



OFFICE OF THE ATTORNEY GENERAL

Adam Paul Laxalt, *Attorney General*

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TECHNOLOGICAL CRIME ADVISORY BOARD

July 14, 2016 – 10:00 a.m.

Video Conferenced Between:

Attorney General's Office
Mock Courtroom
100 N. Carson Street
Carson City Nevada

Sawyer Building, Room 4500
555 E. Washington Avenue
Las Vegas, Nevada

AGENDA

Please Note: The Technological Crime Advisory Board may: 1) take agenda items out of order; 2) combine two or more items for consideration; or 3) remove an item from the agenda or delay discussion related to an item at any time. Reasonable efforts will be made to assist and accommodate physically handicapped persons, who wish to attend this meeting. Please contact Patricia D. Cafferata, Technological Crime Advisory Board Executive Director, at (775) 684-1136 or pcafferata@ag.nv.gov in advance, so that arrangements can be made.

1. Call to order and Roll Call.
2. Attorney General Adam Laxalt's welcome and self-introduction of members.
3. Public Comment. Discussion only. Action may not be taken on any matter brought up under this agenda item, until scheduled on the agenda of a future meeting for possible action.
4. Discussion for possible action to approve minutes of May 4, 2016 meeting. (Attachment One (1), Minutes from May 4, 2016 Meeting.)
5. Presentation and discussion for possible action on outreach programs for the Latino community. Assemblyman Edgar Flores and Deputy Attorney General Laura Tucker. (Attachment Two (2), Outreach Program Brochures, Nine (9) total.)
6. Presentation: "The Global Privacy Dynamics and Implications for Nevada." Former Privacy Subcommittee member and Lecturer, Information Systems, UNR James Elste.

7. Presentation on the challenges of cybercrime on businesses and recent trainings on preventing such crimes. Las Vegas Chamber of Commerce Paul Moradkhan and Reno-Sparks Chamber of Commerce Tray Abney.
8. Presentation and discussion for possible action on proposed legislation:
 - a. To increase penalties for commission of technological crimes, redefine the meaning of “intent.” Clark County Assistant District Attorney Christopher Lalli.
 - b. Discussion and possible action on amending NRS 603A.220 (4) on the provisions for businesses to notify customers about data breaches. Assemblyman Edger Flores, Deputy Attorney General Laura Tucker, and Senior Deputy Attorney General Lucas Tucker.
 - c. Discussion and possible action on legislation to prevent cybercrimes committed against businesses.
 - d. Other related legislation on technological crimes for the 2017 Legislative Session, per NRS 205A.060.5. (Attachment Three (3), NRS 205A.)
9. Discussion and possible action on applying for grants for education and prevention of identity theft. Management Analyst for Grants Liz Greb.
10. Announcement. Next meeting is set for November 9, 2016.
11. Public Comment. Discussion only. Action may not be taken on any matter brought up under this agenda item, until scheduled on the agenda of a future meeting for possible action.
12. Adjournment.

In accordance with NRS 241.020, this agenda was posted on or before July 8, 2016 online at: http://ag.nv.gov/About/Administration/Tech_Crime/2015_Mtgs/Tech_Crime_Meetings_2015/ and at the following locations:

- Office of the Attorney General, 100 N. Carson Street, Carson City, NV 89701
- Office of the Attorney General, 5450 Kietzke Lane, Suite 202, Reno, NV 89511
- Office of the Attorney General, Grant Sawyer Building, 555 E. Washington Ave., Las Vegas, NV 89101
- Legislative Building, 401 N. Carson Street, Carson City, NV 89701
- Capitol Building, 101 N. Carson Street, Carson City, NV 89701

Meeting materials may be requested from Patricia D. Cafferata, Technological Crime Advisory Board Executive Director, at (775) 684-1136 or pcafferata@ag.nv.gov, and obtained from the Office of the Attorney General at any of the first three (3) locations listed above.

