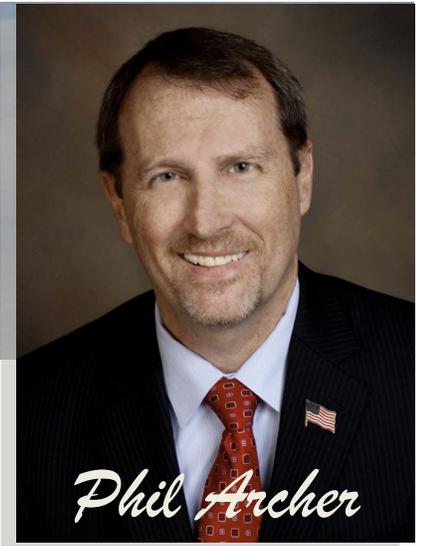




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The Monthly Brief

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CREDIT FREEZE

Concerned about protecting your identity or credit? One of the most effective ways is with a free credit freeze. With a credit freeze, an identity thief is unable to obtain credit in your name, thereby greatly minimizing the potential damage that identity theft can cause.

How It Works

- Scammers use information gathered from data breaches to establish credit in another person's name. With a freeze in place, no one can open a line of credit in your name.
- A credit freeze restricts access to your credit file, so you will need to lift the freeze before applying for new credit, and then refreeze it. (These steps are free.)
- You can freeze your credit by phone, online or by mail with all three major credit bureaus

What You Should Know

- In most states, credit freezes remain in place indefinitely, only lifted when you request it or in some states, after 7 years.
- A credit freeze does NOT affect your credit score.

What You Should Do

- If you are not planning to request a credit line anytime soon, set up a credit freeze.
- Parents, consider freezing your children's credit. With an SSN, identity thieves can apply for credit cards, loans, utility service or even government benefits in your child's name — or attach any name and date of birth to create a false identity under that Social Security number. * AARP

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Back & Knee Brace Fraud

Fraudsters have been targeting Medicare recipients with a scheme to get “free or low-cost” back and knee braces. Using calls, tv ads, and letters asking for personal Medicare info. They'll then use it to fraudulently bill Medicare for medical equipment, using up benefits you may need later. If someone calls and says they're from Medicare and offers you a “free” or “low cost” brace, hang up right away. No one from Medicare will contact you with such an offer. It's a scam.



Never give your Medicare or other personal information over the phone to anyone who calls asking for it. If you suspect someone is using your Medicare information, check your Medicare Summary Notice to be sure you (and Medicare) are only being charged for services you really got.

If you need a brace or another type of medical equipment or prescription, talk to your doctor. Sellers on the phone don't know what you need — and you may need nothing.

Don't accept medical equipment you get in the mail — unless you or your doctor ordered it. If it comes to your door and you didn't order it, you can keep it as a gift. You [don't have to pay](#) for things you didn't order.

Find out more about Medicare fraud by visiting [CMS.gov](https://www.cms.gov) or calling 800-MEDICARE (800-633-4227). Also, read the FTC's article on [medical identity theft](#)

*FTC

TERROR SUPPORT SCAM



The FTC is alerting U.S. residents of an active scam campaign hitting mailboxes and email inboxes across the country. Victims receive official looking emails or physical letters claiming they've been “caught” supporting terrorists or laundering money.

[According to the FTC](#) “... scammers have been faking official-looking letterhead to write scary messages to people, threatening them. But, again: it's not real.” The letters stop short of asking for specific payments, but some provide information to “contact” the scammers, while other instances had a “ransom call” follow afterwards and their tactics included threatening arrest if fines aren't sent immediately.

The FTC will never send a letter like this, or threaten you. While the FTC does write to people about cases they handle, (including refunds) they'll never ask you to pay anything or give personal info to collect your funds.

No government agency will ever demand that you pay by gift card, wiring money, or bitcoin. Anyone who does that is a scammer. Period.

If you get a letter from the FTC, they want to know. Before you do anything else, please call the FTC's Consumer Response Center at 1.877.FTC.HELP (1.877.382.4357).

Find out more about imposter scams of all sorts at [ftc.gov/imposters](https://www.ftc.gov/imposters) or [sign up](#) to get the FTC's consumer alerts to stay up on the latest scams. * FTC