



Working Together to Protect Midwest Consumers

A Common Ground Conference

THURSDAY, SEPTEMBER 19, 2019

HOSTED BY THE FEDERAL TRADE COMMISSION, MINNESOTA ATTORNEY GENERAL'S OFFICE,
BETTER BUSINESS BUREAU OF MINNESOTA AND NORTH DAKOTA, AND MID-MINNESOTA LEGAL AID

*University of St. Thomas – Schulze Auditorium
46 South 11th Street, Minneapolis, Minnesota 55403*

8:30am – 9:00am **Registration and Check-in**

9:00am – 9:25am **Welcome and Opening Remarks**

Todd Kossow, Director, Federal Trade Commission, Midwest Region

Andrew Smith, Director, Federal Trade Commission, Bureau of Consumer Protection

9:25am – 9:45am **Keynote Addresses**

Introduction: James Canaday, Deputy Attorney General, Minnesota Attorney General's Office

John Keller, Chief Deputy Attorney General, Minnesota Attorney General's Office

Anders Folk, First Assistant United States Attorney, District of Minnesota

9:45am – 10:30am **Taken for a Ride: Auto Sales and Financing**

Buying or leasing a car is one of the most expensive transactions many consumers face. It can also be one of the most challenging. This panel will discuss the perils consumers encounter in the auto marketplace—from false ads to undisclosed fees—what consumer protection agencies have been doing to prevent them, and what consumers can do to spot a scam.

Moderator: Beth Goodell, Supervising Attorney, Mid-Minnesota Legal Aid

Jessica Whitney, Director of Consumer Protection, Iowa Attorney General's Office

Jessica Aliaga-Froelke, President, Hispanic Solutions Group

Todd Murray, Consumer Rights Attorney, Friedman Murray, PLLC, Minneapolis, Minnesota

Jason Adler, Assistant Director, Federal Trade Commission, Midwest Region

10:30am – 10:45am **Break**

10:45am – 11:45am **Anatomy of a Scam: Lead Generation and Its Abuses**

This panel will explore the behind-the-scenes world of online lead generation, focusing on the payday loan lead generation market. We will go in-depth to analyze two of the most brazen lead-related scams in history: Joel Tucker's use of payday loan leads to create and sell millions of fake debts to debt collectors, and Ideal Financial's use of payday loan leads to steal millions of dollars directly from unsuspecting consumers' bank accounts.

Moderator: **Katharine Roller**, Staff Attorney, Federal Trade Commission, Midwest Region

Jonathan Gillman, Founder and Chief Executive Officer, Omniangle Technologies, LLC

Michael Goldstein, Senior Financial Investigator, Federal Trade Commission, Division of Financial Practices

Roberto Menjivar, Investigator, Federal Trade Commission, Midwest Region

11:45am – 12:15pm **Open for Business: How Fraudsters Rip Off Small Businesses**

Sensitive information, systems vulnerabilities, and human error all can make small businesses easy prey for scammers. In this session, speakers from the Better Business Bureau and the Federal Bureau of Investigation will address the riskiest small business scams; common tactics used by scammers; and preventative measures to protect small businesses and consumers alike.

Lisa Jemtrud, Vice President of Community Relations and Outreach, Better Business Bureau of Minnesota and North Dakota

Steven Eppley, Supervisory Special Agent, Federal Bureau of Investigation

12:15pm – 1:25pm **Lunch** – On Your Own

1:25pm – 1:55pm **Exploring Pyramid Scheme Fraud and Multi-level Marketing with Economic Experiments**

The modern consumer landscape is precarious, filled with offers that seem to occupy an opaque space between legal and illegal commerce. How do we best explore consumer vulnerability when research suggests there is no one stereotype that identifies a typical fraud victim? We might be

susceptible to one form of fraud yet immune to another, suggesting that research is needed within each fraud type. Based on recent experimental research on pyramid scheme fraud and multi-level marketing, we will discuss research findings as well as the promise and limitations of this approach to consumer protection research.

Stacie Bosley, Associate Professor of Economics, Department Chair for EFAQ, Hamline University

1:55pm – 2:40pm

Scammed at Any Age: How Fraud Affects Older Adults and Millennials

This panel will discuss elder justice issues as well as the emerging data about how younger adults are defrauded. Panelists will review the unique ways in which older adults and millennials are scammed and will explore common red flags between the two.

Moderator: Susan Adams Loyd, Chief Executive Officer and President, Better Business Bureau of Minnesota and North Dakota

Michelle Jones, Deputy Criminal Chief, Major Crimes and Elder Justice Coordinator, United States Attorney’s Office, District of Minnesota

Rachel Williams, Postal Inspector, United States Postal Inspection Service, Minneapolis, Minnesota

Patti Poss, Staff Attorney, Federal Trade Commission, Division of Marketing Practices

2:40pm – 3:25pm

Ringin Off the Hook

At record numbers, consumers continue to be bombarded with billions of illegal robocalls trying to hawk products or services or to outright defraud them. This panel will discuss efforts to combat illegal robocalls and the tools and technology to stop them. It also will provide advice on what consumers can do to stop unwanted calls.

Moderator: William Hodor, Staff Attorney, Federal Trade Commission, Midwest Region

Eliza Bradley, Deputy Attorney General, Data Privacy and Identity Theft Unit, Indiana Attorney General’s Office

Farhan Chughtai, Director of Advocacy and Regulatory Affairs, USTelecom, The Broadband Association

Ian Barlow, Staff Attorney and Do Not Call Program Coordinator, Federal Trade Commission, Division of Marketing Practices

3:25pm – 3:40pm

Break

3:40pm – 3:55pm

Reaching Your Audience

A plain language approach to developing, delivering, and getting feedback on messages for your intended audience: lessons from the FTC's consumer and business education.

Jennifer Leach, Associate Director, Federal Trade Commission, Division of Consumer and Business Education

3:55pm – 4:55pm

"I've Been Scammed! What Do I Do?"

Consumers are often unsure of what to do when they discover they have been scammed. Who do they complain to? How does the investigation work? What is the end result if they complain? This panel will discuss the various agencies that investigate consumer fraud, the services they can provide to consumers, and the procedure that is followed when they get a consumer complaint.

Moderator: **James Canaday**, Deputy Attorney General, Minnesota Attorney General's Office

Surya Saxena, Assistant United States Attorney, District of Minnesota

Glenn Moule, Special Agent, Federal Bureau of Investigation, Minneapolis, Minnesota

Rachel Williams, Postal Inspector, United States Postal Inspection Service, Minneapolis, Minnesota

Julie Kiedrowski, Vice President of Business and Consumer Services, Better Business Bureau of Minnesota and North Dakota

Samantha Gordon, Staff Attorney, Federal Trade Commission, Midwest Region

Beth Goodell, Supervising Attorney, Mid-Minnesota Legal Aid

4:55pm – 5:00pm

Wrap-up and Closing Remarks

Todd Kossow, Director, Federal Trade Commission, Midwest Region

June Chang, Visual Information Specialist, Federal Trade Commission, Division of Consumer and Business Education

5:15pm – 7:00pm

Reception: Location to be announced at the conclusion of the conference.