Attachment One (1)

to

Technological Crime Advisory Board Agenda

July 14, 2016

Contents: Minutes of May 4, 2016 Meeting



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Adam Paul Laxalt, *Attorney General*

100 North Carson Street
 Carson City, NV 89701
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MEETING MINUTES

Name of Organization: Technological Crime Advisory Board

Date and Time of Meeting: May 4, 2016, 10:00 a.m.

Place of Meeting: Video Conferenced Between:

Attorney General's Office
 Mock Courtroom
 100 N. Carson Street
 Carson City Nevada

Sawyer Building, Room 4500
 555 E. Washington Avenue
 Las Vegas, Nevada

Attendees:

Las Vegas:	Carson City:
<p><u>Members in Attendance:</u> Edgar Flores Greg Weber Todd Peters (Sitting Proxy for Patrick Moers) Jim Owens</p> <p><u>Members Absent:</u> Mark Lipparelli Brian Spellacy</p> <p><u>Guests in Attendance:</u> Rod Swanson Jonathan Cooper</p>	<p><u>Members in Attendance:</u> Adam Laxalt Patricia Cafferata Jim Earl (Sitting Proxy for Shannon Rahmig) Lea Tauchen (Sitting Proxy for "Tray" Abney) (Eric) Andrew Campbell</p> <p><u>Members Absent:</u> Frank Schumann Kyle Burns</p> <p><u>Guests in Attendance:</u> Laura Tucker Catherine Krause Ernest Figueroa</p>

1. **Call to order and Roll Call.**
 Meeting called to order at 10:00 a.m., Patricia Cafferata called roll and confirmed there was a quorum present.
2. **Attorney General Adam Laxalt's welcome and self-introduction of members.** Attorney General Adam Laxalt welcomed everyone to the meeting.
3. **Public Comment. Discussion only. Action may not be taken on any matter brought up under this agenda item, until scheduled on the agenda of a future meeting for possible action.**
 No Public Comment.

4. **Discussion for possible action to approve minutes of March 31, 2016 meeting.**
Laxalt asked for approval of the March 31, 2016 meeting minutes with corrections to Jim Owens and Greg Weber's names. Greg Weber moved to approve the minutes as amended. Jim Earl seconded the motion. All in favor, and an approval of meeting minutes motion passed.
5. **Report of Executive Director Patricia Cafferata.**
 - a. **Governor appointed Eric Campbell from the Churchill County School District to the board.**
Executive Director Patricia Cafferata reported (Eric) Andrew Campbell was appointed to the board.
6. **Discussion and election of new chair and vice chair for one year term beginning on July 1, 2016. In the past, the Board elected the Attorney General as the chair and one of the legislators as the vice chair.**
Laxalt requested a motion to elect a chair and vice chair for the committee beginning July 1, 2016. Jim Owens moved that Attorney General Adam Laxalt be elected chair and Assemblyman Edgar Flores be elected the vice chair. Jim Earl seconded the motion. The motion passed unanimously.
7. **Presentation and discussion for possible action on outreach programs, in particular to the Latino community. Assemblyman Edgar Flores.**
Flores spoke about outreach programs to inform the Latino community of legal issues. He reported most Latinos go to notary public for legal advice, or use word of mouth. Flores suggested utilizing churches, law enforcement, radio, TV, internet and various other people and programs to get information to the Latino community. He and Laxalt discussed the possibility of bringing Latino community members to the next meeting.
8. **Presentation on the prosecution of technological crimes. Clark County Deputy District Attorney Jonathan Cooper.**
Jonathan Cooper of the Clark County District Attorney's Office gave a PowerPoint presentation on using evidence for criminal prosecution. This presentation included how to use and get internet IP addresses, cell phones, metadata, emails, Facebook and Twitter posts, and deleted computer files. Search warrants may be needed to get cell phone data.
9. **Presentation and discussion for possible action on one of the committee's legislative duties, per NRS 205A.060.3. (Attachment Two (2) - NRS 205A).**
 - a. **Presentation on Modern Trends in Identity Theft and Consumer Education. Deputy Attorney General Laura Tucker.**
Deputy Attorney General Laura Tucker gave a presentation about identity theft. She reported there were 781 incidents of data breaches in the U.S. in 2015. Most information stolen is social security numbers and debit and credit card information. Verizon produces a data breach report that has good information and tips of how to protect yourself. There was also discussion on a 2005 law that requires consumers to be notified of data breaches by businesses. NRS 603A.220(4). Laxalt and Flores will

