



OVC
Webinar Transcript

Disaster Related Identity Theft Victimization and Fraud

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Merry O'Brien: Good afternoon, everyone. Welcome to *Disaster Related Fraud and Identity Theft Victimization*, a Webinar hosted by the National Identity Theft Victims Assistance Network (NITVAN), and additionally coordinated through the Victims' Rights Committee of the Financial Fraud Enforcement Task Force. I am Merry O'Brien and I am Project Director of the National Network and your host on the call today. And just before we begin, I wanted to make a few notes. Just to point out that the ReadyTalk assistants are online and able to help you with any tech issues you might be encountering. So if, for any reason, you have audio problems or things cut out, anything like that, feel free to either chat them or, if you are disconnected, you can go to www.readytalk.com and get help in a variety of ways that will be on the website you can see there.

Merry O'Brien: Also, just so you know, the Webinar will be recorded and it will be placed online, so feel free if you have to leave the call for any reason, you can see it later online or share with your colleagues, if you really enjoy it so much you want to pass it on. It will take us a few days but by the end of the week we will have it up there on our YouTube channel, which you can see the link there.

Merry O'Brien: And then, also, we are going to use the chat feature on the left-hand side of the screen, which you can feel free to test out if you would like, to interact with the speakers because we will probably have quite a few on the line. I think we have about 200 registered, so we will be using chat instead of trying to speak live. But feel free to ask your questions at any point during the Webinar, and then I will be reviewing them when we get to the Q & A session towards the end and sort of doling them out to the speakers from there. But do not forget what you want to ask, go ahead and ask it whenever you feel free to do that.

Speakers

Merry O'Brien: So, before we begin, I just wanted to briefly introduce our speakers for today's call, and then I will tell you more about each of them before their portion of the call. So, just briefly, we are joined today by Hazel Heckers of the Colorado Bureau of Investigation, who also coordinates the Identity Theft Advocacy Network of Colorado. Followed by Jon Rusch who is the Deputy Chief for Strategy and Policy, Fraud Section, Criminal Division at the U.S. Department of Justice (DOJ). And Sanford Coats, U.S. Attorney for the Western District of Oklahoma. And then we will hear from Cheryl Zalenski who is the Director of the Center for Pro Bono. And Eugenia Pedley who will wrap up our session today by talking about the resources she is developing through her work at the Office for Victims of Crime, where she focuses on mass violence and international terrorism.

Session Overview: Learning Objectives

Merry O'Brien: So the speakers will be covering the objectives you see here, starting with the first, which I will be covering on the next slide. But before we begin, I would like to take a brief snapshot from all of you on the line there, so the speakers can better understand your backgrounds and who is on the call, and therefore what you might be looking for from them today. So, in another second, a poll is going to appear on the screen and you can go ahead and use it here.

Check the Box That Best Describes Your Background

Merry O'Brien: Let me know if you are having any trouble seeing that poll there. Good, we are getting some responses. It is working. Okay, lots and lots of victim service professionals. Some law enforcement officers. I will just give you a few more seconds. About 75 responses. All right, okay, you can keep responding but I am going to skip to the results and show you there.

Merry O'Brien: So a whole lot on the call here, victim service professionals, almost half. Law enforcement officers. Quite a few legal assistance providers. And quite a few who identify as "others." All right. And I could see from your registrations that a lot of you were from all around the country in your e-mails, so I think we have a geographic diverse mix here on the call. Okay, let us go to the next.

Identity Theft Victims Assistance Network

Merry O'Brien: So as I just mentioned briefly when I started, this Webinar is hosted by NITVAN, which is the National Network that began several years ago with funding from the U.S. Department of Justice Office for Victims of Crime, which is known as OVC. And I am sure with a lot of you being victim service professionals, you are probably very familiar most with OVC. So for many of you that are familiar with OVC, you might know about the Crime Victims Fund. This is a rather unique fund that is paid by the fines and penalties of convicted federal offenders who, actually, a lot of them are identity theft offenders and fraud. So this is not coming from tax dollars. It is really, in a lot of cases, coming from the very offenders to serve identity theft victims in this case who need that. So it is an interesting – interesting model. And through OVC, millions of dollars, not just for identity theft, but millions of dollars for victim compensation and assistance of every kind in every U.S. state and territory are invested across the country for training, technical assistance, capacity building programs, designed to enhance the service providers' ability to support victims of crime.

Merry O'Brien: So, as part of the National Identity Theft Network, eight statewide and two regional coalitions formed a few years ago across the country. And the coalitions that you see here, you see their logos there, are engaged in creating and enhancing and delivering identity theft victim assistance training and outreach to improve the ability of the members of the coalition, the member agencies and organizations, to provide the direct victim services.

Merry O'Brien: So, as you can imagine, the groups are geographically from all over and diverse, but they are also diverse in their identity theft focuses, which you might not immediately realize just from looking at this. But each coalition is taking on unique challenges in their areas and also unique focuses, from interfamilial identity theft, children, seniors, that sort of thing, to unique challenges of low income victims, domestic violence victims, and medical identity theft, just to sort of name a few.

Resources Online: identitytheftnetwork.org

Merry O'Brien: So, you can see our identitytheftnetwork.org, and that will take you off to our Twitter and Facebook and that sort of thing. But there is a ton of resources online, and I would encourage you to just hop online and check them out. You see here we have a training calendar, an event calendar, everything related to identity theft that we kind of compile in one spot.

Merry O'Brien: We have a news feed which posts, and I just did a little snapshot here. You can see when Hurricane Sandy, we did a post after that where you can find legal information, so we have the Facebook page and we post a lot of breaking things on there as well. So, as well as training materials, guides, and that sort of thing. And you can also get links to learn about each of our member coalitions, so you can be able to contact them and find out more about what they are each doing. And then we also hold regular Webinars, like the one today, which are open to the public and feature national experts that we like to bring together for specific identity theft topics. So ones we have done in the past that you can find on our YouTube channel as well. Senior identity theft, child, medical identity theft, lots of different topics.

National Identity Theft Victimization Resource Map

Merry O'Brien: And then one specific resource we have online that we really put a lot of love into was our Resource Map, which is a clickable map. So you can find your state, be able to find victim resources, laws in your state that pertain to identity theft, whether or not you have a mandatory police report law for victims, whether you have a passport law, all of these sorts of topics.

Identitytheftnetwork.org/gethelp

Merry O'Brien: We also have a quite extensive tab called the Get Help tab, which is for victims of identity theft. You can direct victims to step-by-step instructions recovering from various types of identity theft. So, again, domestic violence situations, child, senior, etc., lots of different types, and just walk them through step-by-step. And also what lives there are forms, self-help forms for victims who may be able to use those that walk the victim through the process of completing letters that they might need to resolve particular types of financial identity theft specifically.

Helpful Info and Step-by-step Automated Assistance

Merry O'Brien: And this is kind of what that looks like. We linked it to these forms, which are currently now housed across the country in 21 states across the country. So your state might already have these forms posted online, and if not, hopefully they will be coming soon. And I will not get too much into that but you can find out so much more online, and you can also, of courses, contact us and we will have the contact information at the end.

Coming Soon! NITVAN Online Toolkit

Merry O'Brien: And then, finally, for my portion, I just wanted to give you a little teaser of resources to come. The coalitions along with the National Network were compiling an online toolkit, which is currently in development and it will be soft launched at the NCVV (National Center for Victims of Crime) Conference in September, and then we hope to make it available later in a finalized form in the fall. So we are going to have a lot of good things in there, downloadable, you know, materials and things that you can use in your community, as well as a lot of how-tos and what works and what did not work so well, and what we have learned through the project. But just a lot of ways that you can – you can access this for a lot of different purposes. So more will be online soon.

Hazel Heckers, Colorado Bureau of Investigation (CBI)

Merry O'Brien: And, with that, I would just like to introduce our first speaker, Hazel Heckers, who I mentioned is the Coordinator of the Identity Theft Advocacy Network of Colorado and a

victim advocate at the CBI, which is really unique. I believe it is the only one to host a 24/7 hotline for victims of identity theft. And through working for years, Hazel has years of experience helping identity theft victims and just has developed a wealth of experience, and I am sure you will see that. So I want to turn it over to you, Hazel.

