donation business to settle charges that they violated an FTC order. According to the FTC, Civic Development Group, LLC, CDG Management, LLC, and owners Scott Pasch and David Keezer tricked people into believing their donations went directly to legitimate charities serving police, firefighters and veterans. In reality, only a small portion went to the charities. e civil penalty is the largest ever in an FTC consumer protection case. e settlement permanently bans the defendants from telemarketing and soliciting charitable donations. Defendants Pasch and Keezer are required to turn over numerous assets to a court-appointed liquidator, including two \$2 million homes, paintings by Picasso and Van Gogh, jewelry, cars and the proceeds from the sale of a wine collection. Read the

## LIFELOCK.

In one of the largest FTC-state coordinated settlements on record, LifeLock, Inc., has agreed to pay \$11 million to the FTC and \$1 million to 35 state attorneys general to settle charges that the company made false statements when promoting its identity theft protection services. Lifelock's advertisements claimed that its \$10-a-month service could prevent identity theft. In fact, it provided no protection against some of the most common forms of identity theft. Read the

## A -O- PHERE

Ne account fraud, the tope of identite theft for hich fraud alerts are most effection, comprised onl 17% of identite theft incidents, according to an FTC surner released in 2007.

## DEB COLLEC ION.

A nationwide debt collector has agreed to pay more than \$1 million to settle FTC charges that it violated federal law by inaccurately reporting credit information and pressing people to pay debts they did not owe. According to the FTC's complaint, Credit Bureau Collection Services, and two of its o cers, Larry Ebert and Brian Striker, illegally tried to collect invalid debts and reported debts to the credit reporting agencies without noting that the supposed debtor disputed them. Read the contract of the credit reporting agencies without noting that the supposed

## A OID CHARL FRA D.

A flyer in the mail, a phone call, a personalized email — everyone receives requests for donations in one form or another. Many legitimate charities use telemarketing, direct mail, email and online ads to ask for contributions. Unfortunately, scam artists also use these techniques to pocket your money. — e FTC has \_\_\_\_ on the warning signs of a charity scam — and how to avoid one. Share them with your network.

