MONTANA

DEPARTMENT of JUSTICE

ATTORNEY GENERAL

Tim Fox

Montana Department of Justice ★ Attorney General Tim Fox ★

Office of Consumer Protection & Victim Services

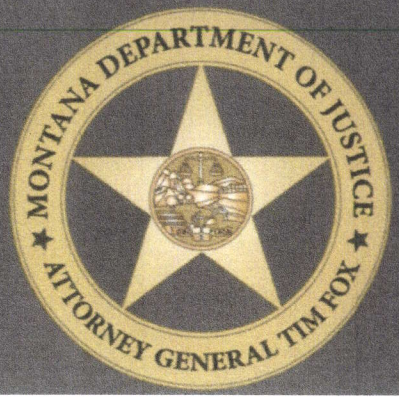
State Administration & Veterans' Affairs
November 17, 2015
Exhibit 23

Montana Office of Consumer Protection

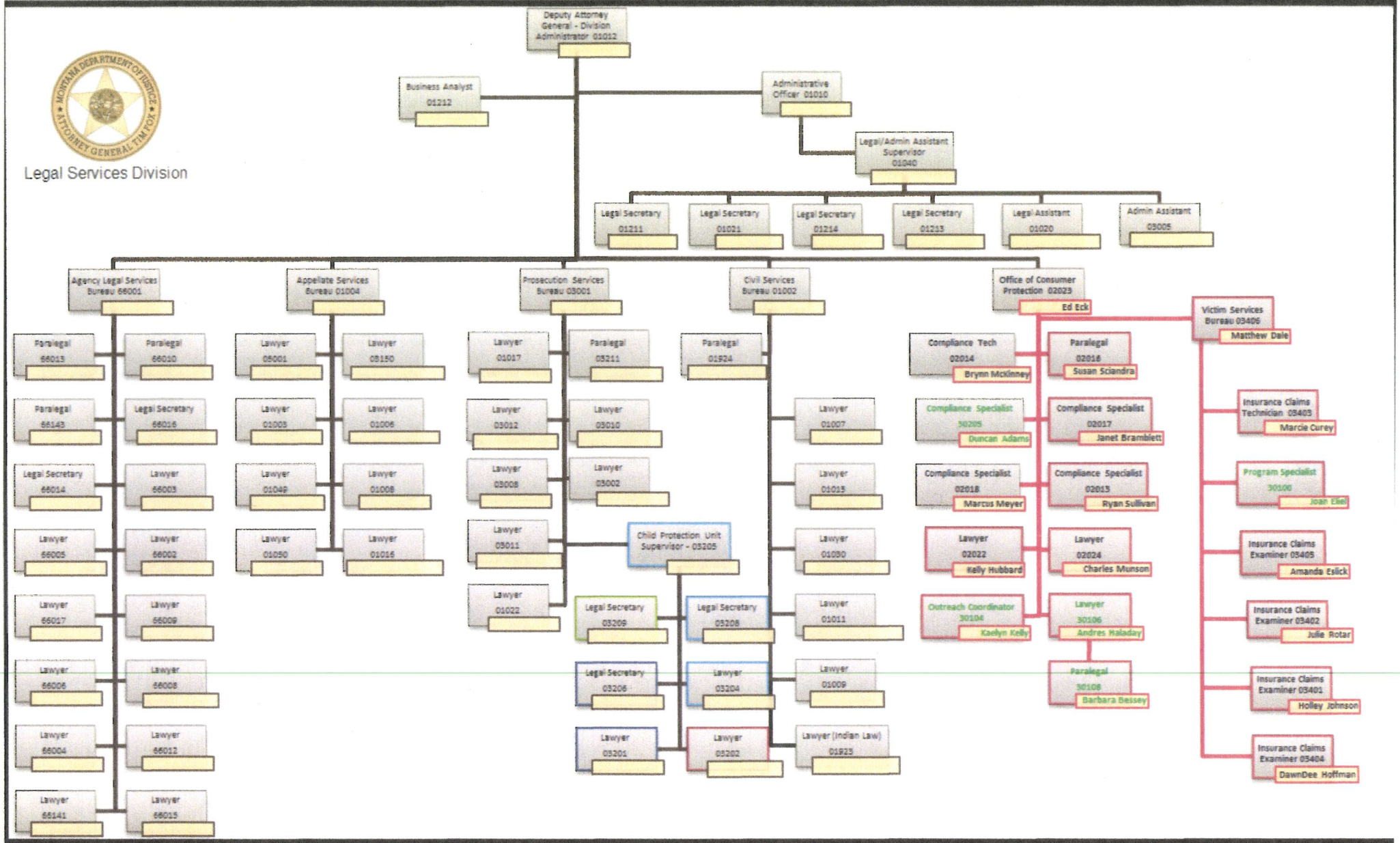
The Office of Consumer Protection seeks to protect consumers from unlawful, deceptive and unfair practices in the market place by educating Montana citizens about consumer issues and enforcing the laws administered by the Office of Consumer Protection.

