Ozor, 43, of London, were previously charged in the Southern District of Florida with conspiracy to commit mail fraud as well as counts of mail fraud and wire fraud. Samuel pled guilty March 27 in Miami to conspiracy to commit mail and wire fraud.

According to court documents, the defendants allegedly operated an inheritance fraud scheme. As part of that scheme, they sent personalized letters to elderly consumers in the United States over the course of more than five years. The letters falsely claimed that the sender was a representative of a bank in Spain and that the recipient was entitled to receive a multimillion-dollar inheritance left for the recipient by a family member who purportedly had died years before in Spain. According to the indictment, the defendants told a series of lies to consumers including that, before they could receive their purported inheritance, they were required to send money for delivery fees, taxes, and payments to avoid questioning from government authorities. The defendants collected money sent in response to the fraudulent letters through a complex web of U.S.-based former victims, whom the defendants convinced to receive money and forward to the defendants or persons associated with them. According to the indictment, victims who sent money never received any purported inheritance funds.

Court documents reveal that Samuel admitted to defrauding over \$6 million from more than 400 victims, many of whom he knew were elderly or otherwise vulnerable. He is scheduled to be sentenced by the Honorable Kathleen M. Williams on June 13, 2023, and faces a maximum penalty of 20 years in prison.

Beware of Inheritance Fraud Schemes

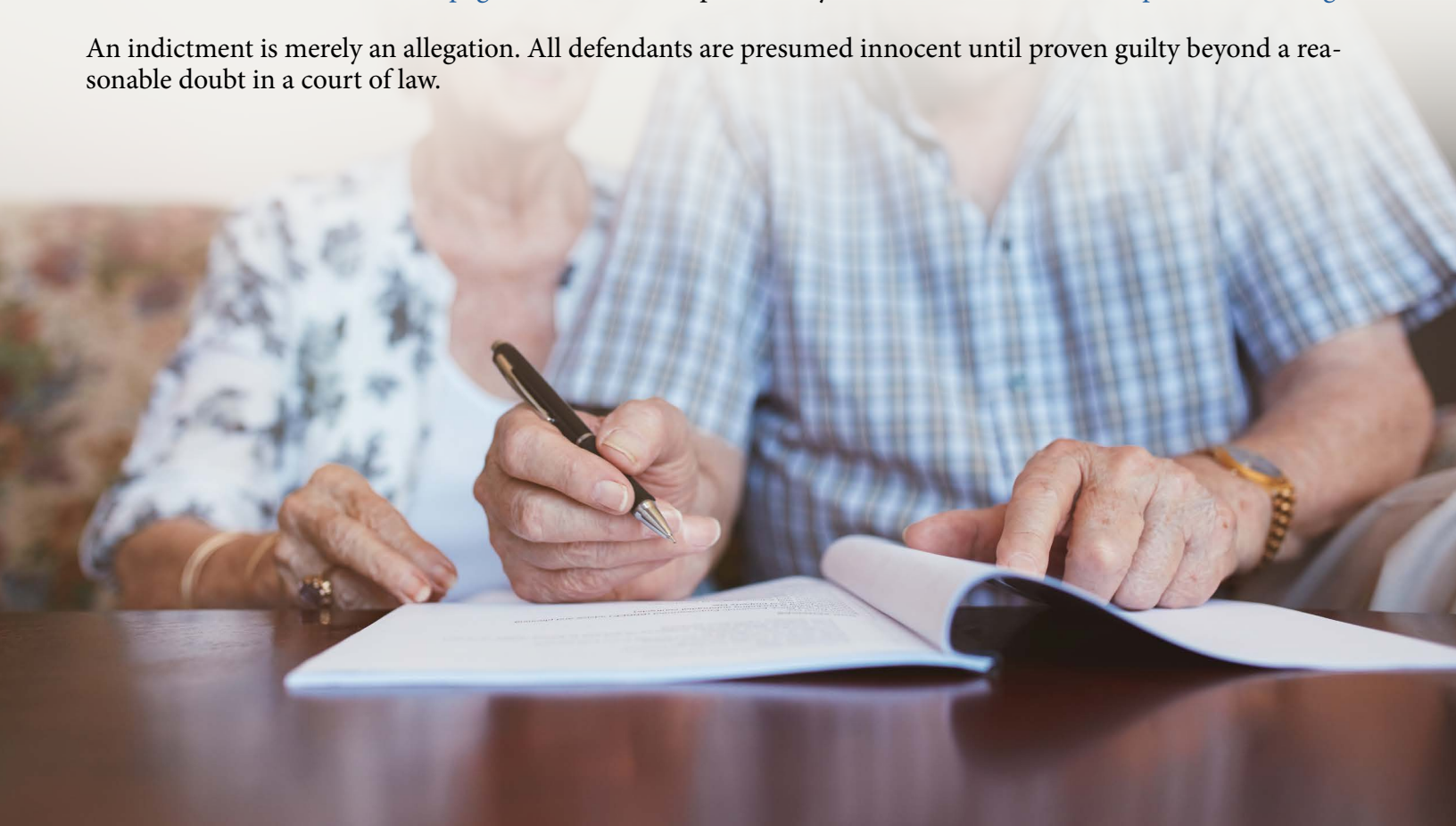
The Department of Justice urges individuals to be on the lookout for these types of schemes. An inheritance scam is a form of an imposter scam in which fraudsters pretend to be someone they are not, often a lawyer, banker, or foreign official. These fraudsters will try to get people excited about a large windfall and may use legitimate-looking legal documents as part of the scam.

