

Fraud Prevention with Kelle Slaughter

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SPEAKERS

Announcer, Kelle Slaughter, Ashley Biggs

Announcer 00:01

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Ashley Biggs 00:20

Hi, everyone, this is Ashley from the Maryland State Library for the Blind and Print Disabled. And today I am so excited because we have an amazing guest. She is Kelle Slaughter. She is the senior investigator for the Federal Trade Commission in the south region. She is also serving as the identity theft program manager and is the new collection protection group coordinator. Which you know, all these titles just mean she's awesome and she knows what she's talking about, so we all better pay attention. Prior to joining the FTC, Kelle was the director of investigations at the Better Business Bureau serving North Central Texas, and as an investigator for the Texas Office of the Attorney General Consumer Protection Division. During her almost 20 years of investigative career. Kelly has initiated and conducted hundreds of consumer protection investigations supported numerous enforcement actions, and has given presentations to consumers, businesses and law enforcement. Kelle is a Certified Fraud Examiner and holds her master's degree in both criminal justice and conflict resolution management and in higher education. Not only did she bring a healthy slate of experience and education to the table, she also brings a great sense of humor and authentic truth telling which I have to say, just based on our conversations is very, very true. So Kelly, I'm so glad you're here.

Kelle Slaughter 01:48

I am so happy to be here. Ashley, thank you for the opportunity.

Ashley Biggs 01:52

All right. Well, my first question to you is really going to be during your during your career, I'm sure you have run into all sorts of crazy frauds out there. But has there ever been one that really gave you a good chuckle like you looked at? And you're like, sure you you guys are playing right? This isn't real?

Kelle Slaughter 02:16

Yes, and to honestly, I believe that many of your listeners have probably run into the same scheme, and thought the exact same thing. That would have to be those impersonator telephone calls. I'm sure everyone has had one. That's when the imposter calls you up and says they're with the government. And you have to pay or give them information in order to stop yourself from being arrested or deported and such. Oh, yeah. Yeah. It amazes me how they want us to believe that the government is actually going to ask for a gift card in order to pay a tax debt.

Ashley Biggs 03:01

I think I had one not too long ago where my social security number is being traced. And if I want to avoid the police coming to arrest me, I had to pay like \$1,500 in quote back taxes.

Kelle Slaughter 03:16

Exactly. So what did the two have to do with one another? Hmm. Yeah, I think those are the the most outrageous scam but they're also rather effective, because unfortunately, scammers are calling for trying to sound official, they might even use names of people who actually work for the government. They use names of our commissioners and polls to be them calling calling people and saying you have lottery winnings? Well, FTC doesn't have anything to do with lottery winnings and we definitely would not pick up the phone and call you to tell you that you won.

Ashley Biggs 03:59

So when you get when you have that chuckle moment and you're hearing that that voice with your experience are you kind of go and really just really

Kelle Slaughter 04:09

I admit I'm one of those people that will play with them when they call is it happening right now as it's it's my computer really malfunctioning and and you really need to be ma'am for the tech support issue right this moment. I don't see anything on my screen probably cuz I'm driving but I don't see anything on the screen. You know, it's, it's, it's it's outrageous. And sometimes you'll end up catching them and

tripping them up if you continue to egg them on. Other times, some people fall into the trap. So the best rule of thumb is to hang up don't act like me.

Ashley Biggs 04:51

I've met I've, I had one call one time from the Maryland Information Technology Center for the state of Maryland. And they were calling about my work account. And I'm like, no, no, you're not. But I played with them on the phone for a good 20 minutes until I had to go to a meeting. And I reported it to our to the actual it agency. And they're like, thanks for letting us know. Yeah. Yeah. Well, you are here to talk about this very subject about this very fraud subject. And it's September and, you know, the fall, there's always a kickoff in in fraudulent activity around this time of year. So we asked you to kind of tell us a little bit about the things that we can do to protect ourselves. Well, I'm

Kelle Slaughter 05:43

happy to do that. Exactly that we were talking about imposter scams. And I, I guess I should really mention that. Based on reports to the Federal Trade Commission, it is the most common way that people have their identity stolen, as well as lose money. And imposter scams have remained the most common type of fraud to FTC, we received almost a million reports about fake government agents, their pretend grandkids, bogus sweethearts, people have lost almost \$2.3 billion across the country. I don't have \$2.30 to give to these folks. So I'm so glad that you've given me the opportunity to come and talk to people about what to pick up on before you dive into believing what you're hearing on the other end of the phone line, or what you're reading in a in an email or a text message.

