

# EFFECTIVE CONSUMER COMMUNICATION

*(or how people may not think like we think they think)*

an FTC staff perspective



Betsy Broder  
Counsel for International Consumer Protection  
Federal Trade Commission  
bbroder@ftc.gov

Betsy Broder  
speaks  
for herself, and  
not for the FTC





## *how received wisdom may not be so wise*

- ⊘ Consumers trust familiar institutions. **Not necessarily.**
- ⊘ Consumers pay careful attention to legal notices and announcements. **Not so much.**
- ⊘ Consumers find authoritative voices to be credible. **Not really.**

*a few things  
we've learned*



**people trust their peers**

Keep conversations

Talk like your marketers, not your lawyers.

we're not on "Downton Abbey"

Use big print.

Use lists and bullets.

Where to go for more?

Will graphics help?

White space is good.

Shorter is better.

visual cues can boost readability

**TIMESHARE RESALE SCAMS** Own a timeshare? You could be the target of a timeshare resale scam.

**TIMESHARE QUICK FACTS**

- USUALLY COMES IN REGULAR VACATION SLOTS
- HIGH MAINTENANCE COSTS PLUS ANNUAL FEES
- HARD TO RESALE YOU WANT TO BUY

**HOW A TIMESHARE RESALE SCAM WORKS**

- You own a timeshare. You want to sell it.
- You get a call from a company that offers to help... "We've got a buyer!" "PRICED VERY LOW!" "LOW COSTS!"
- ...but you need to pay money FIRST.
- You pay hundreds or even thousands of dollars.
- NEVER PAY FOR A PROMISE
- You find out there is no buyer, and you can't get your money back.

FEDERAL TRADE COMMISSION  
ftc.gov/travel

## Shopping Online

Want to get a great product at a great price when you shop online? Some extra research can really pay off.

**PLAN**

- Set a Budget** How much do you want to spend? Include delivery costs.
- Decide What Matters** What are your "must-have" features vs. those that are nice to have?

**COMPARE PRODUCTS**

- Use Search Engines** To find out more about a brand, product, or site, type the name into a search engine with words like "review," "complaint," or "scam."
- Read Reviews Online** Reviews from other people, experts, and columns can give you an idea of how a product performs. Don't put all your trust in any one review.
- Consider Reputation** Does the brand or site have a reputation for quality and good customer service?

**COMPARE COSTS**

- Check Shopping Comparison Sites** Some sites show the price of a product at several online stores. Keep shipping costs in mind when computing the best deal.
- Consider Coupons** Coupon codes can impact your final costs. Do a search for the store with terms like "discount," "coupon," or "free shipping."
- Read Return Policies** Not all stores have the same rules for returns. Some charge fees for return shipping or restocking.

**CHECK OUT**

- Decide How To Pay** When you shop online, credit cards can offer extra protections.
- Look for a Secure Checkout** Does the website address start with https (the "s" stands for secure) when you're checking out?

Learn more at [OnGuardOnline.gov/SmartShopper](http://OnGuardOnline.gov/SmartShopper)







**people take different paths to the same place**

*case study #1:  
talking to victims  
of identity theft*

**FIGHTING BACK AGAINST IDENTITY THEFT**  
FEDERAL TRADE COMMISSION

DETER DETECT DEFEND

CONSUMERS | BUSINESSES | LAW ENFORCEMENT | MILITARY | MEDIA | REFERENCE DESK | EN ESPAÑOL

## WELCOME TO THE FTC'S IDENTITY THEFT SITE

**DETER-DETECT-DEFEND AVOID THEFT**

This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft.

On this site, consumers can learn how to avoid identity theft – and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place. Law enforcement can get resources and learn how to help victims of identity theft.

Read on to find out more about identity theft and what you can do about it.