OCP Responsibilities

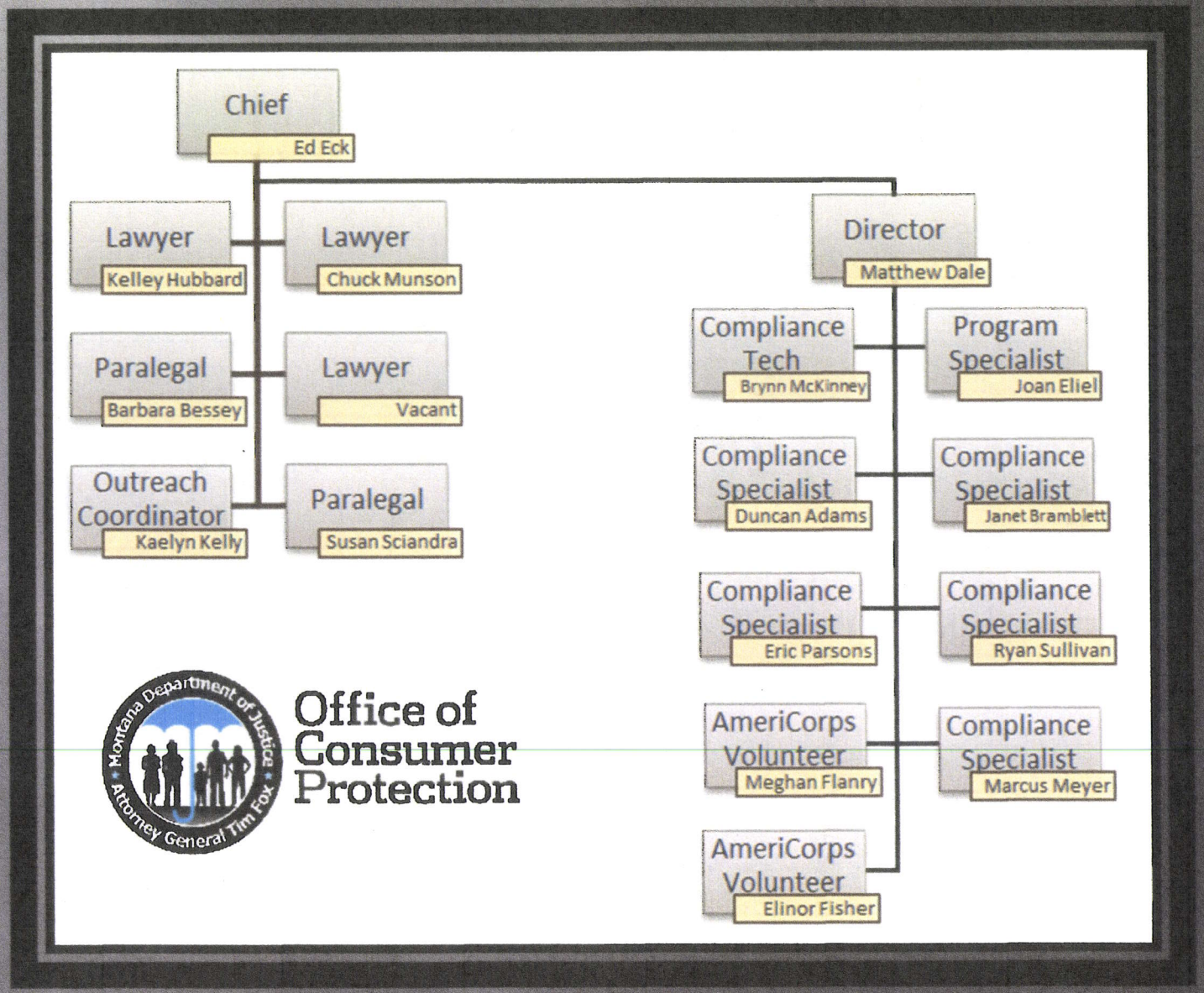
- Educate consumers about deceptive business practices.
- Administer informal mediation complaint process.
- Enforce the Fair Debt Collections Practices Act, Telemarketing Laws, MT Lemon Law & other acts affecting consumers.
- Administer Identity Theft Passport & Security Freeze programs.