Colorado

Hazel Heckers: Thanks, Merry. So you will get to see, here are two logos. The Colorado Bureau of Investigation is the host for the Identity Theft Advocacy Network of Colorado. And we have had a lot of experience in Colorado in dealing with disasters. Unfortunately, we have a fire season, a wildfire season, every summer that seems to bring with it not only major fires and some pretty extreme destruction, but also seems to bring out all the fraudsters and quite a few identity thieves. People who follow the news in Colorado know that last year during the fires, we made some arrests of some identity thieves and they were just recently sentenced to extremely long sentences, so we are pretty proud of being able to catch them.

Engage Partners

Hazel Heckers: One of the things that we have learned is that there are certain partners that we really need to engage. This is certainly not an exhaustive list, but these are people that really play a critical role in making sure that the community is educated about the potential for identity theft and financial fraud during and following disasters. So the media, especially the people who are investigative reporters, they have been fabulous at getting information out. Financial institutions are great at participating in making things easier for people when – during the evacuations and during the time following the evacuation. Law enforcement officers are, of course, part of our first responders and are fabulous at not only getting information out prior to the disaster, but in being there during that disaster time. The Better Business Bureau has been a huge partner for us in getting information out and in being able to ensure that the charities that are popping up are vetted. And then we found that small, locally owned businesses are also fabulous at being supportive, as are local, small Chambers of Commerce.

Great Ideas

Hazel Heckers: One of the things that we have determined is that, you know, in Colorado a lot of our disasters are seasonal. We know when the fire season is coming. And because of that, we are able to do a little bit of planning in advance. Part of our evacuation planning that we talk about with people includes how to handle important documents that are in your home, so that those important documents are not left behind when you evacuate to be there at the hands of identity thieves. So we talk about storing personal identifying information on flash drives, not on a computer. When you do your taxes, to transfer that paperwork over to a flash drive and erase it from your computer, because you may not be able to take your computer with you, but a flash drive can be tossed in a pocket or into an evacuation box.

Hazel Heckers: Our media, especially the investigative reporters, have been great about doing pre-evacuation stories about how to practice for evacuation, how to prepare for evacuation, and what to put in your evacuation boxes. And then our local fire and police departments have also helped quite a bit with that evacuation planning, including personal identifying information and potential, things that are potential ID theft issues.

Get Out of Dodge!

Hazel Heckers: We also have some great officers who know the community well. They know who the ID theft rings are that operate in their community. They know what the travelers and gypsies look like. They know the common scam artists. And they are sometimes able to stop the ID theft and the fraud before it starts. I think a perfect example of that was in the Black Forest fire recently, the Colorado Springs Police Department was able to identify a well-known identity theft ring that had moved in during the first day of the evacuations. And because they know them, because they know their community well, they were able to stop these ID thieves before they were able to cause trouble, and they just kind of ran them out of town. They were able to find them at the evacuation areas with trucks going to people's homes offering to load up as much of their stuff as possible, and meet them at the evacuation center. Or mingling in with the evacuees at the evacuation centers. Or mingling in with the media. So they were able to identify who those people were and to get them out before the problems even began. And, I mean, that is what we all look for is for someone who can do something preventive instead of reactive.

Wi Fi

Hazel Heckers: Then, one of the other things that is great and really helpful is being at those evacuation sites, educating people about things like Wi Fi and if it is safe or not safe to use in particular areas. Where they can go to get onto a safe computer to check their bank accounts or to contact their credit card companies. And I think that is really important in this world of you doing everything by your iPhone. So it is really helpful to know what is safe and what is not, and having professionals who are there at the evacuation sites being able to talk to people about that really does help quite a bit.

Banks and Credit Unions

Hazel Heckers: We have also been able to engage our partners in the financial industry, banks and credit unions, who are willing to do things like offer free safety deposit boxes to evacuees. We would like to think that when everybody is at an evacuation center or living in their campers or RVs in the Walmart parking lot that everybody who is there is a really nice person. But we know that not to be the case and we know that there are a lot of thefts from the shelters. And that there are quite a few, you know, muggings and that sort of thing in the communities. And so having the banks and the credit unions offer free safety deposit boxes for people to put not only things like their jewelry, but to put things like their birth certificates and their Social Security cards and that important information. To have that in a safe place just lets them sleep a little bit better.

Hazel Heckers: And the good news for the bank and the credit union is that it establishes a relationship. What we have found is that from a couple of years ago, the banks that did this now have a relationship with those individuals. But when another community is affected by a wildfire and they feel like they want to make a donation to a charity, instead of giving to the charity that just shows up on the Internet, they call that bank or they call that credit union and they ask, "Is this a legitimate charity?" So they have established a relationship that not only helps the customer and helps the bank, but prevents fraud in the long run.

Better Business Bureau

Hazel Heckers: Our Better Business Bureau is fabulous both before, during, and after the disasters in getting out fraud alerts, reminding people through the media that there are legitimate charities out there and that they can check that charity through the Better Business Bureau. They send out articles that can be posted online. They Tweet. They do all sorts of things that help people know if they are on a trusted source and if this is somebody they can truly trust to give money to. It is amazing to me the number of fraudulent charities that show up after a disaster, even during a disaster, and it is great to have the Better Business Bureau there to help people sort through that.

Twitter

Hazel Heckers: You know, Twitter is here to stay and it is, you know, kind of the big thing. Everybody, everybody Tweets, and one of the things that we found during this year's fire season is that this was also an incredibly helpful way for us to get information out regarding the frauds that were showing up and regarding the scams. Letting people know very quickly, very easily, "Do not trust somebody coming to your door offering to help you. Do not trust this person or that person. Do not trust this charity. Go here. Do that." You know, we do have a lot of people who show up at the evacuation centers as volunteers who are really identity thieves or who are fraudsters. And Twitter has been a great way for law enforcement to get that information out. The Better Business Bureau and media have been great about doing that, too. And using the hash tags has been a great way to make sure that people who are looking for Tweets that are about that particular disaster are able to find those.

Coordinated Scam Response

Hazel Heckers: And then, finally, we think that the coordinated response to the scams is kind of the best way to handle it. So not just sending out Tweets or putting something on a Facebook page, or not just having law enforcement, or not just having the Better Business Bureau. But really having everybody acting together to get that information out and to get it out quickly, both through the traditional media and social media, making sure that law enforcement officers are getting the information out, and that law enforcement officers have the information about some of the fraudulent charities and things that are going on. And we feel that working together has really allowed us to reduce the amount of identity theft and fraud in this year's disasters, from what we were experiencing last year. So we are pretty pleased with the way that we were able to coordinate, and hope that in the face of disaster we are able to at least prevent another disaster from occurring.

Hazel Heckers: So thank you for your time and I would be glad to respond to any questions that people have, if you want to just chat them to me.

Merry O'Brien: All right, yes. Feel free to use chat, everyone. This has been the quietest chat session I have had on one of these Webinars yet, even though we do have quite a few people on the line. So feel free to use that. Okay, and then next up – and all of our contact information will also be available on the last slide as well, which will be e-mailed to everyone. So you can contact Hazel and talk one-on-one and get more, more info if you would like as well.

Sanford Coats, U.S. Attorney for the Western District of Oklahoma, and Jonathan Rusch, U.S. Department of Justice

Merry O'Brien: So, next up I would like to introduce Jon Rusch who, as I said before, is the Deputy Chief for Strategy and Policy, Fraud Section, at the Criminal Division of the U.S. Department of Justice, where he leads and coordinates strategic enforcement and prevention initiatives on identity theft, as well as mass marketing fraud, disaster fraud. And as Executive Director of the Department of Justice's Disaster Fraud Task Force, he oversees operations of the National Center for Disaster Fraud (NCDF), which I will let you – I will let him tell you a lot more about.

Merry O'Brien: And Jon is also joined by Sanford Coats who was nominated by President Obama to become United States Attorney for the Western District of Oklahoma in 2009. And then, in 2007, Mr. Coats volunteered for a short-term assignment to the U.S. Attorney's Office in New Orleans as part of a special initiative by the Department of Justice following the Hurricane Katrina devastation, to assist in the prosecution of violent firearm and drug crime, and other crimes that were happening there. So he has quite a lot of experience in this topic particularly. So I will hand it over to you, gentlemen.

Jonathan Rusch: Thank you very much. I think we should begin by just giving maybe a couple of minutes of background with regard to the Department of Justice's Disaster Fraud Task Force. I will turn to Mr. Coats and let him talk about some of the focus points that the Department of Justice has used to pursue different kinds of disaster fraud and disaster-related identity theft. And then I will wind up our portion by talking a bit about our National Center for Disaster Fraud, which has become a key resource not just for the Gulf Coast region, although it is based down in Baton Rouge, Louisiana, but for law enforcement across the country.