If your information has been stolen and used by an identity thief [more](#)

If your information may have been stolen, but may or may not have been used by an identity thief [more](#)

Learn more about identity theft [more](#)

**Hot Links**

- [What is phishing?](#)
- [Use Our Materials in Your Community](#)
- [Watch the video](#)
- [The President's Identity Theft Task Force](#)
- [File a Complaint with the FTC](#)
- [2006 Identity Theft Survey Report](#)

FEDERAL TRADE COMMISSION  
**IdentityTheft.gov**

What To Do Right Away | What To Do Next

## Recovering from identity theft is easier with a plan.

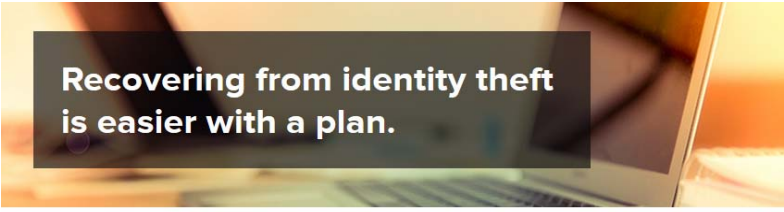
Did you get a data breach notice? [Start here >](#)

### What To Do Right Away [print checklist](#)

Did someone steal and use your personal information? Act quickly to limit the damage.

- Step 1: Call the companies where you know fraud occurred.
- Step 2: Place a fraud alert and get your credit report.
- Step 3: Report identity theft to the FTC.
- Step 4: File a report with your local police department.





Recovering from identity theft is easier with a plan.

Did you get a data breach notice? [Start here >](#)

### What To Do Right Away

[print checklist](#)

Did someone steal and use your personal information? Act quickly to limit the damage.

**Step 1: Call the companies where you know fraud occurred.**

- Call the fraud department. Explain that someone stole your identity.
- Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords and PINS for your accounts.

You might have to contact these companies again after you have an Identity Theft Report.

**Step 2: Place a fraud alert and get your credit report.**

### What To Do Next

[print checklist](#)

Take a deep breath and begin to repair the damage.

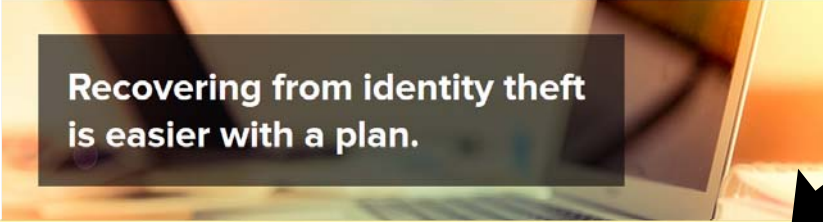
- Close new accounts opened in your name.
- Remove bogus charges from your accounts.
- Correct your credit report.
- Consider adding an extended fraud alert or credit freeze.

### Other Steps

Depending on your situation, you might need to take additional steps.

- Resolve tax-related identity theft.
- Report a misused Social Security number.
- Stop debt collectors from trying to collect debts you don't owe.
- Replace government-issued IDs.
- Resolve child identity theft.
- Resolve medical identity theft.
- Clear your name of criminal charges.

FEDERAL TRADE COMMISSION  
**IdentityTheft.gov** [What To Do Right Away](#) | [What To Do Next](#) | [Other Steps](#) [en español](#)



**Recovering from identity theft is easier with a plan.**

**Did you get a data breach notice? [Start here >](#)**

### What To Do Right Away [print checklist](#)

Did someone steal and use your personal information? Act quickly to limit the damage.

- + Step 1: Call the companies where you know fraud occurred.
- + Step 2: Place a fraud alert and get your credit report.
- + Step 3: Report identity theft to the FTC.
- + Step 4: File a report with your local police department.

FEDERAL TRADE COMMISSION  
**IdentityTheft.gov** [What To Do Right Away](#) | [What To Do Next](#) | [Other Steps](#) [en español](#)


## When Information Is Lost or Exposed

Did you recently get a notice that says your personal information was exposed in a data breach? Did you lose your wallet? Or learn that an online account was hacked? Depending on what information was lost, there are steps you can take to help protect yourself from identity theft.

Is someone **using** your personal information to open new accounts or make purchases? Take [these steps](#) to stop the identity thief.