Ashley Biggs 06:45

That's right, they can they can actually text you now. This is so and so from your bank, and it may be your bank, it may not be your bank. But they're hoping it is.

Kelle Slaughter 06:56

Yeah, absolutely. I wouldn't when you receive those types of text messages from a bank, whether it's your bank or not, don't click the link. Just pick up your phone and call directly to your bank at the phone number, you know to be your bank. I did the same thing. Personally, I have to say that new credit card company track tracks you they know your behaviors, that's how they're able to spot some fraudulent fraudulent activity on your account before you are. But I was sitting in church and I got a text message from my credit card company saying your account has been compromised, please contact us or click this button and and verified this does these charges. I didn't do that. I went out to my car after service. I picked up the phone call the credit card company and said did you send me a text message about fraudulent activity on my account? And they were able to go ahead and verify for me that yes, indeed I

had. But and they could do the same for you is the safest way to make sure because otherwise, when you click those links, sometimes it could download malicious software to your phone or to your computers, where they can continue to track and steal personal information from you so that they can go ahead and use it in other unscrupulous ways.

Ashley Biggs 08:18

Kind of going back to the beginning when we talked about, you know, phone scams, there's so many of them out there now. And some of them are actually really frightening, like, you know, oh, you're going to get arrested if you don't do this or oh, we're such and such bank and we've put a lien on your home and you have to pay us how how do we figure out what do we do if we get those imposter calls? Should we call the you know, IRS? If they're if if someone is saying they're from the IRS? Should we turn around and call the IRS and say hey, what's going on?

Kelle Slaughter 08:59

Absolutely hang up on the caller immediately. Or don't click any links on a text message. But navigate from the text message to your phone and call the agency directly if you believe that it might be real. There's certain signs though in the conversation that will let you know that it is not a real government and agency, such as the IRS or Social Security. One we won't call email or text asking for money or personal information or make threats if you don't pay or share your personal information. Information. Only a scammer would do that. We won't take payment by gift card or wire transfer or cryptocurrency and we will never ask for credit card numbers over the phone. So if someone calls Sandra from the government and they ask for your credit card number, or they ask for these types of payments, hang up immediately. Go to your to your preferred search engine, find the phone number for that government entity, and then call them directly and ask them did you reach out to me, don't trust your caller ID because caller ID can be faked. And you might receive that phone call in all states Social Security Administration across the top of it. But it may not be them. It could be a scammer calling from anywhere.

Ashley Biggs 10:21

I know sometimes there's a there's telltale signs in the actual sound of the call that can indicate that it's a scammer sometimes. There's like a Bloop, like a where, you know, I answered the phone. And it's it goes bloop. Hi. Yes, I'm with so and so agency, and I'm calling about your car. And I'm like, Ah, this sounds like maybe someone's actually using Skype or Google Voice or something like that are going along the lines of it can save Social Security Administration, can they actually duplicate the numbers so that if you try to call back, it, like reroutes it and makes it you know, you're calling back the number that shows up on your phone? Is that what you're saying?

Kelle Slaughter 11:10

No, I'm saying that when they initially call you and assess social security on on the phone, for example, or it says IRS on on your phone, caller ID. They can spoof that phone number to make it appear they're calling from there, but they're not actually calling from there. So if you picked up the phone, and you call directly to Social Security, even though it may look like the same phone number that appeared on your caller ID, you're not calling into the scammer, you're calling into Social Security. Because that's the one thing they can't do is to answer the phone for Social Security. But they can make it look like that's what they're where they're calling from.

Ashley Biggs 11:53

And they can do that with emails too, can't they? Spoof email addresses?

Kelle Slaughter 11:57

Yes, they can. So it's very, very important to listen closely when you hear in the email read to you where the where the email is coming from, because they could put in one extra letter or one little digit, and it looks very close to what it is to the entity that you believe is sending you something. So like if you're your bank, let's say your bank is Bank of America. And if you look at the at the Indian on the email, it may have an extra N and N or an extra a something your eyes would just normally run across if you were reading it, but when you hear it read out loud, or you look really closely, you see that extra letter in there. Be aware, it could be a scammer most likely is a scammer.

Ashley Biggs 12:46

What do we do with those emails, then if we suspect it's an email from a scammer, but it's it's saying something that's critical like you know, your past due on your on your mortgage or your new self phone payment is past due or your credit card payments past due? But we think it might be a scam? Do we then pick up the phone and call as well? Is that like one of the is that like the best thing to do?