Legal Services Organization Chart



OCP Organization Chart



OCP Programs

- Identity Theft Passport
- Security Freeze
- Consumer & Scam Alerts
- Data Breaches
- Keep My Montana Home
- End of Life Registry
- Do Not Call Registry
- Telemarketing Registry
- Debt Management & Debt Settlement Licensing
- Unauthorized Practice of Law
- Charities & Non-Profits
- Tow Truck Complaint Resolution
- Prescription Drug Abuse

Data Breaches

- Effective October 1, 2015, Montana law (MCA 30-14-1704(8)) requires businesses to send a copy of the consumer notification to the Montana Office of Consumer Protection.
- OCP has received 17 notices.
- dojmt.gov/consumer/consumers-known-data-breach-incidents/

MT ID Theft Passport Program

- Identity Theft Passport is designed to help victims prove to creditors and law enforcement officers that someone has used the person's identity to commit fraud.
- To qualify for a Passport, identity theft victims must file a police report and complete an Identity Theft Passport application with a photo ID to the investigating agency.

ID Theft Passport Application

Department of Justice
Office of Consumer Protection
P. O. Box 200151
Helena, MT 59620-0151
(406) 444-4500 or (800) 481-6896

Identity Theft Passport Application

Personal Information

Name _____ Last First Middle

Prior Names or Aliases _____ Last First Middle

Mailing Address _____ Street or PO Box City State Zip

Previous Address _____ Street or PO Box City State Zip

Home phone ( ) _____ Date of Birth _____

Work phone ( ) _____ Place of Birth _____

U.S. Citizen (please circle) Yes No Gender (please circle) Female Male

Social Security # ____ - ____ - ____ Drivers License _____ State Number

*Disclosure is voluntary & for identification purposes only

** Copy of Drivers License must be included

Crime Information

Date you discovered the theft _____

County & State where theft occurred _____

Law enforcement agency crime reported to _____

Case # _____

Has the person who stole your information been identified? (please circle) Yes No

If yes, please provide name of the suspect _____ Suspect's Name

Has the suspect been arrested? (please circle) Yes No Unknown

Type of Theft (credit card, checks/ATM, SSN, etc...)	Account Numbers	Approximate Amount
		$
		$
		$

Use additional paper if necessary

Next Page

Please provide a brief description of Identity Theft Incident
Use additional paper if necessary

_____

Applicant Certification

I understand that if I knowingly provide false information, I may be subject to false swearing charges under Montana law (45-7-202, MCA).

By signing this application, I attest that:

- the information provided on this form is true and accurate, and
- I have filed a true and accurate police report of this incident.