Jonathan Rusch: So, let me say a word first about the Disaster Fraud Task Force. Back in 2005, although the Department of Justice on a district-by-district basis with various U.S. Attorneys had prosecuted different kinds of disaster fraud schemes in the past, the trio of hurricanes in 2005, Katrina, Rita, and Wilma, really compelled the Department to recognize that given the scope and variety of fraud schemes that we were hearing about even at that time, that it was important to have a larger mechanism to ensure close coordination among all the federal departments and agencies who deal with law enforcement issues stemming from disasters, and also to provide an ongoing mechanism that helps us better to identify where new schemes may be emerging in response to particular disasters.

Jonathan Rusch: Originally, the task force was known as the Hurricane Katrina Fraud Task Force, but even in 2005, the scope of the disasters rapidly outran the original name. And then as time passed and more and more disasters of varying sizes across the country occurred, the Department recognized that it was important not only to have the general mechanism to allow coordination among law enforcement agencies at all levels, but also to have a robust mechanism for the public to report on all kinds of disaster-related fraud, including identity theft which links in with different kinds of disaster fraud schemes.

Jonathan Rusch: So, in part because of the work of the Disaster Fraud Task Force, I think it is fair to say that many U.S. Attorneys' Offices across the country, including some who probably did not even think that they would have responsibility for dealing with certain kinds of disaster fraud cases when they were so far outside of the geographic range of particular disasters, soon recognized that disaster fraud, including identity theft, can maybe for obvious reasons become a

national problem. Not only because you have criminals in different parts of the country who may, as you heard earlier from Hazel, try to move into a particular disaster area from out of state, but also because with the online availability of benefits for various kinds of disaster victims, people can purport to be someone else in applying for emergency benefits, either from the federal government or from state government, or even private sector relief agencies, even though those people are not in any way or form entitled to the benefits they get.

Jonathan Rusch: So, let me stop there and I will turn now to Mr. Coats to let him talk for a bit about the Department's focus on disaster-related identity theft and fraud.

Disaster Fraud Hotline

Sanford Coats: Thank you. It is a pleasure to be with you today, and I will talk a few minutes about DOJ and kind of what has transpired here in the Western District of Oklahoma. As everybody knows, I hope or I am sure, we had some serious disasters here with tornados in the middle part and latter part of May. And, you know, as most people do, I wanted to help, I wanted our office to help. We worked with the Disaster Fraud Center almost immediately, within 24 hours we were in contact and developed our plan as to how we were going to deal with this. It really was two-fold, and it is prevention and preparation, and that is kind of how we saw it and we were very pleased with the quick results, quick responses that we received almost immediately after the tornados. And it often involves identity theft and other types of fraud, whether charity fraud, government program fraud, or, you know, simple frauds having to do with debris removal or things like that.

Sanford Coats: Immediately, we were able to get some billboards up around Central Oklahoma. Within a few days, we had electronic billboards up warning people about disaster fraud and providing the Disaster Fraud Hotline, so folks that might have already been victims or, unfortunately, might become victims would know where to – where to go. That really served both purposes and, hopefully, number one, to prevent anyone that was thinking about committing such fraud from doing so, and, secondly, again, to let victims or potential victims know what to do had they – had they become victims.

Sanford Coats: The second and almost immediate step was to set up what we call our Economic Crimes Task Force, and it really mirrors in a lot of ways what was presented earlier in this Webinar. We had – we have an Economic Crimes Task Force already established here. It is led by the United States Secret Service. It has most, as a federal agency, has a representative. Most of our local folks do as well. And we decided we would just tap into that task force there that does many identity theft cases and other types of fraud cases on a regular basis. And since the infrastructure was there, we asked them and they, of course, agreed to be sort of our clearinghouse for disaster fraud.

Sanford Coats: The next step we did was put together a training. That was last month. Jonathan came out to Oklahoma City with others to present to federal, state, and local law enforcement what types of schemes they might see, some investigative tips. We partnered with the Attorney General's Office of Oklahoma and with the District Attorneys' Offices in the affected counties, and that really got it to a head and got all the people in the room, we had over a hundred people there, to teach them exactly what they needed to know to have the tools to combat this when it does come in.

Sanford Coats: The last thing I will talk about is media, and that has been referred to as well. And with help from the National Center, I did some personal media, again, to try to prevent fraud from

happening in the first place, and secondly, to let victims know what they need to do if they had become victims. So I was really pleased with the quick results, the quick response times, and Jonathan and that group, I can only say good things. Unfortunately, you know, hopefully people around the country will not have disasters that they have to deal with, but when they do I can just say that there are structures in place to help immediately, and we have had good results here. Thank you.

Jonathan Rusch: Thanks, Sandy. Before I go on to talk about the National Center for Disaster Fraud, let me just say I think, especially for those of you who are on the Webinar who are from states that may not have had a recent major disaster, man-made or natural, it is important – and I hope Sandy’s and Hazel’s comments both are taken in this light – it is really important for the first responder community and others who deal with disaster assistance to not only have a plan in general for dealing with a disaster if one hits your community, but to work in what the law enforcement response is. Unfortunately, as you have already been hearing, the immediate aftermath of disasters involves not just trying to help people who are often in desperate circumstances, just trying to maintain public order, trying to keep some measure of infrastructure up and running, and trying to do the necessary things for public safety. Unfortunately, those people who are in the business of being fraudsters jump at the chance to take advantage of other people’s misfortunes, and I can say that safely having seen many disasters, particularly since 2005, where that has happened. And so it is important for law enforcement to know, as Hazel was describing it, if you are in a community that is particularly hard hit with a particular regional disaster, part of your planning has to focus on not just maintaining public order or trying to deal with the immediate aftermath for victims in general, but knowing that there are likely going to be criminals trying to exploit others, especially at their most vulnerable time.

Jonathan Rusch: There are resources that are available before a disaster like this occurs where if you are from the state and you are trying to sort out, “Well, what should we be doing about this?” Hazel’s description of what has been done in Colorado is a really good example of what can be done to bring in federal, state, and local law enforcement. Sandy’s description of what he has done in Oklahoma City, particularly recently, is another good example where being aggressive and setting a tone early on that law enforcement is going to work together at adopting a zero tolerance policy with respect to fraud in the hard-hit areas I think is a really important message, which does have to be followed up with some kind of a basic game plan to get people around the table and do the necessary planning and coordination.

Jonathan Rusch: One of the things that prior to 2005 had been lacking, and I will just say particularly at the federal level, was a mechanism that would allow the public to know that there is basically one stop shopping for them to report any and every kind of fraud. Typically after previous disasters, of course, people might call into their local police department, they might call the FBI, they might call one of the Federal Inspectors General, and State Attorneys General, and all those agencies, of course, would want to be responsive to particular callers. But one of the things that I think inadvertently was being missed was what would come from having a single point of entry, a single collection point that will allow law enforcement not only to be immediately responsive in taking complaints, but to make sure that those could be deconflicted with any other law enforcement investigations going on relating to those same people, and finding an expeditious way of getting referrals out to the appropriate federal or state or local law enforcement agencies.

Jonathan Rusch: So, over time, the National Center for Disaster Fraud developed a unified approach based on what it had done after Hurricane Katrina when it brought together multiple federal enforcement agencies’ hotlines to create a single intake point, a single call center

operation to take in complaints. And so, today, the National Center for Disaster Fraud, where I happen to be today, in fact, has a full-time extended hours call center operation where anybody who wants to report any kind of fraud or identity theft stemming from any kind of disaster can call toll-free. You can also fax information, you can e-mail information, or write directly to the NCDF. As you will see on the slides that are part of the Webinar, the toll-free hotline is 866-720-5721. The e-mail is disaster@leo.gov. And the other information on faxing and writing is also available through this slide.

Jonathan Rusch: One of the things we do stress with anybody who calls from anywhere in the country is that if they feel they need to make a report anonymously and confidentially, they can do so. We certainly find it helpful if we make a referral to law enforcement that that law enforcement agency that gets the referral knows that there is a person who may have firsthand information about somebody else trying to commit fraud. We have had calls where the caller has said, "I am watching my neighbor deliberately damage his property because he wants to put in a claim for some kind of benefits." Or other people will provide information that clearly could only have been obtained because they are either a family member or somebody else close to the situation. And so we know it is important to be able to maintain confidentiality where that is appropriate.