### What information was lost or exposed? [print checklist](#)

- + Social Security number
- + Online login or password
- + Debit or credit card number
- + Bank account information
- + Driver's license information

FEDERAL TRADE COMMISSION  
 What To Do Right Away | What To Do Next | Other Steps  
[en español](#)

## Sample Letters

To help you resolve your Identity theft, we have letters for you to use.

### Credit cards

First, call your credit card company to get charges reversed. If that doesn't work, use this letter:

- [Dispute Credit Card Charges](#)

### Debit cards

First, call your debit card company to get charges reversed. If that doesn't work, use this letter:

- [Dispute ATM/Debit Card Transactions](#)

### All other types of accounts

**If you have an Identity Theft Report:**  
 Credit bureaus must honor your request to remove fraudulent information from your credit report. This is called blocking. Once information is blocked, companies can't report the debt or try to collect it from you.

- Send this letter to each of the 3 Credit Bureaus:
  - [Identity Theft Letter to a Credit Bureau](#)
- If someone opened a new account in your name, send this letter to the company:
  - [Identity Theft Dispute Letter to a Company \(for a new account\)](#)
- If someone misused one of your existing accounts, send this letter to the company:
  - [Identity Theft Dispute Letter to a Company \(for an existing account\)](#)

**If you do NOT have an Identity Theft Report:**  
 You can still dispute incorrect information in your credit file. It can take longer, and there's no guarantee that the credit bureaus will remove the information.

- Send this letter to each of the 3 Credit Bureaus:
  - [Dispute Letter to a Credit Bureau](#)

FEDERAL TRADE COMMISSION  
 What To Do Right Away | What To Do Next | Other Steps  
[en español](#)

## Warning Signs of Identity Theft

### What Do Thieves Do With Your Information?

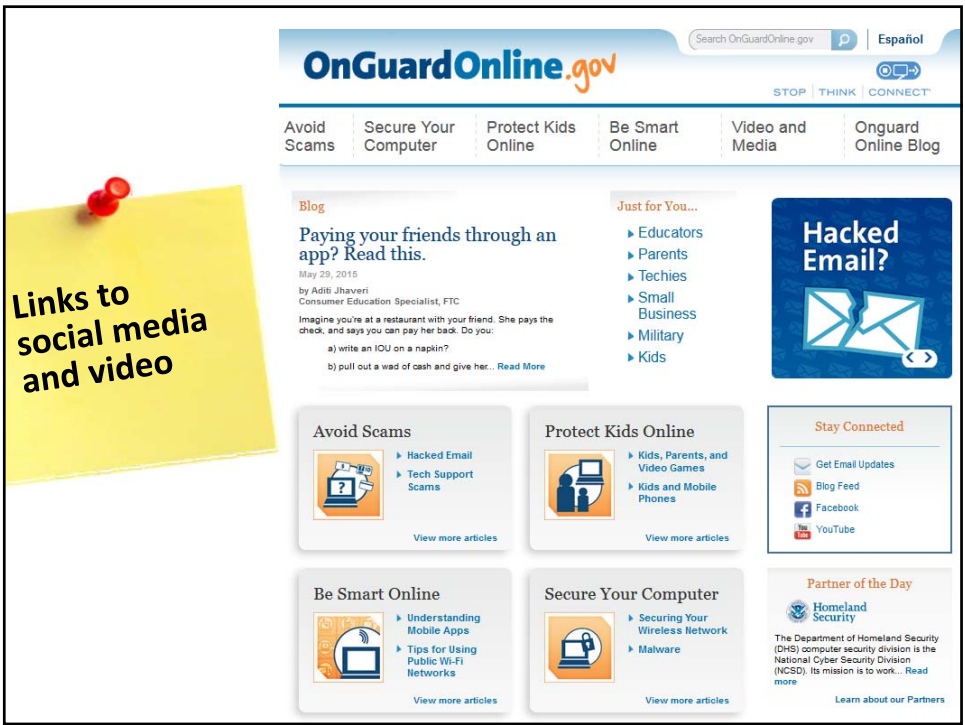
Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

### Clues That Someone Has Stolen Your Information

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

If your wallet, Social Security number, or other personal information is lost or stolen, there are [steps you can take](#) to help protect yourself from identity theft.