Kelle Slaughter 13:12

Absolutely, there are three things I'd like for you to do. One, don't click any links in that email at all, whether it's an email or text message, do not click any links, to pick up the phone and call the place that you that is reaching out to you whether it's your bank, or your credit card company, you said, pass through phone bill, call your phone company and talk to them about the content of the email. The third thing, and we would love to hear about these things is to report that text, excuse me, the email to FTC uploaded to report fraud, that [ftc.gov](https://www.ftc.gov) So that we can know who is reaching out to you how they're reaching out to you. It helps us when we're developing education for you all as well as it helps us when

we're sharing this information with other law enforcement that are trying to track down scammers and shut them down.

Ashley Biggs 14:08

So the FTC actually does try to track these people down and shut them down. Because it seems like there's so many more I mean, now we got you know, third party apps like Robo killer and all that fun stuff. What what does the FTC do and and others do to help protect us?

Kelle Slaughter 14:25

Well, we are the nation's consumer protection agency. And again, we share the information that we receive as far as reports of identity theft or reports of fraud with other law enforcement who may be working on cases regarding scams and or just bad business practices in general. The information that we receive from the public helps us to track those trends and see how they're going and what to do about them how to shut them down. For instance, if you remember once upon a time we had credit cards that had a magnetic strip on the back of it, where you would swipe your card and you will go through and you pay for your items. And eventually, it suddenly changed to the chip card. Correct. That movement was because of all of the complaints coming in the my identification, my credit card was used by somebody that I didn't give authorization to use my credit card. And what ended up happening is that we were able to law enforcement and credit card companies and such were able to work together to find a more secure way. In order for us to be able to use credit cards by going to a chip and making them more difficult for those scams to go on. Where they were just taking the information off to the magnetic strip.

Ashley Biggs 15:42

Can you give me a little bit clarification on what a skimming scam is?

Kelle Slaughter 15:46

Sure. So they're skimming and then they're shimmy. Skimming once upon a time was when we would use those magnetic the magnetic strip on the back of your card, when you were swiping into a machine. If a scammer had placed a device on it, they were able to read the information on the card and be able to make a card with that same information on it. You're saying routing number, you're saying credit card number, you're saying expiration date and be able to go and use it. And all of those charges came back to your card. Now, since we have the chip card, we have shimmying. As it's what scammers are doing now, they will still put a device on the machine to try to get the card number. But they can't use that they can't duplicate the card, they might be able to get the card number but they mean but they will not

be able to make another card where they will be able to stick it into a machine and withdraw money or use it to to make purchases.

Ashley Biggs 16:45

So what do they do with the information that they've shimmed away from us,

Kelle Slaughter 16:51

when there could be a number of things. This is why they are so sophisticated now and trying to call people up and trick them into giving the last four their social security number or other personal information to them on the phone. Because they will gather bits and pieces of information and put it together in order to make that a usable source for them. So when you get that phone call, allegedly from IRS, and they say, oh, what's the last four digits of your Social Security Number? Do not share that information with anyone who calls you out of the blue? Nobody? Hang up the phone, call that place directly and see if they're trying to reach out to you.

Ashley Biggs 17:31

You know, what do we do if we think our card has been compromised?

Kelle Slaughter 17:36

Well, there's a few things you want to do. One, you want to reach out to your credit card company and notify them of the fraud to FTC wants to know about it as well contact us at report fraud that ftc.gov Or add you're able to call in at 877-382-4357. And then lastly, if you have if you know that your personal information has been used by scammer, you can recover from identity theft by going to [identity theft.gov](https://identitytheft.gov) that will give you step by step personalized steps, checklists where you can go down and make sure that you've done everything you need to do in order to report and to recover from identity theft.

Ashley Biggs 18:24

As we start to approach the holiday season, we get a lot of door to door scams during the holiday season people collecting for charity. So they say people offering huge discounts on services and tools and all sorts of things. And that's another identity theft possibility, isn't it?