Jonathan Rusch: What we do, however, is to bring all that information in, we ask for as much detail as the caller can provide, and then we have a deconfliction process where we will check names against an existing database of other investigations that may be under way to see if that person is also under investigation by some other agency. And then we have a team of federal agencies here, from the Postal Inspection Service, U.S. Secret Service, Department of Homeland Security (DHS) Inspector General, who review every one of those call reports that come in and they will make, based on the information provided in that, the appropriate referrals to federal, state, and local law enforcement.

Jonathan Rusch: Of course, a lot of the types of fraud schemes we see are inherently federal in nature. If someone, for example, is engaging in identity theft purporting to be a real victim of, let us say, the tornado in Oklahoma City, that is something that obviously could be of interest to DHS Inspector General since they oversee the Federal Emergency Management Agency's (FEMA) disbursement of disaster funds. It could also be of interest to the FBI. But we also saw, for example, with Hurricane Sandy that there are various types of complaints that might come in from the public where state or local law enforcement would have, inherently, a significant interest depending on the nature of the scam or the nature of the identity theft being conducted.

Jonathan Rusch: And so we have the capacity to reach out to all of the appropriate agencies or, for that matter, to several investigative or several regulatory agencies, like the Federal Trade Commission (FTC), if that is the right place to send those types of referrals.

Jonathan Rusch: Now, I am stressing in my comments here that this is meant to be a resource for the general public. As Sandy Coats had described before, you know, we have information that we could provide to a particular area both in digital billboard format or in standard poster format that allows information to go up very quickly at disaster response centers, at other places where there is likely to be lots of foot traffic in the immediate aftermath of a disaster. But if responders, if police or sheriffs' offices have information and they are trying to figure out what to do with something, obviously apart from their own local contacts in their city or town or county, we are happy to get calls from law enforcement as well if we can be helpful in steering them in the right direction or giving them suggestions on what can be done with the information they have.

Jonathan Rusch: So, the main thing I want to stress here is, as Sandy's comments should suggest, the Department is really vigilant about this type of disaster fraud and disaster-related identity theft. We have had many reports that have come in both after the BP oil spill and after Hurricane Sandy that show that many people are completely unscrupulous in appropriating other people's names or Social Security numbers in order to apply not just for one or two types of benefits, but potentially many payments of benefits to which they are not entitled. And, obviously, if that means the legitimate victim of a disaster is being deprived of the opportunity to get funds that he or she desperately needs, that makes it all the more important that we hear about that quickly and can make the necessary connections.

Jonathan Rusch: Obviously, you have heard also from Merry about the scope and variety of connections that are available through NITVAN, through its participating organizations, and to the extent the National Center for Disaster Fraud can help in steering people to the right legal or other resources to help people deal with problems like identity theft in the aftermath of a disaster, we are happy to help in that process as well.

Jonathan Rusch: So, I think that is as much as Sandy and I need to cover at this point, although we are happy to answer any questions that may be sent in later on. So, I will turn it back to the moderator.

Merry O'Brien: Thanks, Jon, and thanks, Sandy. If you do not mind, let me ask a few quick ones that relate specifically to this section, and then I will hold some others towards the very end. Just the first quick one. Are folks able to get this poster that we see here or others like it for free? Is there a way to order this for their communities?

Jonathan Rusch: Yes. Very simply, if you call the Disaster Fraud Hotline number that is there, that can be routed to the staff of the NCDF and we can provide to any law enforcement agency or to other first responders copies of the posters for free. We also have a miniature version of the poster in the form of business cards that can be left at police stations, at other high foot traffic areas. And, you know, we certainly found from Hurricane Sandy, in particular, that it is important to be as broad as possible in disseminating the message, especially early on after a disaster. In some areas of the greater New York area, we turned not just to police departments or to federal agencies, but even to the local fire departments or others who are part of the first responder community, because they could figure out better than we could coming from Washington where those posters would do the most good, where you needed to get the message out the most quickly. So, we are happy to provide that completely free of charge. And when I say we provide those, we have literally, if I remember right from Hurricane Sandy, when the New York Police Department said that they were willing to take these posters, we sent hundreds of copies of posters and thousands of cards to them so that they could be put in police precincts all over the city. So, pretty much any volume of posters or business cards that someone might need after a disaster, just call the toll-free number, we will connect you to the right people, and we will get that stuff shipped out very quickly.

Merry O'Brien: Great. We are getting a flurry of questions. This is good. So, if you do not mind taking a few others before we move on that relate to this section. What have we learned through our experience in Oklahoma, and granted, it is still ongoing, and in areas affected by Sandy and also previous disasters of late that will help prevent or simplify investigations of identity theft in the next disaster?

Jonathan Rusch: Well, Sandy, do you want to start with what you have done through your task force?

Sanford Coats: You know, it is a little early probably for us to talk, as you might imagine, those are still being investigated, so I am not sure I am going to be much help on that specific topic.

Jonathan Rusch: Okay. I think one of the things that to focus on is, again, getting the number out early. We have also, and a lot of U.S. Attorneys' Offices have done this as well, when we have this kind of information available, and I think this in part goes back to Hazel's earlier message and to Sandy's comments, the sooner that you can engage with the media, it is important that you get the information about where people can call or e-mail or whatever in reporting fraud. Because I think the sooner the community recognizes that somebody is looking out for and is interested in getting those kinds of reports, that is actually a very positive thing that you can do, regardless of what level of agency you are with or whether you are in law enforcement or in other types of community service. Certainly, I think the sooner you get that message out while the information is fresh, people are more inclined I think to report very quickly. And as we have done with a number of disasters in the past, if we bring even a few prosecutions that stem from a particular disaster fairly quickly after the disaster occurs, that, even if the actual amounts of those individual frauds are very small by comparison at the very beginning, that, too, sends a strong message in the community and we think actually helps to reinforce the idea that it really is important for people to report this kind of information.

Jonathan Rusch: I think the other thing with regard to getting clear and specific information to the extent that law enforcement itself in a particular disaster region, as Sandy was able to do quickly after the tornado, bring everyone together and say, "Look, we all need to talk about this, this is a problem that is going to affect our community." The sooner you get those connections up, the sooner that everybody agrees we are all part of this response to criminal activity that is trying to victimize our community. That, in itself, is also a strong message that I think pays benefits in the long run for law enforcement.

Sanford Coats: I think that is right, and I think one of the things I have been saying, and we are kind of used to it in the national security arena, but it is the, you know, if you see something, say something. I think sometimes people are embarrassed or do not know, as Jonathan said, what to do with information. And I have just been encouraging anybody that even thinks there might be a fraud occurring or about to occur or has occurred, to say something, let law enforcement deal with it. And, of course, if it is not, great, that means there has not been a victim. But certainly we cannot investigate anything we do not know about.

Jonathan Rusch: Yes, that is a fair point. And I would just add, and this goes back I think to some of Hazel's comments about some of the criminals who will move in physically into a particular disaster-affected area, you know, that is really where local law enforcement agencies are in the best position because of their intelligence, because of their tracking of activity of criminal groups in their area. It is easy to say, hard to do, when you are also trying to cope with all the other immediate problems in the aftermath of a disaster. But as I was suggesting before, the sooner that law enforcement says, "Hey, we have got to watch out for these types of criminal groups moving in," you know, you have your ears open, you know what kind of things to look for, you know, you know the kinds of scams that are most likely to be directed at a community when people are desperate for any kind of help, and therefore more vulnerable to anybody who has a convincing line of patter. It is really important for law enforcement to send that strong message early and say, as Hazel was describing it, "Here are the critical things to watch out for, and where you can, spot the people who are trying to move into your community and take early action before they have a chance to victimize the community." But assume also that sooner or later somebody in that community is going to start taking advantage of others through identity theft and fraud to get

benefits to which they are not entitled. And even though that will not occur on the first or second day necessarily after a disaster, that is one of the things, as those reports start to come in, where law enforcement could also do a real service to the community by making sure that those kinds of reports are getting prompt attention.

Merry O'Brien: Great. Thank you, guys. Another question. Is there a national database of legitimate charities? And I wanted to add my two cents, and if anybody has more or better links to send, I will send in the chat window to everyone a link from the FTC, which is a great page I found on making sure the charity is worthwhile, and how to find out more about whether they are trustworthy. And that page has some links, if you scroll on down and read through it, to Better – your Better Business Bureau Wise Giving Alliance, Charity Navigator, Charity Watch, and GuideStar. So there are ways to find out there, and I will send this link, but I will also turn it over if anybody has a more direct or a better link that they can think of to answer the question. Is there a national database of legitimate charities?