work together to change the language in the statute for businesses to better inform consumers. It was also agreed to add ID theft to the community outreach programs. (See Attachment One (1), Report by Laura M. Tucker, Modern Trends in Identity Theft, and Consumer Education and Legislation.)

10. Presentation and recommendations by former Privacy Subcommittee member. Lecturer, Information Systems. UNR James Elste.

James Elste could not attend and the topic will be discussed at a later date.

11. Discussion and possible action on proposed legislation:

- a. To increase penalties for commission of technological crimes, redefine the meaning of “intent” and**
- b. Other related legislation on technological crimes for the 2017 Legislative Session.**

Discussion conducted about broadening and/or redefining the meaning of “intent” with regards to credit card skimmer cases. Flores will look into the legislative reason for making the credit card skimmer law so broad. He will carry a bill to make the change to the law. NRS 603A.

12. Discussion and possible action on applying for grants for education and prevention of ID theft. Management Analyst for Grants Liz Greb.

This topic will be in the next agenda.

13. Discussion for possible action setting quarterly meetings on July 14, 2016 and November 9, 2016.

Future meetings were set for July 14, 2016, and November 9, 2016.

14. Public Comment. Discussion only. Action may not be taken on any matter brought up under this agenda item, until scheduled on the agenda of a future meeting for possible action.

No Public Comment.

15. Adjournment.

Jim Earl moved to adjourn the meeting; Andrew Campbell and Greg Weber both seconded the motion. Approved unanimously, the meeting adjourned at about 11:25 a.m.

Minutes respectfully submitted by Lacey J. Austin.

In accordance with NRS 241.020, this agenda was posted on or before April 29, 2016 online at: http://ag.nv.gov/About/Administration/Tech_Crime/2015_Mtgs/Tech_Crime_Meetings_2015/ and at the following locations:

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Attachment One (1)

to

Technological Crime Advisory Board Minutes

May 4, 2016

Contents: Modern Trends in Identity Theft, and
Consumer Education and Legislation; a report by

Laura M. Tucker, Deputy Attorney General

Modern Trends in Identity Theft, and Consumer Education and Legislation
Prepared by Laura M. Tucker, Deputy Attorney General, and Lucas J. Tucker,
Senior Deputy Attorney General