# case study #2: talking to people about security and fraud prevention



**Links to social media and video**

**OnGuardOnline.gov** | Search OnGuardOnline.gov | Español | STOP | THINK | CONNECT

**Avoid Scams** | **Secure Your Computer** | **Protect Kids Online** | **Be Smart Online** | **Video and Media** | **OnGuard Online Blog**

**Blog**  
**Paying your friends through an app? Read this.**  
May 29, 2015  
by Aditi Jhaveri  
Consumer Education Specialist, FTC  
Imagine you're at a restaurant with your friend. She pays the check, and says you can pay her back. Do you:  
a) write an IOU on a napkin?  
b) pull out a wad of cash and give her... [Read More](#)

**Just for You...**  
▶ Educators  
▶ Parents  
▶ Techies  
▶ Small Business  
▶ Military  
▶ Kids

**Hacked Email?**

**Avoid Scams**  
▶ Hacked Email  
▶ Tech Support Scams  
[View more articles](#)

**Protect Kids Online**  
▶ Kids, Parents, and Video Games  
▶ Kids and Mobile Phones  
[View more articles](#)

**Stay Connected**  
▶ Get Email Updates  
▶ Blog Feed  
▶ Facebook  
▶ YouTube

**Be Smart Online**  
▶ Understanding Mobile Apps  
▶ Tips for Using Public Wi-Fi Networks  
[View more articles](#)

**Secure Your Computer**  
▶ Securing Your Wireless Network  
▶ Malware  
[View more articles](#)

**Partner of the Day**  
**Homeland Security**  
The Department of Homeland Security (DHS) computer security division is the National Cyber Security Division (NCS). Its mission is to work... [Read more](#)  
[Learn about our Partners](#)

The screenshot shows the consumer.gov website. At the top left is the logo "consumer.gov" with the tagline "what to know and do". To the right is a search bar and a "Español" button. Below the logo are four main navigation buttons: "Managing Your Money" (teal), "Credit, Loans and Debt" (green), "Scams and Identity Theft" (orange), and "Help for You" (blue). The main content area features the heading "Consumer protection basics... plain and simple." followed by the text "This is a government website that helps you:". Below this are four horizontal bars with icons and text: a money icon for "manage and use your money wisely", a calculator icon for "use credit and loans carefully", a warning triangle for "protect your personal information", and another warning triangle for "protect your money from people who try to take it". At the bottom of the main content area is a search bar with the text "Search by topic alphabetically" and a row of letters "A B C D E F G H I J K L M N O P Q R S T U V W X Y Z". The footer contains "Federal Trade Commission | Privacy Policy | USA.gov".

The screenshot shows the Federal Trade Commission's "CONSUMER INFORMATION" page. At the top left is the text "FEDERAL TRADE COMMISSION" and "ESPAÑOL" at the top right. A search bar is located in the top right. A sidebar on the left lists various categories: "MONEY & CREDIT", "HOMES & MORTGAGES", "HEALTH & FITNESS", "JOBS & MAKING MONEY", "PRIVACY & IDENTITY", "BLOG", and "VIDEO & MEDIA". At the bottom of the sidebar is a "SCAM ALERTS" button with a warning icon. The main content area features a large banner with the text "...Pass it ON" and icons of a coffee cup, a calculator, and a person. Below the banner is a paragraph: "Chances are good that someone you know has been scammed. They may not talk about it, but the statistics do. The truth is that sharing what you know can help protect someone who you know from a scam. Yes. You. People listen to you because they trust you. You're a friend, a neighbor, a relative. And that's why we created these articles, presentations, video and activities — to help you start that conversation, and pass on some information that could help someone you know." Below this text is a list of links: "Identity Theft", "Imposter Scams", "Charity Fraud", "Health Care Scams", "Paying Too Much", "'You've Won' Scams", and "Campaign Materials". To the right of the list is a video player with the title "Pass It On" and a thumbnail showing two coffee cups with the text "have you HEARD about...".