Jonathan Rusch: This is Jon Rusch. I do not think there is such a thing as a universally-endorsed database of the type you are describing. The FTC resources are really good. Wise Giving Alliance has also provided a real public service by allowing people to check into these kinds of things. What we often tell people from the public who are wondering, you know, “How should I decide who to give to?” The quick advice that we would provide is either pick nationally known charities that are already known and recognized around the country, that could be the American Red Cross, for example, the Salvation Army, both of which played roles in the aftermath of Sandy. Or if you need to look at some other type of disaster-specific approach, you know, consider looking at what the media coverage is in the aftermath of disaster. And, for example, with things like Hurricane Katrina and so on, there were large publicly-created charitable mechanisms, like the Bush-Clinton Fund, that clearly had highly reputable people behind it. I think, at the same time, we would advise people if you do not know the people who are soliciting you for purported donations for the benefit of victims of a disaster, that may be people who are well-intentioned but are not necessarily professional fundraisers or professional disaster relief assistance, and it could also be possibly fraud. So, you know, those of you who are thinking about what guidance to give to people who want to give donations, I think the easy choices are give to the biggest national organizations that already have an established track record. And if you want to take the time to do the research on particular organizations, then those resources like the FTC Web page or Wise Giving Alliance provide a couple of different ways of giving you greater assurance that your money really will go where you intend it to go.

Merry O'Brien: Good. Okay, and then one more and then we will move along. What can victims expect from governmental entities that exist to take their complaint information and handle those complaints in terms of follow-up? So, basically, in what way does a victim get to know what is being done with the information to prevent further victimization following the disaster, and what is the best way they can find out what is being done with that info?

Jonathan Rusch: Okay. Let me be clear about this part of it. I think if people call the National Center for Disaster Fraud, we will take the complaint information, we will make sure if it has even just little bits of information that seem like they have merit, we will refer that on to appropriate law enforcement agencies. Because of the volume of complaints that we get, it is not uncommon for us to receive hundreds of calls and e-mails and other contacts in the course of any given week, we, frankly, do not promise that we will get back to the person to say what the results were. We will tell people who, for example, have been apparently victims of identity theft in connection with a disaster, we will try to steer them to appropriate other resources. The FTC's Web pages dealing with identity theft and a guide for those who are victims of identity theft are

really good resources. But, again, I think particularly when we are dealing with a major disaster, law enforcement is not going to promise to be able to give you periodic reports on what is happening with your complaint just because of the volume and, frankly, because if it looks like something that has real merit and it has been under criminal investigation, we may not be in a position to get back to a victim until charges have been brought against the person who engaged in that identity theft or fraud. Once – of course, I am speaking here just at the federal level but I am sure there are counterpart processes in various states across the country – once we know that a particular individual or group of individuals has been indicted on disaster-related fraud or identity theft charges, then we have not just a preference, we have an absolute legal obligation to notify victims of the scheme, what has happened, and we will stay in close touch with them as the process post-indictment goes forward. And where it is appropriate, we can take steps as part of the criminal prosecution process to ensure that if the person is entitled to restitution, they get restitution, or in other ways to be fully informed about what is happening with his or her case. So I think that is a quick overview of what is realistic to expect.

Merry O'Brien: Good, and I think it is always important for us in victim assistance to be able to be – to prepare victims to know what expectations, you know, might be possible when they, when they make various reports. And that can be very frustrating if the expectations are incongruous with the reality and that sort of thing. So it is good to know.

Merry O'Brien: Okay, well, there might be more questions to circle back for you two at the end. But I will move right along to our next speaker.

Cheryl Zalenski, American Bar Association (ABA), Center for Pro Bono

Merry O'Brien: Cheryl Zalenski at the Center for Pro Bono, who is going to talk about what resources there are there to help make the connection to the legal community. So this kind of takes a step further not just in the immediate aftermath, but also down the line in being able to connect victims to attorneys who can help them, especially in those very difficult identity theft and fraud cases. So, and just a, just a quick word about Cheryl. She is Director for the Center for Pro Bono, which is part of the ABA's Standing Committee on Pro Bono and Public Service, and I will let her talk a lot about the Center. But she has been with the Center for about 15 years, and was previously a managing attorney and pro bono coordinator at Legal Services Organization in Michigan. So I will let you take it from here, Cheryl.

Cheryl Zalenski: Thank you so much, and thank you for inviting me to be a part of this presentation today. I am going to talk a little bit about what we can offer to those of you on the call in terms of supporting you in the event that you are interested in recruiting and utilizing pro bono attorneys to assist those persons who have already been affected by disaster fraud in pursuing legal remedies, specifically civil legal remedies.

Cheryl Zalenski: The Center for Pro Bono is a project of the Standing Committee on Pro Bono and Public Service, as Merry mentioned, and we provide technical assistance and support to those who are interested in developing or growing a pro bono program or project. And we also work to encourage pro bono activity throughout the legal profession. We do that through providing assistance over the telephone, by e-mail, and through our website. I will talk about a little bit of the resources on the website in just a moment. But if you are interested in adding or growing a component of your program that is going to assist folks in pursuing civil legal remedies, and you are interested in doing that through volunteer attorneys, we are able to help you put together that program and manage it effectively so that your clients are getting the services that they need.

About the Center for Pro Bono

Cheryl Zalenski: The Center is a major project of the Committee, and I already mentioned that we provide technical assistance and planning advice. We also have a number of publications, including the *Standards for Civil Pro Bono Programs*, that lays out the basic elements of an effective pro bono program. And it is a free publication available on our website.

Cheryl Zalenski: We have a national clearinghouse of approximately 4,000 documents, about a quarter of which are available for immediate download on the website. And you can search that through keyword searches, so if you are looking for a form to recruit attorneys, for example, we have got several of those in our clearinghouse, and several is probably an understatement. If you are looking for intake forms, we have got those. The clearinghouse is our resource library for you all so that you do not have to reinvent the wheel. You can just build off of what other people have done. In addition to the publications in the clearinghouse that are both located on our website, we have a lot of substantive information on our website and blog.

We Are Here to Help You!

Cheryl Zalenski: So we are here to help you with all of your questions that you might have regarding a pro bono project, from how do you recruit attorneys, to the forms that you might need, to how to utilize technology to both recruit attorneys and deliver the services. We can help you find training both for program staff and for your volunteers. If you are looking for speakers on a particular topic, we are more than able and more than happy to connect you with speakers on appropriate areas. Anything that is involved with managing a pro bono project, that is what we are here for, that is what the ABA provides us for, and we are here to do that at no charge to you. So I do encourage you to contact me. My contact information will be, of course, at the end of the slides. But if you have any questions about pro bono after my presentation, I am happy to take those questions.

Find Information on Our Website

Cheryl Zalenski: Right now I am showing our home page of our website and the address, which is www.abaprobono.org. Pretty easy to remember. And our home page has a number of resources and the links to the other resources. So it is a great starting point if you are looking for information. And right now we have information about the Celebration of Pro Bono that happens in October, which if you are not participating in that, I encourage you to check that out.

Information on Policy

Cheryl Zalenski: So from the home page, you can go to pages that include information on pro bono policies. So, especially around the question of recruitment, some of this information can be very helpful. We have a chart of the ABA Model Rule 6.1, and then the rules as adopted in the various states because they all have a little twist, they are not necessarily exactly the same as Model Rule 6.1. So if you are interested in finding out what your state has as a rule and what the aspirational goals for attorneys in your state is in terms of providing pro bono services, you can find that information there. You can also find out whether your state offers CLE (continuing legal education) credit to attorneys for their pro bono participation, and how much credit is offered for pro bono participation. You can find out whether your state has a rule that permits attorneys not licensed in the jurisdiction to provide pro bono services. Generally, those rules will address retired attorneys, but sometimes they also address corporate attorneys, which then broadens the pool of attorneys that you have to recruit from for your volunteers.

Resources

Cheryl Zalenski: Other resources that we offer online are publications and substantive Web pages that address specific topics, such as how to plan a recruitment campaign, how to manage your volunteers, and some of the questions that may arise in terms of managing volunteers, how you provide appropriate opportunities, for example, how do you deal with a troublesome volunteer. We also have more fun pages that address recognition and various ways that programs around the country recognize their volunteers for their contributions of time.

