



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, LC

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

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

Patti Poss, Staff Attorney, T131 Tf 0.0003 Tc 2.345 0 Td (Staff to B (R1 Fed (United) Tj / T1

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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

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