



With talk of stimulus plans ruling the news, it's no surprise a new round of stimulus scams are afoot. Scam artists are tapping into the headlines to reel in unsuspecting consumers. You've probably seen the ads: they feature photos of President Obama and Vice President Biden and claim anyone that applies can get free money. They claim the official Stimulus Package gives out easy-to-get grants for virtually anyone who applies. They offer compelling testimonials describing people who used grant money to pay off their mortgages or fix their homes.

The FTC is warning people that the promise of stimulus money in return for a fee or financial information is always a scam. There's more than one way to perpetrate a stimulus scam, though. Pass along this advice to your clients, co-workers, and community so they can protect themselves:

**1. Remember: free is free.** Some scam artists ask you to send a small processing fee, supposedly to get a much larger check in return. That's money you'll never

## N.A. IA

Fourteen defendants involved in Suntasia Marketing, Inc.'s, massive telemarketing scheme will pay more than \$16 million to settle FTC charges that they deceptively marketed memberships in discount buyer's and travel clubs to nearly a million consumers nationwide. The FTC alleged that the defendants tricked people into divulging their bank account information and then charged them without authorization. Suntasia victims will get an additional \$33 million as part of another settlement between the Office of the Comptroller of the Currency (OCC) and Wachovia Bank, N.A., which allegedly processed thousands of unauthorized demand drafts on Suntasia's behalf.

Read more: [ftc.gov/opa/2009/01/suntasia.shtm](http://ftc.gov/opa/2009/01/suntasia.shtm).

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The FTC has charged a mortgage broker with discarding people's sensitive personal and financial information in an unsecured dumpster, in violation of federal law. According to the FTC, Gregory Navone didn't implement policies for secure disposal and allowed 40 boxes of tax returns, mortgage applications, bank statements, photocopies of credit cards and drivers' licenses, and at least 230 credit reports to be thrown out in a publicly accessible dumpster.

Read more: [ftc.gov/opa/2009/01/navone.shtm](http://ftc.gov/opa/2009/01/navone.shtm).