Cheryl Zalenski: And sometimes I will admit that our Web page can be a little bit tricky to navigate. So if you are looking for something on our website that you cannot find, I encourage you to either e-mail or contact me.

Additional Resources

Cheryl Zalenski: Some of the other resources that we have available are links to other programs, and some of the national resource centers that exist that you might have interest in contacting. We do post jobs for programs, so you can find out what jobs are available, or if you are interested in posting a job for a pro bono manager within your organization to help you coordinate your pro bono efforts, we can do that. We also have information about training events. And for those of you who are interested in learning from your colleagues across the country, we have a number of listservs that you may join and share thoughts and ask questions, and pose potential models that you want to try out and get feedback on those. The information for subscribing to those listservs is on our website, or if you just want to shoot me an e-mail after you get the slides from this video with my contact information, I am happy to add you to those listservs as well.

Other Resources for Answers

Cheryl Zalenski: So other resources that we offer, as I mentioned, the Center for Pro Bono staff is always available to answer your questions. In addition to myself, I have my colleagues, Nura Maznavi and Bill Jones. Bill specializes in technology in the delivery of pro bono legal services, so especially if you have those kinds of questions, he would be the person to contact.

Cheryl Zalenski: And I did mention the listservs already, they are up on the screen now. And so I think that for the persons on this call, the two most interesting ones would probably be the general pro bono interest listserv and then the one for small pro bono programs, which we started so that programs with a small staff could discuss how to do the immense volumes of work that are required to meet pro bono needs with just a few staff people, and the challenges that are involved in that. So those are listservs that you can join and discuss information with your colleagues.

Connect With the Center for Pro Bono and the Pro Bono Community!

Cheryl Zalenski: You can also connect with the Center for Pro Bono and the national pro bono community online. We do have a Facebook page and post events and general information about pro bono management on our Facebook page. We are also on Twitter and we usually Tweet links to articles about pro bono and volunteer management, what is new in the world of pro bono, and different changes in policies that are happening across the country.

Merry O'Brien: Thanks, Cheryl. And I will just leave this up for one second before we move on, so they can see that website. And, also, one of our NITVAN coalitions in particular has really focused quite a lot on recruiting pro bono attorneys and have – to serve specifically identity theft victims, and have specific sort of tips and information and what they did that they can share with

folks that are interested in delving in even deeper, specifically on identity theft pro bono service. And so I will send this link right now to all of you on the chat, in just a second. To contact that coordinator, it is the Idaho Coalition Against Identity Theft, and Sunrise Ayers is the person there, and they – she actually presented with us at a recent Equal Justice conference, for those of you that are in the legal community on the call that may be aware of those conferences. And she could share with you a lot of the things that she presented there as well, and just is a wealth of information specifically on that.

Merry O'Brien: We did get a question that sort of pertains to this section specifically. Somebody who asked about in rural communities, sort of there are challenges in recruiting lawyers and that sort of thing. Cheryl, would you like to speak to some of the unique challenges in rural communities and how a person might be able to foster more relationship with lawyers in those areas specifically?

Cheryl Zalenski: Sure. Rural communities are consistently a challenge. There are, I know a number of counties throughout the United States where there may be two attorneys located in a county, and one of them is the judge. So that leaves you one attorney to recruit from. One of the other challenges in addition to the low number of attorneys in a lot of rural counties is the fact that there is going to be a lot of conflicts of interest as attorneys are representing people in the community and, therefore, are unable to represent persons who would be opposing them. And then, lastly, those practices are small and tend to be living, you know, fairly hand-to-mouth, and so it is difficult for those attorneys to justify giving their time at no pay when they need to make money to support themselves and their families. These elements all combine to create a really challenging environment in which to recruit attorneys. And it is not impossible to do, but more and more programs that are serving rural communities are looking towards the larger communities in a state and trying to bring those resources that are in the larger communities out to the rural areas in order to both increase the volunteer pool that is available and to avoid some of the other issues, such as conflicts of interest. So it is always a good idea to possibly partner with an entity that is located in a larger community and that may be already working with some of the larger law firms. Larger law firms sometimes meaning 10 attorneys instead of one. It is also a good idea to partner with the State Bar Association and to identify any sections in the State Bar Association whose focus may be compatible with the kind of pro bono work that you are looking to have done for your client. With technology it is really amazing, you know, you can connect attorneys in large cities with rural communities through Skype at libraries or through online chats or e-mail, and that seems to be really what is working the best right now. You can also try to involve law students where practice rules permit. You do need supervision for law students, but they can – they are usually very adept at technology and are looking for opportunities to volunteer and assist people. And so they have been involved in a number of pro bono efforts throughout the country that are bridging the gap between urban areas and rural areas.

Merry O'Brien: Great. Thanks, Cheryl. Okay, let us see here, and I just sent a link to all so you will see that in your chat room, of the person I mentioned, and a few people said thanks for the info. That was good. Okay, let us head on to the next section, and if you have more questions for Cheryl, feel free to keep chatting them and we will come back again at the end.

Eugenia Pedley, Office for Victims of Crime

Merry O'Brien: So, Ms. Pedley is, is the Program, is the Program Manager at the Office for Victims of Crime, OVC, with a focus on mass violence and international terrorism. And she has been with OVC a little over a year, and then prior to that she worked as an intelligence analyst with the FBI Headquarters. So I will let her take it away.

Eugenia Pedley: Hi. Good afternoon, everybody, and thank you for having me here. And let me just say that, yes, I did work at the FBI but that was many years ago. I most recently came from the National Drug Intelligence Center and joined OVC last June.

OVC Mass Violence Lessons Learned Project

Eugenia Pedley: Anyway, I would like to talk to you a little bit today about OVC's Mass Violence Lessons Learned project. And OVC would like those who are involved in emergency response plans to insert more victim-related issues into these plans. And the objective here is not to redo the emergency plans, but to really heighten awareness of victim concerns regarding mass violence incidents. And we have hired a couple of consultants to lead this effort, and the principle product will be a modular, online Resource Toolkit or an e-guide, and we actually hope to have that available and online, obviously, later this year. And we are going to be looking at the entire continuum of responses that begin in the immediate aftermath of an incident and go up to and through the criminal justice proceedings and long-term victim support. And really to do this effectively we have to look at the planning process and see how effective partnerships are also formed.

Eugenia Pedley: As far as what the toolkit will contain, one of the main things that will be in there are some checklists. And we hope that folks will use this in their planning efforts or, failing that, as a resource following a mass casualty incident. And the checklists will suggest partnerships and actions before, during, and after a mass violence event, from preplanning, you know, through the crisis phase, as well as long-term criminal justice support. And some of the topics we are going to cover in the checklists really include things like general planning and preparedness and recovery issues, as well as communication both with victims and the media, victim assistance services, and, of course, including in that will be information for victims of fraud, technology, partnerships and collaboration in the criminal justice system. And for the toolkit itself, we are going to also address things like challenges and barriers, and lessons learned and best practices.

Eugenia Pedley: Also continuing with the toolkit there, what we really want to do is detail the cumulative knowledge and lessons learned, and best practices from experts in the field. And we are going to be talking to about a hundred such individuals, both from across the country, and really across disciplines for this project. And we would like to know what actions were helpful, and perhaps just as importantly, which ones were not and why, what obstacles were faced, and how successful partnerships were formed and plans developed, because with our initial research we have seen that that really is helpful for some of these incidents that have occurred. We are going to look at both long- and short-term issues, and discuss those in more detail, and also talk about recommendations for things such as maybe how to do desk notifications, cleaning and returning of personal effects, how to handle donations, including like the thousands of stuff animals that might show up at impromptu memorials. You really cannot just place those in the trash. Suggestions for how to interact with the media. And we are also going to be looking at relevant case studies that – so we can ground this project in real world events and responses.

Eugenia Pedley: As far as our audience, our principle target audience is really the VOCA (Victims of Crime Act) administrators and others that are involved in emergency victim planning and responses, such as law enforcement, state planners, civic and political leadership. But we really hope that this will be useful to others as well.