- I. How Identity Theft Occurs
 - a. Trend – Data Breaches
 - i. A data breach is an incident in which sensitive, protected or confidential data has potentially been viewed, stolen or used by an individual unauthorized to do so. Data breaches may involve personal health information (PHI), personally identifiable information (PII), trade secrets or intellectual property.
 - ii. According to the Identity Theft Resource Center, the number of U.S. data breaches tracked in 2015 was 781. 40 percent of these occurred in the business sector, 35.5 in the health/medical sector; 9.1 percent in the banking/financial sector; 8.1 percent in government/military, and 7.4 percent in education.
 - iii. Hacking incidents accounted for almost 40 percent of these breaches, with employee error/negligence at about 15 percent.
 - iv. In 2015, only 12.4 percent were “paper” breaches
 - v. Most of the information obtained included SSNs and debit/credit card information.
 - b. In 2014, the average cost for companies that suffered a data breach was \$3.79 million, according to the Ponemon Institute.
- II. Consumer Education
 - a. CHIP and PIN cards
 - i. Chip cards are more effective because the technology encrypts the data for each individual transaction. Therefore, if the information is intercepted, the information is valid only for the one-time use. It is less vulnerable during transmission.
 - ii. Inform consumers how to use them and encourage their use whenever possible.
 - iii. However, also let consumers know that for transactions online, the chip technology will not apply. Therefore, follow good online safety practices
 - 1. i.e., only submitting information to trusted websites and checking for a secured site (https and lock)
 - b. Credit Card versus Debit Card use
 - i. Credit cards are generally better protected in the event of a fraudulent transaction than debit cards.
 - 1. First and foremost, a credit card is not tied to a bank account. Therefore, there is no immediate financial hit if your number is stolen. Debit cards, conversely, are backed by money.
 - 2. If your credit card number is stolen, you are not responsible for unauthorized purchases under federal law. No more than \$50 if the actual card is stolen.
 - 3. Debit cards – banks have discretion to determine if a theft was promptly reported (within 60 days) to decide if they will hold you not accountable for the transactions.
 - c. Identity Protection Services
 - i. There are commercial identity protection services that monitor use of personal information, and can help consumers minimize the risk of fraudulent activity, or alert them about fraud very quickly. However, consumers should know that

none of these companies can “guarantee” absolute security of personal information. LifeLock has paid 2 fines to the FTC and various states for misleading statements it made to consumers.

- ii. Even though there are no guarantees, consumers should take advantage of any complimentary identity protection services that a company may offer when it discovers a data breach. Many companies offer their customers 1 year of complimentary services, and due to the increased frequency of data breaches, consumers can get several years of overlapping or continuous free services.

III. New Legislation

a. Nevada’s notice requirement

- i. When a consumer’s personal information is exposed due to a data breach suffered by a business, the business generally has two options to inform the consumer; direct notification, or substitute notice. In the case of payment card data breaches, many companies avail themselves of the option to provide substitute notice. They choose this option because many companies don’t store the payment card data, so they are unable to specifically identify individuals who are impacted by the breach.
- ii. Substitute notice: NRS 603A.220(4) requires (i) notice by electronic mail when the business has email addresses for the customers involved; (ii) conspicuous posting of the notification on the business’ internet website, if it maintains a website, and (iii) notification to major statewide media.

b. Drawbacks to current statute (enacted in 2005)

- i. Some businesses don’t have emails; others have the emails, but avoid sending them on the basis that they are unable to specifically identify which consumers are impacted.
- ii. Conspicuous notice - there is some ambiguity regarding what constitutes “conspicuous notice”, and many companies post the notice in a manner that could easily be missed by many consumers.
- iii. Notifying statewide media - the fact that a business notifies statewide media doesn’t necessarily mean that the media will prominently alert consumers. Even in cases where the media runs a story featuring the breach, there has been a shift from print media to online media. The life cycle of many online stories is now 24 hours or less, so consumers who do not encounter a press release within hours of its release are less likely to encounter it later the same day, much less the following day, week or month.

c. Improving Nevada’s notice law

- i. Social media has grown exponentially since the statute was enacted in 2005. Many businesses use social media in a way that they use traditional websites, to advertise and draw customers. Social media could be an effective way for businesses to let their customers know there has been a data breach.
 - 1. Slight amendment to the 2nd element of substitute notice, to provide “conspicuous posting of the notification on all websites and social media sites maintained by, or for the benefit of, the data collector.”
- ii. Second, businesses could be required to post a conspicuous notice at the payment card terminal(s) in their physical location for some minimum time period, such as 30 days. Businesses would likely take data security more seriously if they know there will be heightened awareness if they suffer a data breach.