Applicant Signature _____

Date _____

Law Enforcement Certification

Law Enforcement Officer (Print Name) _____

Law Enforcement Officer (Signature) _____

Law Enforcement Agency and Phone _____

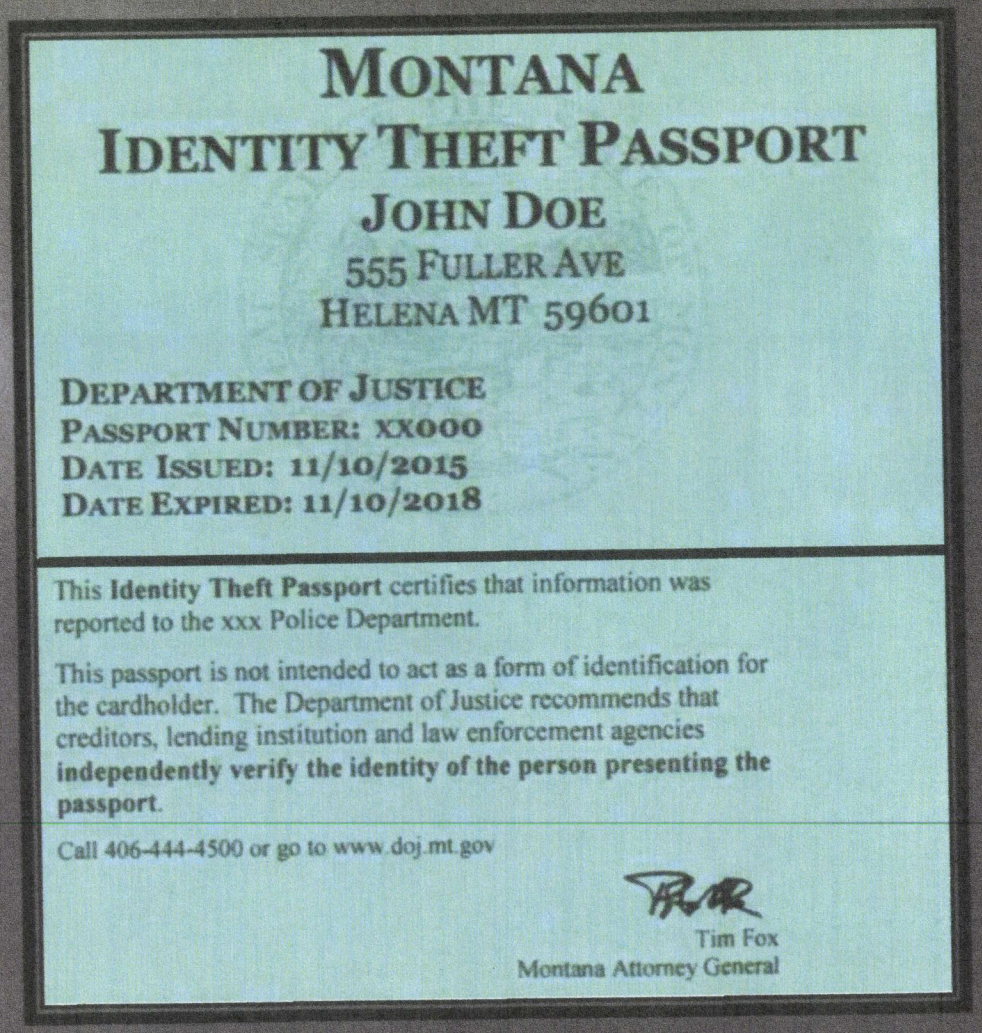
Please send or fax this form to:

Department of Justice – ID Theft Passport
P.O. Box 200151
Helena, MT 59620-0151

Fax: (406) 442-2174
Phone: (406) 444-4500

MT Identity Theft Passport

- Application is confidential criminal justice information.
- Passport certifies that the individual has reported the theft of the individual's identity.
- Nov. 2014-2015
  - 437 Applications
  - 118 Issued



MONTANA
IDENTITY THEFT PASSPORT
JOHN DOE
555 FULLER AVE
HELENA MT 59601

DEPARTMENT OF JUSTICE
PASSPORT NUMBER: XX000
DATE ISSUED: 11/10/2015
DATE EXPIRED: 11/10/2018

This **Identity Theft Passport** certifies that information was reported to the xxx Police Department.

This passport is not intended to act as a form of identification for the cardholder. The Department of Justice recommends that creditors, lending institution and law enforcement agencies **independently verify the identity of the person presenting the passport**.