Kelle Slaughter 18:46

Yes, you can lose money or identity theft to any of these schemes. It could be whether it's the imposter, imposter scam. It could be the person knocking at your door claiming to be your electric company. But we need to verify your information give us your personal information kind of situation. It really depends on how you're being approached. But you're absolutely right. There are many, many concerns with charities and door to door during the season, especially when we have so many things going on with the weather and we have wildfires everywhere. And you know, in October, we usually see that there are storms that blow through certain areas cause in disaster areas. There are resources both at the FTC and at the Better Business Bureau that are there to help people to know which ones are more likely to be well what red flags are there to stop you from going in and falling into the arms of a scammer. The BBB has a charity page that you can go and verify that the organization you're working with is a registered charity. The IRS does the same thing and FTC links to it. Off pages as well. Again, it's one of those situations where if you're hearing on the phone that someone is telling you, you can make a donation to this organization with cryptocurrency or a gift card, that is another red flag to you to stop and hang up, call the charity that you're actually interested in directly in order to make your donation.

Ashley Biggs 20:21

Last year, I actually had someone come to my door soliciting, supposedly for a charity. And he wanted me to swipe my debit card into his machine to donate. Yikes, I thought it was pretty sophisticated here because it kind of looks like one of the square readers like if I were to go to, you know, a fair or an expo and buy something from from a vendor. It was like one of those little square devices he plugged into, he could plug into his phone. And he wanted me to donate using my debit card. And when I said no, I, I have particular charities that I donate to anyway. You know, he became very aggressive and very upset that I would not swipe my card, my guess is that he was a scam. Possible. Number one, he was a scam. But number two, for the elderly, you know who, who may be alone in their home or someone a vulnerable person. What does the FTC recommend to do when it comes to door to door fraud?

Kelle Slaughter 21:28

Door to door fraud is... Gosh, just I choose not to open my door personally, Ashley. I just, I just refuse to do it. And I tell my mother not to do it, I told my dad not to do it. It's just know if I need you, I will go and seek you out. But definitely you want to make sure that your parents, your grandparents, whoever the the elderly person is, don't share your personal information with these folks, if you talk to them, because sometimes my mother will open the door and we'll sit there and carry out a whole conversation with them get their information won't give them anything they got. And then you know, let them leave. But you know, you can receive information from them about their product, but don't eat Don't, don't give them anything. Don't verify the information for them. You fall into traps that way. And another thing that you know is really not in FTCS area. But there are certain scans where solicitor will come to the door and will convince someone to leave their door open while they go retrieve something. Be careful about

these things. Because as soon as you walk to the back of the house, it can be roaming in front of your house, the best thing you could do is just don't answer the door.

Ashley Biggs 22:46

If you don't know who the person is, don't answer the door.

Kelle Slaughter 22:49

Just don't answer the door. Exactly.

Ashley Biggs 22:51

You know, we talked about, we talked about bone scans, text message scams, email scams, door to door scams. And there are those mail scams, those physical mail scams. And you know, I'm dyslexic, and sometimes I get paper that I have to run through a screen, a little reading device just to kind of help me process the information. It's an awesome app called Seeing AI. And if you don't have it, it's great for everybody just say there used to be, you know, oh, the bottom of donate today. Here's the write your credit card number on this form here and send it back to us. I'm seeing a lot less of those and more of go to our website to donate. But how do we know if it would it be the same process of like if someone came door to door and they're claiming to be a charity or you get a flyer or you're out and about, you would just go to your local IRS. You go to the IRS website or something like that to see if there are real charity.

Kelle Slaughter 23:58

Absolutely, you can check with the IRS. You can also check with the Better Business Bureau and then when you go to FTCS website, we also have the link there that will link you to IRS and BBB. So you can verify that there are legitimate charities registered charities.

Ashley Biggs 24:15

Yeah. Because the guy from that I had last year that door to door guy he ended up leaving like a mailing your payment thing where he they wanted my credit card number and I'm like, no, no, no.

Kelle Slaughter 24:30

Don't share your credit card numbers. You're absolutely right.

Ashley Biggs 24:33

Can you tell me what's your best advice to give to someone if they have been? Or they think they've been the victim of a scam? You know, you've you've already said reported to the FTC, you said that the federal government has resources to kind of help them through. But what are some practical steps that they can immediately take? Like, you know, should they contact their bank should they you know, have their card number As changed, what should they do?