- iii. Third, businesses could be required to notify all customers for whom they have email addresses, even if they can't verify whether any specific individual was impacted by the data breach. Many companies already do this, but some companies use the current requirement as a shield to avoid providing email notice.
 - 1. The first element of substitute notice could be slightly revised to provide "notification by electronic mail to all persons the data collector has electronic mail addresses for."
- d. While we could also consider requiring that businesses notify the AG's office, that would only help consumers if the AG established a place on its website where copies of the notices would be posted. This would require some resources, and it's hard to predict the effort that would be required. For reference, on the California AG's website, 270 notices were posted during the 15 months from January 1, 2015 to March 31, 2016. Businesses have a direct relationship with their consumers, so enhancing the notification efforts required by businesses might be the most effective approach to increase awareness of these data breaches.

Attachment Two (2)

to

Technological Crime Advisory Board Agenda

July 14, 2016

Contents: Outreach Program Brochures

Nevada Identity Theft Program

The program, designed by the state Legislature, assists identity theft victims in the recovery process by providing a new and effective card to demonstrate that their identity has been stolen. The program can assist Nevadans with restoring credit and avoiding improper criminal charges.

To be eligible for a Nevada Identity Theft Card, a victim must first file a police report with local law enforcement and ask for a brochure and application for the card. To file a police report, you will need proof of your identity and Social Security number.

After completing the application process, a victim may receive a secured, personalized identification card that can be used to alert law enforcement and creditors about fraudulent activity.

For more information or questions about the Nevada Identity Theft Program, please call 1-877-213-5227 or email PIU@ag.nv.gov.



Filing a Consumer Complaint

Are you a victim of fraud, deception or an unfair business practice?

The Office of the Attorney General wants to hear from you.

Complaint forms are available on our website at ag.nv.gov or in print form at any one of our office locations. Forms are available in both English and Spanish, and can be completed online or in-person. Please include any appropriate documentation to support the complaint. All complaints must be signed by the complainant.

Please note that the Office of the Attorney General cannot provide you with legal advice or represent you in personal legal actions. If you feel you need to hire a private attorney, you may consider contacting your local legal aid office.

Contact Us

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Carson City, Nevada 89701-4717
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Las Vegas Office

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Preventing Identity Theft



Office of the Nevada
Attorney General

ADAM PAUL LAXALT
Attorney General

What is identity theft? Identity theft is the use of another individual's personal identifying information with the intent to fraudulently obtain credit, property or services. Nevada's identity theft law takes into account computer and Internet technology, and makes it a crime to aid or abet another person in securing this personal identifying information. Identity theft is a crime at both the state and federal levels.

Warning Signs

- You see withdrawals from your bank account that you can't explain.
- You don't receive your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name.
- You receive notice that your information was compromised by a data breach at a company where you do business or have an account.

What to Do

If you have experienced any of these warning signs, act quickly. Taking these steps will help you limit the damage. Visit IdentityTheft.gov to report identity theft and create a personal recovery plan.

- Call the companies where you believe fraud occurred.
- File a report with your local police department.
- Place a fraud alert on your credit reports and request copies of your report.
- Report identity theft to the Federal Trade Commission.

IdentityTheft.gov can assist with step-by-step instructions specific to your situation.

If your information is lost or stolen, IdentityTheft.gov will also outline the specific steps you can take to help protect yourself from identity theft in the future.

Protecting Your Identity

Make protecting your identity a part of your everyday routine by following these steps:

- Read your credit card and bank statements carefully and often.
- Know your payment due dates. If a bill doesn't show up when you expect it, look into it.
- Read the statements from your health insurance plan. Make sure the claims paid match the care you received.
- Shred any documents with personal and financial information. These items should be shredded immediately: sales receipts, ATM receipts, paid credit card statements, paid utility bills, credit offers, cancelled checks that aren't tax-related, and expired warranties.
- Review each of your three credit reports at least once a year. Visit annualcreditreport.com to get your free reports.

For more information, visit ftc.gov/idtheft.

What do thieves do with your information? They can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can also file a tax refund in your name and get your refund.