Call 406-444-4500 or go to www.doj.mt.gov

Tim Fox
Montana Attorney General

Security Freeze

- A security freeze allows Montana consumers to proactively "lock up" their credit information so no one can access it without their permission.
- To place a security freeze on your credit files, you must write to each of the three credit bureaus (Equifax, Experian, Trans Union)

Montana Security Freeze Request Letter

To request a freeze from all three credit reporting bureaus, you must send a separate letter to each bureau. Check the appropriate box for each letter:

☐ Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

☐ Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

☐ TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

To Whom It May Concern:

I would like to place a security freeze on my credit file.

My full name is: _____

My current address is: _____

_____

My former address and/or addresses over the past five years are (use back of form if you need additional space): _____

_____

_____

My Social Security number is: _____

My date of birth is: _____

As proof of my residence, I am enclosing copies of the following two items (e.g. driver license, phone or utility bill, mail):

1. _____
2. _____

CHECK ONE:

☐ I am an identity theft victim and a copy of my police report of identity theft is enclosed.

Therefore, there will be no cost to me for the security freeze.

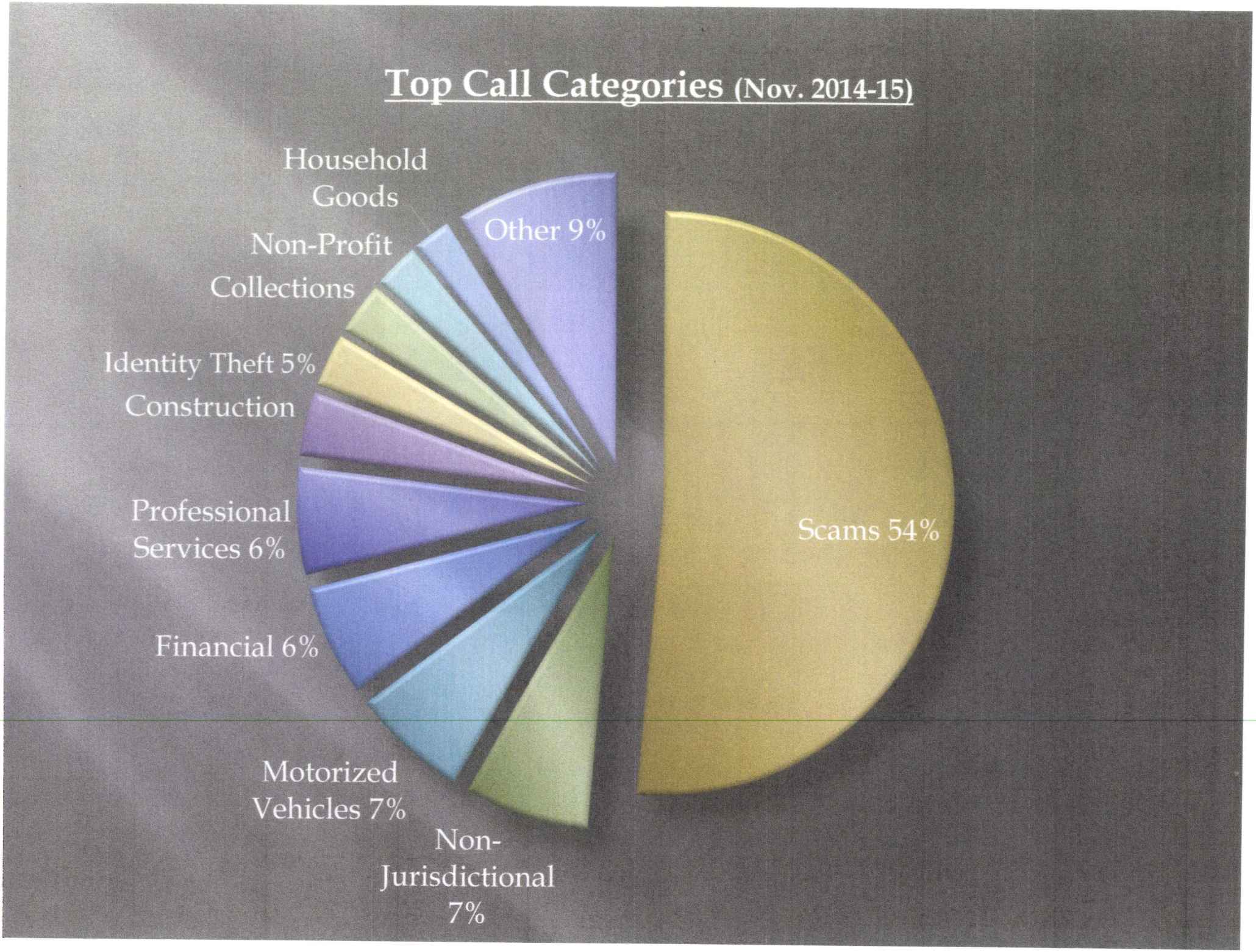
☐ I have enclosed a check or will pay the $3 fee for placing the security freeze by credit card.*