Kelle Slaughter 25:02

Right? It really depends on the type of scam that we're talking about. So we'll we'll start with someone who's lost their whose credit card has become compromised. Absolutely contact your credit card company. Let them know that you didn't make these charges, ask them to reverse the charges and replace your card that you want to monitor going forward all of your statements to be sure that no other fraudulent charges are there. Because you don't know exactly what information the scammer actually has. And this goes across the board for any type of identity theft, it is a great idea and the best idea to watch your credit reports with all three national credit bureaus, Experian, Equifax, and TransUnion, you can get your credit report free every year from annual credit report.com. But right now, through the end of December, you can get it every week, you should review each of each of them because each one may contain different information and then dispute any errors that you see on the credit report including accounts you didn't open or if you see a balance on there that it doesn't look right, you need to make sure to go ahead and report those areas. Now. Any of these can be errors, or any of these errors can be you know, just simple mistakes. But sometimes it can be a warning of identity theft. So keep an eye on your credit reports. Keep an eye on your statements that goes for banking and for your credit cards. And then you also may want to consider having a place of fraud alert or a credit freeze. A fraud alert and credit freeze can both help you avoid and to recover from identity theft. They sound alike. But here's where they're different. A fraud alert tells a business to check with you before opening a new account in your name. And that usually means that they'll call you first to make sure that you're the person trying to open the new account. And unlike a credit freeze a fraud alert doesn't limit access to your credit report, you can place a fraud alert by contacting one of the three national credit bureaus and then they'll contact the other two. The Fraud Alert only lasts for year, but you can extend it after that. Now credit freeze on the other hand is really the best way to protect against identity thieves opening new accounts in your name. A credit freeze means that potential creditors creditors cannot access your credit report. And because creditors usually won't give you credit if they can't check your credit report. That means the freeze blocks identity thieves who might be trying to open new accounts in your name. Both of these are free fraud alerts and credit free to credit freezes are free to place with each of the three credit bureaus it's free to remove that credit freeze. And a credit freeze does not expire. You can place a credit freeze, even if you haven't experienced identity theft, you could do it for your kids, incapacitated adults. And you don't have to worry about the freeze part. Because it won't affect your credit score, you'll still have the ability to use your existing credit cards apply for a job or in an apartment about insurance. And then if you need to apply for new credit, you just lift the freeze

temporarily to let the credit creditor check your credit and then put it back into place. It's free. So whichever one is best for you is, you know, completely up to your circumstances. Okay. Yeah, but those are the things that you can do in order to try to preventative measures that you can have and responsive measures that you can do with identity theft concerns. Very cool. I would be remiss if I didn't cover the costly a scam, whose numbers continue to climb year after year. And what's that? Well, it's romance scams. Millions of people are turning to online dating apps and social networking in order to meet that special someone. And then fortunately sometimes they don't meet that special someone but that special scammer instead, you see scammers are just just like the government imposter scams, they do get online posing to be the perfect person seeking a relationship with someone else. It doesn't even have to be romantic. It could just be a friendship where they're just trying to connect with like minded people. And sometimes it doesn't end up turning out well.

Ashley Biggs 29:32

Are these the scams that you hear about where men and women get defrauded by catfishing?

Kelle Slaughter 29:38

That that falls under romance scams? Yes. They draw people out using their pictures that they steal from around the internet. They build these false personas that seemed to be real enough to be true. But the red flag is that they never have time or reason to meet you in person. And eventually, they need money or sensitive information such as a bank account number so that they can send or receive a transfer to you. You know, and the impact has been major, we've had reported loss of \$547 million reported to FTC alone. And those numbers just continue to climb year after year, because that's up nearly 80% Compared to 2020.

Ashley Biggs 30:26

That's amazing. What what ends up happening to to the scammers are they ever found?

Kelle Slaughter 30:31

Well, it depends on how sophisticated their story is. Some of them are found. I've noticed recently in the news that they've found individuals who were poses at posing as military, who put numerous pictures out on different apps and claimed that their name was a different name. And they turned around and they asked the person they were pursuing for money, or even cryptocurrency, they claimed that they're trying to get them into an investment thing where they can make more money. And last year alone, there was \$139 million in cryptocurrency lost to these types of scams. The bottom line

Ashley Biggs 31:15

That's something you can't get back, right? Cryptocurrency, once it's gone, it's gone.