- Be wary of unexpected contact from individuals offering a large inheritance.
- Be skeptical of promises that sound too good to be true.
- Resist pressure to act immediately.
- Do not send money or provide information to anyone you do not know.
- Seek advice from a trusted individual or an independent professional if you are in doubt.

If you or someone you know is age 60 or older and has experienced financial fraud, experienced professionals are standing by at the National Elder Fraud Hotline: 1-833-FRAUD-11 (1-833-372-8311). This U.S. Department of Justice hotline, managed by the Office for Victims of Crime, can provide personalized support to callers by assessing the needs of the victim and identifying relevant next steps. Case managers will identify appropriate reporting agencies, provide information to callers to assist them in reporting, connect callers directly with appropriate agencies, and provide resources and referrals, on a case-by-case basis. Reporting is the first step. Reporting can help authorities identify those who commit fraud and reporting certain financial losses due to fraud as soon as possible can increase the likelihood of recovering losses. The hotline is open Monday through Friday from 10:00 a.m. to 6:00 p.m. ET. English, Spanish and other languages are available.

More information about the Justice Department's efforts to help American seniors is available at its [Elder Justice Initiative webpage](#). Visit the [Consumer Protection Branch webpage](#) for more information about enforcement efforts. The Department of Justice provides a variety of resources relating to elder fraud victimization through its [Office for Victims of Crime webpage](#). Elder fraud complaints may be filed with the FTC at ReportFraud.FTC.gov.

An indictment is merely an allegation. All defendants are presumed innocent until proven guilty beyond a reasonable doubt in a court of law.



JUICE JACKING

Planning to travel? No doubt you'll have your cell phone or another portable device, and you'll need to re-charge it at some point.

If your battery is running low, be aware that juicing up your electronic device at free USB port charging stations, such as those found in airports and hotel lobbies, might have unfortunate consequences. You could become a victim of "juice jacking," yet another cyber-theft tactic.