*TransUnion requires payment by credit card.

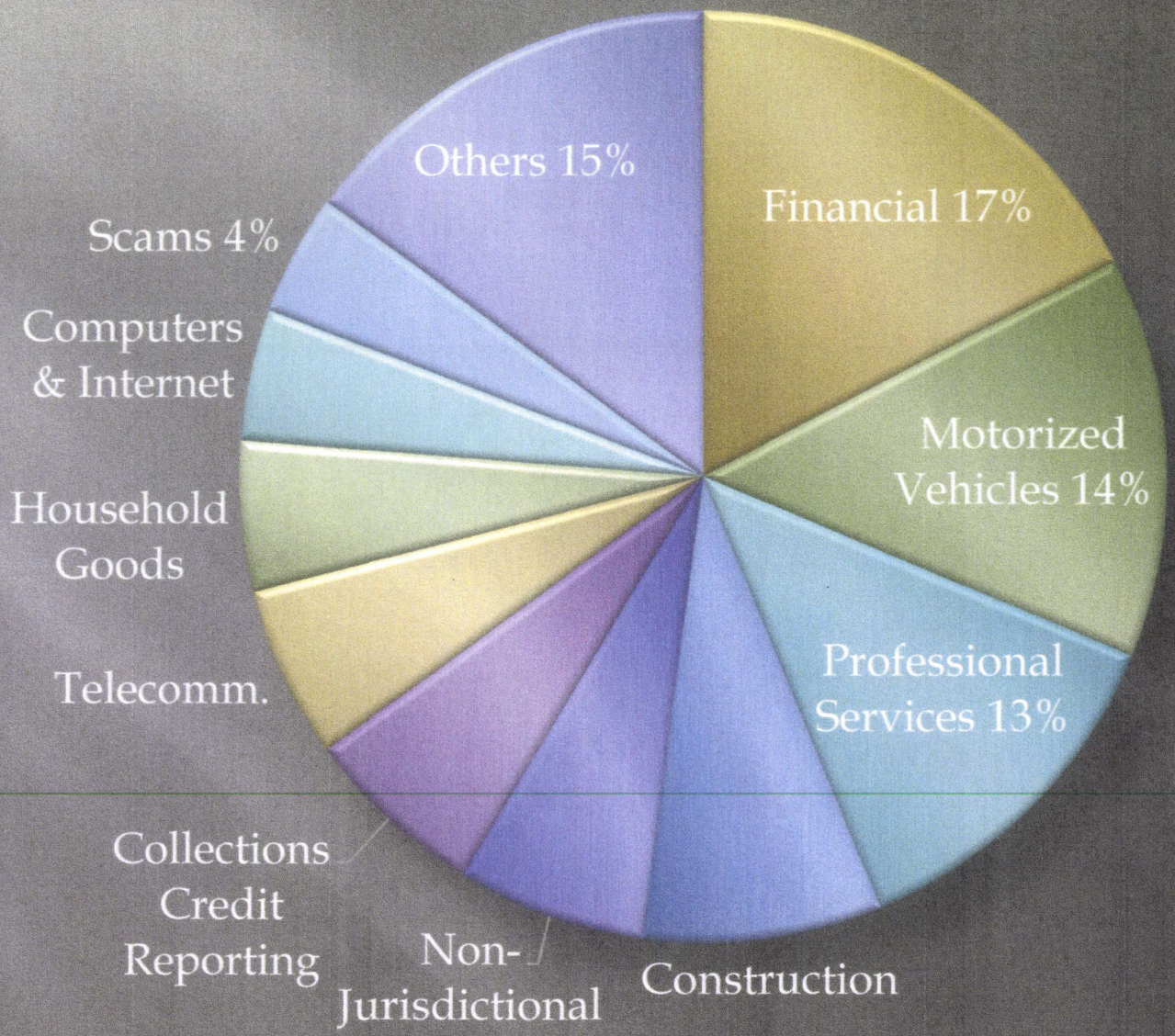
_____ _____
Credit Card Number Expiration Date