### ...Pass it ON

- Start a conversation
- Share what you know, your strategies, your ideas
- Get more information at [ftc.gov/PassItOn](http://ftc.gov/PassItOn)

## Imposter Scams

**Here's how they work:**

You get a call or an email. It might say you've won a prize. It might seem to come from a government official. Maybe it seems to be from someone you know – your grandchild, a relative or a friend. Or maybe it's from someone you feel like you know, but you haven't met in person – say, a person you met online who you've been writing to.

Whatever the story, the request is the same: wire money to pay taxes or fees, or to help someone you care about.

But is the person who you think it is? Is there an emergency or a prize? Judging by the complaints to the Federal Trade Commission (FTC), the answer is no. The person calling you is pretending to be someone else.

**Here's what you can do:**

- 1. Stop. Check it out – before you wire money to anyone.** Call the person, the government agency, or someone else you trust. Get the real story. Then decide what to do. No government agency will ever ask you to wire money.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls or emails, but the chances are you know someone who has.

**SOMEONE calls to *give* for MONEY. ARE THEY WHO THEY SAY THEY ARE?**

Stop. Check it out. Don't wire money if someone asks you to.

### Imposter Scams Activity

**Find the hidden message.**  
Unscramble the four words and place the corresponding letters in the numbered boxes.

Z E I R P S   

C A I L P N M T O   

N E O M Y   

L E A R C L

ABOUT THE FTC
NEWS & EVENTS
ENFORCEMENT
POLICY
TIPS & ADVICE
I WOULD LIKE TO...

## MESSAGING FOR MONEY

Texts and emails from debt collectors

Featured
Scam Alerts
Blog

- ✓ **FTC Charges Marketers with Misleading Claims That Their Supplement Causes Weight Loss, Fat Loss, and Increased Metabolism in Women Over Forty**  
Lunada marketed Amberen to women over 40 as 'clinically proven' to cause weight loss
- ✓ **FTC Requires Cement Manufacturers Holcim and Lafarge to Divest Assets as a Condition of Merger**  
Divestitures preserve competition in 14 U.S. markets for cement
- ✓ **Guide to Antitrust Laws**  
Do you have questions about antitrust? Read the guide for a discussion of competition issues and FAQs.

**LATEST NEWS** More News >

FOR YOUR INFO

JUN 2, 2015

Federal Trade Commission and Office of New York State Attorney General Announce Speakers for Debt Collection Dialogue in Buffalo

FOR RELEASE

JUN 1, 2015

FTC to Host September Workshop in Washington, DC, to Examine Advertising for Over-the-Counter Homeopathic Products

CONSUMER COMPLAINT?

REPORT IT TO THE FTC >

NATIONAL DO NOT CALL REGISTRY

**UPCOMING EVENTS** More Events >

JUN 9

The "Sharing" Economy: Issues Facing Platforms, Participants, and Regulators

The screenshot shows the top of the FTC Complaint Assistant website. The header includes the FTC logo, the text "FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS", and "FTC COMPLAINT ASSISTANT". A navigation link "Back to ftc.gov | Español" is visible. Below the header is an alert box: "Alert Click here to report someone falsely claiming to be from the government, a business, or a family member." The main content area is titled "Select a category below:" and features a list of categories: Identity Theft, Scams and Rip-offs, Unwanted Telemarketing, Text, or SPAM, Mobile Devices or Telephones, Internet Services, Online Shopping, or Computers, Jobs and Making Money, Credit and Debt, and Other. To the right of this list is a "Welcome to Complaint Assistant" section with instructions: "Choose a complaint category on the left. Choosing a complaint category will present several sub-categories. If you can't find a match select the 'No Match Found' option and we will categorize your complaint for you. Answer a few questions related to your complaint and then tell us what happened in your own words." Below this is a paragraph: "Complaints from consumers help us detect patterns of fraud and abuse. The FTC would like to know about your complaint and the Complaint Assistant will help guide you." At the bottom left, there is a link: "HAVING TROUBLE CATEGORIZING YOUR COMPLAINT? CLICK HERE TO CHAT WITH TECH SUPPORT".

*final thought*

How would you convey the information if you really wanted to?