Eugenia Pedley: And please understand that this Mass Violence Lessons Learned project is really still in the researching and informational gathering phases. We have collected a great deal of information on many topics related to victims' issues, but we have really only scratched the surface on the topic of fraud. However, we do recognize that there are a multitude of fraud-related issues that arise after one of these types of events, and some of the more common concerns seem to be donation scams, particularly those that are associated with the Internet and often those that are associated with social media. "Offers," and I use air quotes there, to help with financial planning and bogus investment opportunities. There is also the problem or potential problem of identity theft, which may be heightened because of the amount of personal information that could be publicized after one of these events. And actually from our research interactions to date, the issue that seems to be of most concern to victims are those Internet donation scams that deprive these people of the resources and funds that donors really intend for them to have.

Eugenia Pedley: Just really a quick look on the Internet lists a multitude of sites that show how to set up a donations and charities. For example, one of them says, "Collect donations online and you instantly receive each donation real time. Try it free." Another advertises using the Internet to raise money and ask for donations. And certainly while some or many of these sites may be legitimate, scammers can also use the same information to set up fraudulent donation sites, so people have to be wary.

Eugenia Pedley: Before I get into a few helpful links, I would like to pause for a minute and talk about the idea of a victim-centered response to victims who choose to contact a call center or complaint hotline. And one of the sub-goals of the Financial Fraud Enforcement Task Force, the Victims' Rights Committee, is really to identify, develop, and promote victim-centered practices for use by federal victim complaint portals and toll-free numbers designed to take consumer complaints from fraud victims and ensure that they are victim-centered and responsive.

Eugenia Pedley: And using a victim-centered framework might look something like this. Sensitive acknowledgement of the impact of the crime. For example, saying, "I am sorry this happened to you," and a thank you for the victim's effort. Providing, predicting relevant information about what is being done with the information or the complaint. And also, for example, maybe it will be used to help law enforcement start an investigation. Assisted referral to appropriate, trusted, useful sources, one that has been checked in advance and that we know is current and operational before the referral is made. And also, maybe something like preparing the victim for the next steps, you know, whatever the process is after the complaint has been taken. Like, "The next steps are, you know, you may wish to check back, you may wish to contact somebody. Others have found it useful to do XYZ," that kind of thing. Using plain language, not legalese or government speak. Limiting the use of acronyms. And follow up with a satisfaction e-mail as to whether or not the complaint process was helpful or useful or worthwhile. Would they, a victim feel comfortable doing this again and would they refer this to others? Was the information timely and accurate? You know, things like that.

Eugenia Pedley: Merry, I am having a problem. My Internet connection just disconnected. If you could hit the next slide for me, I would appreciate it.

Merry O'Brien: Oh, sure, yes.

Eugenia Pedley: All right, thank you.

Merry O'Brien: And just real quick, if anybody else is having any trouble or having trouble hearing, just let us know. If you chat us or if you do get disconnected completely, feel free to get

the ReadyTalk, go to their home page and get some help, because I think there was one other person who was having a little trouble hearing. It was going in and out right as you said that, so I just wanted to check in with everyone. Go ahead.

Eugenia Pedley: And finally, I would like to touch on some websites that are dedicated to helping victims of fraud in a general sense, and these certainly apply to those who have experienced disaster-related fraud, you know, as well as victims of mass violence. And, of course, we have heard some wonderful information from Hazel and Mr. Sanford and Mr. Coats, but this is kind of in a little bit different vein here.

Eugenia Pedley: Anyway, one of these is www.stopfraud.gov, the Financial Fraud Enforcement Task Force, and they maintain a wide list of resources and information dedicated to helping find and report suspected cases of financial fraud. They have a section on how to protect yourself, as well as related organizations and websites. And that section has links to the FBI, the National Fraud Information Center, the FTC that you mentioned, Merry. There is an FTC site called Money Matters, it is actually dedicated to consumers, and other such links.

Eugenia Pedley: www.stopfraud.gov also has resources for victims. It has a searchable directory of online victim services, both in the U.S. and abroad, and that is actually an OVC link. There is also the National Center for Victims of Crime and the National Organization for Victim Assistance, among others.

Eugenia Pedley: And the FBI also has a Web page on scams and frauds, and tips for avoiding common Internet frauds and schemes. And they also partner with the National White Collar Crime Center and the Internet Crime Complaint Center, which is known as IC3, so you see that in the link there. Victims can report an online scam by filing a complaint online with the Internet Crime Complaint Center, which is that link shown in the third bullet on the bottom of the page there. And while this information is fairly basic, it really should be able to help some individuals who find themselves victims of fraud after a mass casualty event or, quite frankly, any kind of fraud that we have talked about today.

Eugenia Pedley: And that is about it for me, and thank you. So, Merry, I will toss it back to you.

Questions?

Merry O'Brien: Thanks. Okay, we are going to circle back and answer some questions that have come up along the way. And, really quickly, again, if anybody is still having trouble, let me know. I have just let ReadyTalk know that a few of you were having a little issue. So hopefully, that will be, that will be cleared up.

Merry O'Brien: Okay, so first, somebody had a, had a question about undocumented folks that might want to report fraud or seek help from authorities. Can we discuss some of the challenges that might arise and what the procedures might be? Just starting with, with Hazel, if you could start, start us off with the answer on that.

Hazel Heckers: Sure. Sorry to be a little delayed there. I was responding to someone else's question in the chat. Yes, I think in Colorado, and I can only speak for Colorado, our law enforcement agencies will take reports from someone regardless of their immigration status. So it does not matter if the person is documented or not as far as taking the report, providing victim assistance definitely, and then doing an investigation. The problem that we have run into in helping people who are in this country undocumented is that frequently we have to contact the

home country in order to get some documents replaced and to get some other information put together for that victim, and we often run into other countries that are not particularly cooperative in doing that. Some of their government agencies do not want to provide some information that we are requesting or tell the person to go to their local jurisdiction to get it, which would require that person to go back home. So there are some problems in getting the identity theft repaired, but in Colorado, at least, there should not be a problem in reporting it and in getting victim assistance.

Merry O'Brien: Does anybody else want to add to that? Any other speakers? Okay. [background recording plays] Sorry. ReadyTalk was in to help a few people so that might be why we heard that.

Merry O'Brien: Okay, and then, Cheryl, we just listed a lot of websites there, and we had somebody asking, you know, a lot of times, expressing that a lot of times there is, there is so much information out there, there are so many links and so many websites that sometimes victims might be overwhelmed or not really sure where to go first when we, when we have all these resources. And asking if there is something very clear and a one-stop-shop that they can, they can go to for help. I had something to, to offer myself, but first let me, let me see what, if I could turn it over and see what might be, might already be answered by other, other of the speakers. So let me turn it over to you first, Cheryl, if you, if you want to take that one.

Cheryl Zalenski: For general assistance, we do have a website called www.findlegalhelp.org, which directs persons visiting that website to a variety of organizations that may be able to offer legal assistance, from lawyer referral services to pro bono programs to legal aid programs. So that is a good general starting point for folks. There may be other sites that other speakers can offer that are specific to fraud, and especially fraud in connection with disasters.

Merry O'Brien: All right. Yes, and feel free, anybody, to add to that in regards especially to disasters. I would say a good general that some of you on the line might already know about, but in case you do not, a really good, general, very easy resource, if you are looking for a brochure or something you can hand to victims as you were asking about there, is the FTC's *Taking Charge* booklet. And I can send this, this link as well in the chat window. But you can also just Google *FTC Taking Charge*. They recently redesigned it within the last year or so, this outreach material, and it is just super, super nice and easy to use. You can get free copies. You can order in bulk for your agency to hand out to victims. And so, it is a very, very easy, nice way to do it. They also have cards, so easier, smaller, shorter things as well as a larger booklet that you can, you can pick from, and all able to bulk order for free. So you can also co, they do encourage you to co-brand, so you can put your police department or your nonprofit logo on the back, and so there are co-branding options as well. So I really like that. I think the new design is just lovely. Does anybody else have anything that they want to add to that?

[silence]

Merry O'Brien: Okay, and I will send that link out, too. Okay, and then somebody, somebody asked – and, Hazel, this one, I see you have answered this in the chat, but maybe for everybody's benefit if you want to also say out loud, take this one. Is there anything that can be done to protect yourself from becoming a victim of identity theft other than the costly monitoring of your credit report?