Yours truly,

_____
Signature


Top Call Categories (Nov. 2014-15)
Household Goods
Other 9%
Non-Profit
Collections
Identity Theft 5%
Construction
Professional Services 6%
Scams 54%
Financial 6%
Motorized Vehicles 7%
Non-Jurisdictional 7%

Top Complaint Categories (Nov. 2014-15)



SCAM ALERTS

don't get scammed

Sign-up for Montana Scam Alerts

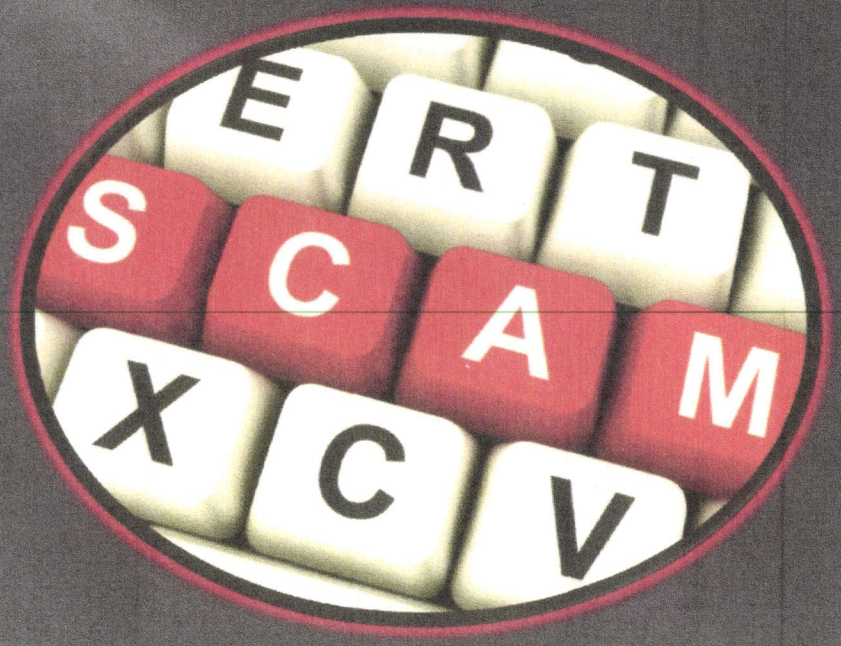
dojmt.gov/consumer/sign-up-for-scam-alerts

Scam Alerts & Press Releases

- The best protection is knowledge. OCP learns about scams and spreads the word.
- 14 alerts & press releases issued since 2014.
- dojmt.gov/consumer/consumer-alerts-new

Top Scams

- Internal Revenue Service
- Foreign Lottery/Sweepstakes
- Tech Support
- Grandparent
- Jury Duty
- Motor Vehicle Warranty
- Internet/Craigslist Merchandise
- Phishing/Spoofing Emails
- Phony Debt/Loan Recovery
- Bank/Debit Card
- Work at Home
- Charity/Donation
- Romance/Dating



Community Outreach & Education

- 2013 – Nov. 2015
- 53 Statewide Events
- 135 Hours
- 3,500 Individuals Reached
- Brochures, Handouts, Information Packets
- Partnerships: State Auditor, Division of Banking & Financial Institutions, Department of Labor & Industry, Legal Services, Montana Lottery, AARP

Data

(Nov. 2014-15)

PREVENTATIVE LOSS

- Amount saved or avoided.
- 4,802 Total Calls
- $317,934 Prevented

RECOVERY

- Amount or value recovered.
- 1,090 Total Complaints
- $2,233,207 Recovered

Office of Consumer Protection

Talk to your family. Talk to your friends. Talk to us.

(406) 444-4500