Kelle Slaughter 31:19

That's correct. That's correct. That's one of those forms that we told you to watch out for. Because they always ask for gift cards, which are hard to get money back on, as well as cryptocurrency, wire transfers, also a danger to so just be careful if somebody asks for that type of payment in any way, shape, or form. But the bottom line here is, is that, you know, we we want to make sure that people know not to send those gifts to online sweetheart, especially one that they've never met in person. Don't ever share your bank account number with them. These folks will make up stories about why they need the money. And you know, and why they need your bank account information. And they're so believable. The best thing you can do though, is to research the person and talk to your friends. I know that many people on this podcast and listening to this podcast are using readers to read their bios and, and tell you about this individual. And you probably have a friend or family member who's looking at their pictures to make sure you actually want to be seen in public with this person. So that same person that you have looking at those pictures to make sure that this is the right look for you have them to listen to your stories, talk to them about what's being communicated to you from this individual. Because there may be some things that stand out, you know, sometimes we get tied up in our emotions and the excitement of having a new relationship, that we miss certain things, certain stories and not connecting. But when we repeat it to our friend or a family member that kind of stand out to them. And they can say, hey, you know, that doesn't sound right. To me, that sounds a bit odd. So just make sure that you're connected and you're communicating with someone. And that way they can help you to to do the research on the person that you're communicating with. Because you can research the individual by searching their images online, you just reverse search that image to see where else it appears. And if they're using different names. If somebody's reported to a blog or a board saying that this person scammed me, you'd be able to know. And of course, if you end up finding someone you recognize that it's a scam, we'd love to hear it, let us know it if report fraud that [ftc.gov](https://www.ftc.gov)

Ashley Biggs 33:41

So you know, you mentioned that a lot of our patrons may be using assistive technology to read through these profiles, you know, or read the Facebook page, or one of the most common things I see in fraudulent profiles are spelling errors. Because they're, you know, they're writing from another like English is not their primary language. I'm happy to say screen readers will read the word exactly as it's spelled. So if there is a misspelling, it will catch it.

Kelle Slaughter 34:12

Yes. And that is a great way to notice it. But we have to be clear to Ashley that even the phishing scams that are coming through the emails, they cleaned them up a little bit. So just be careful. If

someone starts asking you for money, never met this person, you know, and they say, Oh, I'm overseas or Oh, I can't get there. You know, I'm having problems, getting an Uber to bring me there, whatever the situation is. Don't fall into giving someone money and you've never met them. You never voted that you make sure that you have that family member close to you or your best friend with you to kind of help you through this situation.

Ashley Biggs 34:55

That sounds great. You've given us a lot of information today and I want to remind everyone that a lot of Kelly's information, you know, not only comes with 20 plus years of experience, but it's also available on the FTC website, and it, which is [ftc.gov](https://www.ftc.gov). And there's also a fraud prevention website, you can go to the Better Business Bureau. IRS has information about scams on their website as well. It's really important, I think, for our patrons and our friends and families to ensure that we are not becoming targets. So I really, I really thank you for being here today to talk to us about this.

Kelle Slaughter 35:43

I appreciate the opportunity. And Ashley, I'd like to add one last thing for those of you listening. To keep up to date with the latest scams we we put out blogs to let you know the latest twist that we hear the latest red flags, you need to watch out for the latest trends that we're seeing. Please sign up for our blogs, our consumer alerts, you'll get two blogs a week directly to your inbox. And that way you can stay in the know just go to [ftc.gov/consumeralerts](https://www.ftc.gov/consumeralerts).

Ashley Biggs 36:16

I'm doing that right now.

Kelle Slaughter 36:18

We'll see a lot of changes and such during the during the you know, as we get closer to Christmas season and the holidays and such you see different types of scams pop up when we see weather disasters and such. And we do publish something so that you will be aware of what to watch out for and how to avoid and to avoid falling for the schemes.

Ashley Biggs 36:38

It's such a scary world out there to think that you have to double check and triple check and make sure that people are who they say they are.

Kelle Slaughter 36:47

It is however, you know, once you have certain things in place that give you peace of mind, you have the block coming to you so you know what's going on. So that kind of gives you a little ease off your mind. And you don't have to constantly look at every paper that's out there and wonder what's clickbait and what's not. And then if you have your credit freeze in place, that kind of gives peace of mind as well, that even if somebody gets a hold of my information, they can't open new accounts in my name. And by having these tools that you were allowed us to share with the public today. I think that it does kind of ease some of the stress of you have to watch out everywhere. It doesn't mean that you stopped watching, but it does mean that you're equipped to notice what may be off in the conversations.

Ashley Biggs 37:31

Awesome, Kelly, thank you so much. Ladies and gentlemen. I'm going to go ahead and stop the recording. And I'm giving virtual clapping to Kelly for such an amazing presentation. We will see you again on lbpd next podcast. So thank you, Kelly.

Kelle Slaughter 37:50

Thank you, Ashley.

Announcer 37:52

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