Securing Online Info

- Don't give out personal information on the phone, through mail or over the Internet, unless you know who you're dealing with.
- Before disposing of a computer/mobile device, wipe all personal information.
- Use strong passwords with your laptop, credit, bank and other accounts.
- Don't overshare on social networking sites. A thief can find information about your life and use it to access your accounts.

Securing Offline Info

- Lock your financial documents in a safe place at home, and keep your wallet safe at work.
- Leave your Social Security card at home.
- Before sharing personal information, ask why it is needed, how it will be safeguarded, and the consequences of not sharing.
- Promptly remove mail that arrives in your mailbox. If you won't be home for several days, request a vacation hold on your mail.
- When ordering new checks, have them mailed to a secure location.

Securing Your Devices

- Install anti-virus software, anti-spyware software and a firewall. Update them often.
- Don't open files, click on links or download programs sent by strangers.
- Keep financial information on your laptop only when necessary. Don't use an automatic login feature, and always log off when you're finished.
- Avoid sending personal information over your laptop or smartphone on an unsecured public wireless network.

Programa para Víctimas de Robo de Identidad

El programa, diseñado por la Legislatura del estado de Nevada, ayuda a las víctimas de robo de identidad en el proceso de recuperación por proveer una nueva y efectiva tarjeta que podrá demostrar efectivamente que su identidad ha sido robada. El programa puede ayudar a residentes de Nevada a reparar su crédito e evadir cargos criminales impropios.

Para ser elegible para la Tarjeta de Robo de Identidad de Nevada, la víctima primero debe hacer un reporte con la agencia local de policía y llenar la solicitud para la tarjeta. Al hacer el reporte de policía tendrá que tener prueba de su identidad y de su número de Seguro Social.

Después de completar el proceso de solicitud, la víctima podrá recibir una tarjeta de identificación segura que podrá ser utilizada para alertar a las autoridades y acreedores de actividad fraudulenta.

Para más información o preguntas acerca del programa de robo de identidad, favor de llamar al 1-877-213-5227 o por correo electrónico al PIU@ag.nv.gov.



Para Presentar una Queja del Consumidor

Es usted una víctima de fraude, decepción o de una práctica de negocios injusta? La Oficina del Procurador General del Estado de Nevada le gustaría escuchar su caso.

Las formas de queja están disponibles en nuestra página de web en ag.nv.gov o en cualquiera de nuestras locaciones. Las formas están disponibles en español y en inglés y pueden ser llenadas en línea o en persona. Favor de incluir cualquier documentación que crea necesaria para apoyar su queja. Todos los formularios tendrán que ser firmados por la persona entregando la queja.

Favor de notar que la Oficina del Procurador General no puede proveer consejo legal o representar personalmente en algún acto legal. Si necesita un abogado privado, puede considerar la contratación de los servicios de un abogado local.

Contáctenos

Oficina de Carson City
100 North Carson Street
Carson City, Nevada 89701-4717
T: 775-684-1100 / F: 775-684-1108

Oficina de Las Vegas
555 E. Washington Avenue Suite 3900
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Prevención de Robo de Identidad



**Oficina del
Procurador General
de Nevada**

ADAM PAUL LAXALT
Procurador General

Que es el Robo de Identidad? El robo de identidad es el uso de la información personal de otro individuo con la intención de fraudulentamente obtener crédito, propiedad o servicios. El robo de identidad es un crimen a nivel estatal como federal.

Señales de Advertencia

- Retiros de su cuenta de banco que no tienen explicación.
- Deja de recibir facturas.
- Comerciantes rechazan sus cheques.
- Recibe llamadas de cobradores de deudas reclamándole el pago de deudas que usted no contrajo.
- Encuentra cuentas o cargos desconocidos en su reporte de crédito.
- Proveedores de servicios médicos le mandan facturas por servicios que usted no usó.
- Su plan de salud rechaza su queja medica legitima porque su record demuestra que sus beneficios médicos han llegado a su limite.
- No recibe cobertura de un plan de salud porque en sus registros médicos figura una enfermedad que usted no padece.
- El IRS le notifica que tiene uno o más declaraciones de impuestos bajo su nombre.
- Le avisan que debido a un incidente de seguridad informática producido en una compañía con la que usted opera sus datos quedaron expuestos y están en riesgo.