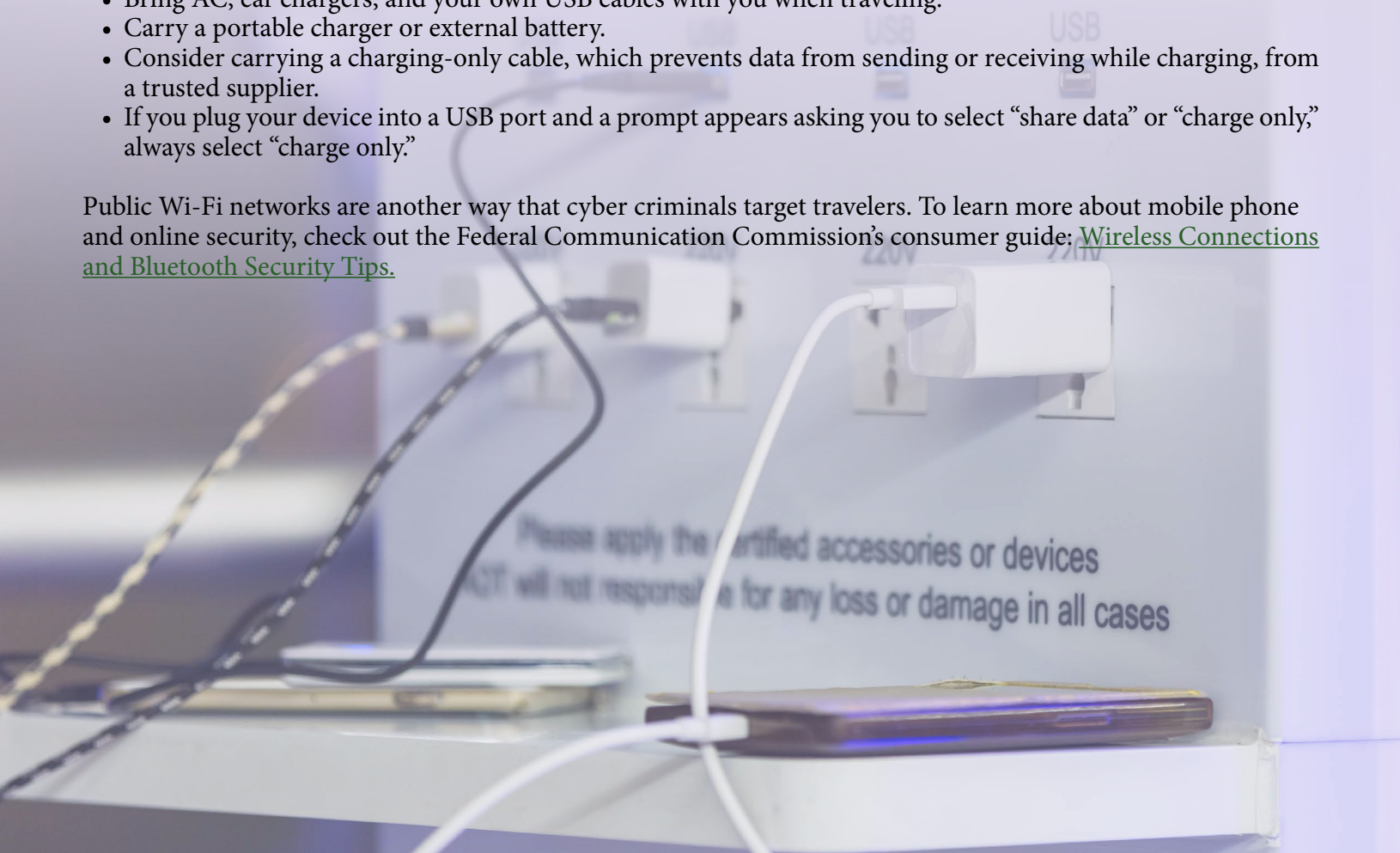
Cybersecurity experts warn that bad actors can load malware onto public USB charging stations to maliciously access electronic devices while they are being charged. Malware installed through a corrupted USB port can lock a device or export personal data and passwords directly to the perpetrator. Criminals can then use that information to access online accounts or sell it to other bad actors.

In some cases, criminals may have intentionally left cables plugged in at charging stations. There have even been reports of infected cables being given away as promotional gifts.

Here are some tips to help you avoid becoming a juice jacking victim:

- Avoid using a public USB charging station. Use an AC power outlet instead.
- Bring AC, car chargers, and your own USB cables with you when traveling.
- Carry a portable charger or external battery.
- Consider carrying a charging-only cable, which prevents data from sending or receiving while charging, from a trusted supplier.
- If you plug your device into a USB port and a prompt appears asking you to select "share data" or "charge only," always select "charge only."

Public Wi-Fi networks are another way that cyber criminals target travelers. To learn more about mobile phone and online security, check out the Federal Communication Commission's consumer guide: [Wireless Connections and Bluetooth Security Tips](#).



ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over \$2.8 million to consumers through mediations with businesses.



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 THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.



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.

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The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.