Hazel Heckers: Yes, I think there are a lot of things people can do to prevent themselves from being victims of identity theft. One thing I would say, and this is not to put down those credit monitoring programs because I think that they can be very valuable and helpful to people. But

what they do for you, you can do for yourself for free. It is just time consuming, and I think that a lot of people may believe that it has to be done by an agency when it really can be done by an individual. So understanding exactly what you are getting as a benefit from those people, and then realizing you can do that yourself is great. But also to remember that credit monitoring does not prevent identity theft, it just notifies you early if you have been a victim of identity theft. So some prevention things, there are so many of them and we have got some great prevention checklists and some prevention tip sheets, and they are free and we would be willing to send them out to anyone. And we also believe in co-branding, so you can request that from me in a format that will allow you to put your own department's information on it instead of our CBI information, and that way you can send it out as your own document to victims or to people in crime prevention programs or something like that. But there are some really simple steps that you can take in terms of just guarding your Social Security number, making sure that you check your medical history on a yearly basis the same way that you would check your credit report. Actually, checking your credit report, you can check it three times a year. Every 12 months you can get one of your credit reports. So if you go to one of the credit bureaus once and check it, and then 4 months later to another one, and 4 months later to another one, you have done your own credit monitoring throughout the year. Just being really conscientious about what you carry with you and where you keep your personal identifying information.

Hazel Heckers: If you are someone who is retired military and you have a military ID card that still includes your Social Security number as your military ID number, I would encourage you to go to the military base that is closest to you and have that replaced. Now the military no longer uses Social Security numbers. They now use a military ID number. There are some tricks that you can do to get around the fact that your Medicare card probably has your Social Security number on it. And I think, you know, while it may seem extreme, checking your driving history and your criminal history every once in a while is something else that people can do. And usually there is someone, for those of you who are in Colorado, you can call me and I would be glad to help you make all of those checks to see what is going on. But for others in other states, I am sure that you can – that there is probably someone in the victim assistance field there that would be willing to assist as well, and I could help you find that person if you would like to give me a call or send me an e-mail. But there is just – there are so many things that you can do to prevent identity theft. FTC has some great ideas on their website as well.

Merry O'Brien: Okay, and then related to that, that question, let us see here, okay. Asking about insurance plans for sort of helping folks with their identity theft stolen, reimbursement for time spent, etc. So, yes, on, on that question, which is really related, I would recommend, we do have some information about this on our site in terms of, you know, when you are advising victims who might want to, who might, you know, after something has happened might want to work on preventing something happening again and might be, you know, worried and thinking that they might need to buy a service or that sort of thing. And, you know, certainly for some people that, that is something that they might want to do. But, as Hazel said, I just sort of reiterate her point that a lot of the things that people are not aware of that they, that they can actually do for free, like checking your credit three times a year, and a lot of other really great things they can do. So our job as, as victim advocates and helping people prevent re-victimization can be educating them on a lot of those things. And then they can make an informed decision if they would like to also purchase something or not. But for a lot of people, that might not be necessary.

Hazel Heckers: And I would like to just, for just one second, say something about those insurance policies. People need to be extremely cautious when they are buying an identity theft insurance policy, because some insurance policies for identity theft that do what they call repair, it is not as detailed as you would hope, and it is not the same as restoration. When you have insurance on

your car and you get in a car accident, they – and your car is totaled – you can buy a new car with your insurance money. It is not quite the same with identity theft, so you need to be very, very cautious about reading the fine print and really understanding what it is that you are paying for.

Merry O'Brien: Sounds good, yes. And this question is for Jon and Sandy. It comes from Kelly, who says: Since Katrina, have there been any measures taken to be able to quickly check disaster benefits applicants – [background recording plays] – Excuse me To check disaster benefits applicants' details before distributing aid, and if so, what are they? So maybe the larger question, too, to speak towards the process of checking people out before they are applying for aid and that sort of thing. What are some of the lessons we have learned since that hurricane?

Jonathan Rusch: Well, I would say that immediately after Katrina, it was probably the least consumer protective circumstance that we saw and a lot of the controls that an agency like FEMA might have had in place in general for dealing with disbursement of disaster-related funds were pretty much set to the side and the mantra became, especially after those first few days that everyone will remember when there was so much adverse publicity about the lack of federal response, the mantra became, "We just need to get money out the door as quickly as possible." And so the mindset tended to be let us just help people, even though there were Inspectors General and other agencies saying, "Well, we have to watch out for fraud, too." I think there was not as much responsiveness as there is today on the part of FEMA and other agencies.

Jonathan Rusch: I think, that said, the problem is with identity theft in disasters, very much like that for identity theft in other non-disaster scenarios, that is even if, as you heard from Hazel, there is no guarantee that even if you are prudent and cautious in where you place your own financial information and so on, that does not mean that somebody cannot get access to your information. Sadly, there are plenty of identity theft scenarios where somebody who knows you, somebody who you think you might trust make take your name and identifying information. And if they are quicker off the mark than you are to apply for benefits in your name, you may still end up in a situation – and this is one that we did hear about after the BP oil spill and we tend to hear about this after Hurricane Sandy – people will report, "I tried to apply for my benefits from FEMA and I was told, 'Oh no, you already got your benefit.'" So the disadvantage for victims in that situation is they do not know who might have done that, and they will actually have to take steps with FEMA's appellate process to basically say, "No, no, it was not me who got those benefits. I am the real Jon Rusch, let us say, and here are my details." But unfortunately, even though I think a lot of agencies are much more sensitized to the need to watch out for fraud, especially in early going when things are still very much dislocated in various communities, the criminal who is dedicated to trying to engage in a significant level of disaster-related fraud or identity theft can be very systematic about it, and then harming a lot of people very early on.

Jonathan Rusch: So, as with other types of identity theft, you can assume that things are better than they had been back at the time of Katrina, but that in itself will not prevent particular kinds of identity theft or fraud, especially for victims of the disaster itself.

Merry O'Brien: Thanks, Jon. Are there any other comments that people, the speakers would like to make, or questions that I might have missed in the chat window there that other speakers have – would like to address? And keep in mind, too, that you definitely can request more information later.

Speaker Contact Information

Merry O'Brien: You have the contact information up on your screen of the speakers. You can also contact me with additional questions, especially specific questions about cases that you might want a little more knowledge on and that sort of thing.

Merry O'Brien: Okay, let us see here. I see a few more questions. Okay. A statement from one of the participants. Under federal law provides – regarding restitution for identity theft in the case of an offense under sections – and actually I will copy and paste this and send it to all. So this is the restitution federal law for identity theft. So speaking to the fact, the value of the time recently spent by the victim in an attempt to remediate the intended or actual harm.

Merry O'Brien: Okay. Which online symbols of secure sites truly are secure, and what qualities make them so secure? I would not be the best to answer this question, but I know who would be, and I can send a link to the organization that would probably be a very good person to answer this, unless anybody else on the call has an answer about online symbols of secure sites, in terms – I am guessing this question relates to giving after a disaster.

Jonathan Rusch: This is Jon Rusch. I think apart from the information that you can circulate, Merry, I mean one of the things to keep in mind is that you always have to look even at those trusted symbols in relation to the site where you find them. As with other types of HTML code, criminals can take code that appears to come from a trusted site, put it on their website, and then that may make prospective donors think that this is a legitimate charity. So, especially because a lot of these charity fraud schemes are very fast-moving after a disaster, it is possible that eventually the legitimate, trusted organization might find out that their symbol was misused. But it is another example of how the public still needs to be encouraged to look carefully and critically any time they are looking at a site that is not a familiar, well-recognized charity. And here, too, to highlight for the public in the very early going that it is important to be careful about where you decide to donate your money, even with the best of intentions, criminals may try to divert it into their own pockets. So those types of trusted logos can be a useful reference point, but they are not a guarantee in and of themselves, and you just have to look at everything that is presented to you and decide whether this is a charity you think you can safely trust your money to.

Merry O'Brien: Okay, now there is a few more individual questions that we can answer a bit off the topic of disaster-related identity theft and fraud, but we can definitely, if you have got more of those, we would love to hear them. So this is, this is what we do, so we would love to follow up with each of you on those. So we are going to conclude today and, like I said, feel free to contact us for more information. And I would like to thank everyone for being part of the Webinar, for caring enough to spend your time addressing this issue today. And also, just to let you know future NITVAN Webinars will be posted online, so feel free to go to our website. There is a little box where you can join the listserv and I will post information there when we have upcoming Webinars on other topics related to identity theft, and you can join that. And if you live in one of our states which do currently house an Identity Theft coalition, you might also be able to join a watch party to listen to upcoming Webinars, and also find out how you as a professional can join the coalition and attend their meetings, and that sort of thing, and add to the effort if this Webinar has excited you and made you want to do so. So feel free to be in touch with us. Thank you, everyone.

[End.]