

Department of Financial Protection & Innovation

Protect Yourself from Frauds and Scams

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DEPARTMENT OF
FINANCIAL PROTECTION
& INNOVATION

PROTECTING CONSUMERS
FOSTERING TRUST & INNOVATION
www.DFPI.ca.gov

**DEPARTMENT
OF
FINANCIAL
PROTECTION &
INNOVATION**

www.dfpi.ca.gov
866-275-2677

Who Are We?

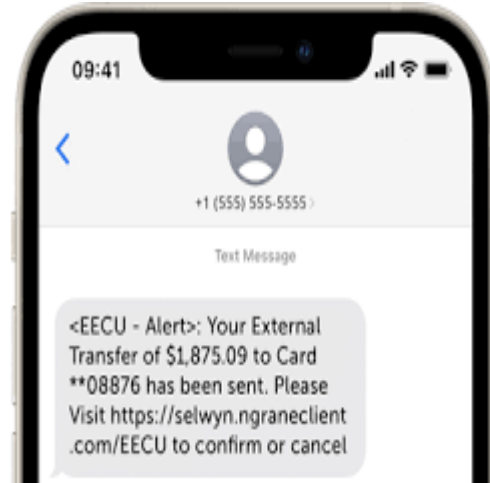
State licensing and regulatory agency with oversight of state-financial institutions, products, and professionals.

- State-chartered Banks & Credit Unions
- Residential Mortgage Loan Originators (Servicers)
- California Finance Lenders
- PACE Administrators
- Escrow Agents
- Payday Loans
- Money Transmitters (PayPal, Zelle, Venmo)
- Investment Advisors / Broker Dealers
- Franchises
- Debt Collectors / Debt Relief Providers
- Credit Repair Agencies / Consumer Credit Reporting companies
- Rent to own contracts
- Private, for-profit school funding models
- And more.

What is our Role?

- **EXAMINE** companies to ensure compliance with state and federal law.
- **TAKE ACTION** against those operating illegally and using unlawful, deceptive, or abusive practices .
- **INVESTIGATE** consumer complaints.
- **EDUCATE** Californians to help avoid financial harm and make safe financial decisions.

Common Methods of Contact



Vishing - Telephone (home/cell)

Phishing - Computer/Emails

Smishing - Text Messages

- Click here
- Callback number



DO NOT RESPOND to any of these attempts to contact you!



Government/Business Imposters

- IRS
- Social Security
- Utility Company
- Business
- Bank
- Tech Support Company
- Lottery/Prize
- Charitable Donations



Don't click any links or call numbers

GO TO THE SOURCE TO VERIFY !!



PROTECT YOURSELF FROM FRAUD

Resources to Help You Achieve Financial Security

If you receive a call, text message, email, letter, or message on social media

... be suspicious ...

the caller or sender may not be who they say they are.



**DO NOT RESPOND – GO TO
THE SOURCE TO VERIFY!**

What Can You Do?

- **Never give personal information unless YOU initiated the contact**
 - Don't return phone calls left on voice message
 - Unknown calls/numbers – Don't answer or Hang up!
- GOVERNMENT AGENCIES DO NOT CALL
- Don't click on links sent via text/email
- Bypass using your PIN with a Debit card (skimmers)
- Use Anti-Fraud Pen for Check Writers
- Monitor & Freeze Your Credit
- Log out not X out of websites
- Verify there is an issue.. **GO TO THE SOURCE YOURSELF**



If You've Been Scammed

Contact DFPI:

- www.dfpi.ca.gov or call toll free 866-275-2677
- Email us: Outreach@dfpi.ca.gov
www.dfpi.ca.gov/file-a-complaint

Other Resources to report scams and fraud:

- Federal Trade Commission: www.reportfraud.ftc.gov

Cyber Crime

- Federal Bureau of Investigation: www.ic3.gov