Qué Hacer

Si ha experimentado cualquiera de estas señales de advertencia, actúe rápidamente. Al tomar estos pasos podrá limitar el daño a su identidad. Visite RobodeIdentidad.gov para reportar robo de identidad y crear un plan personal de recuperación.

- Establezca contacto con las compañías donde se produjo el fraude.
- Haga un reporte con su agencia local de policía.
- Coloque una alerta de fraude en todos sus reportes de crédito y pida copias de su reporte.
- Reporte el robo de identidad a la Comisión Federal de Comercio.

RobodeIdentidad.gov le puede asistir con pasos específicos que le ayudaran a su situación.

Si su información ha sido perdida o robada, RobodeIdentidad.gov también le puede aconsejar que pasos específicos tomar para ayudarle a prevenir un robo de identidad futuro.

Proteger su Identidad

Haga el proteger de su identidad parte de su rutina diaria al seguir los siguientes pasos:

- Lea su reporte de crédito y su estado de cuenta atenta y regularmente.
- Sepa las fechas de pago de sus facturas. Si alguna factura no aparece al tiempo debido, investigue.
- Lea los estados de cuenta de su plan de seguro. Asegúrese que las reclamaciones pagadas son aquellas que usted ha recibido.
- Destruya cualquier documentación con información personal y financiera.
- Revise cada uno de sus tres reportes de crédito al menos una vez al año. Visite annualcreditreport.com para obtener reportes gratuitos.

Para más información, visite ftc.gov/robodeidentidad.

Dear Fellow Nevadan,

Every day, we are faced with challenges that greatly impact our communities, families, wallets and more. It is important to be equipped with the knowledge necessary to make choices that reduce our risk of being victimized and provide us with the tools we need to get assistance.



My Office is here to help. The mission of the Office of the Nevada Attorney General is to protect the people of this state by enforcing the law and advocating on behalf of its residents. Inside this brochure, you will find information about prominent scams affecting Nevadans. Although our attorneys cannot represent individuals in a lawsuit, my Office may file suit against a business on behalf of all Nevada consumers. Additionally, my Office frequently issues consumer alerts about the latest frauds and scams in the state. If you feel you have been victimized by consumer fraud, I encourage you to file a complaint with my Office using the steps outlined on the back of this brochure.

Together, we can make Nevada a stronger and safer state.

A handwritten signature in black ink that reads "Ad Laxalt". The signature is stylized and cursive.

ADAM PAUL LAXALT
Nevada Attorney General

Filing a Consumer Complaint

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Preventing Consumer Fraud



Office of the Nevada Attorney General

ADAM PAUL LAXALT
Attorney General



Phone Scams

Charity Scams

Identity Theft

B E W A R E I F

- You receive a call from a representative of the state attorney general or U.S. Department of Treasury who threatens to arrest you or file a lawsuit in an attempt to collect personal information or payment.
- You receive a call from a person pretending to be a relative who has been injured or arrested.
- They ask you to wire money to someone claiming to be a police officer, attorney, customs officer or hospital employee.

- You are asked to donate to a charity in cash or via wire transfer.
- You receive solicitations from a "charity" with a name similar to a widely known, reputable charity.
- You receive solicitations from paid fundraisers who earn a percentage of your contribution.
- A charity will not provide proof of its tax deductible contributions.

- You are asked for your Social Security Number over the phone.
- You see withdrawals from your bank account that are unfamiliar.
- Debt collectors call you about debts you are not aware of.
- The IRS notifies you that more than one tax return was filed in your name, or notes that you have an income from an employer you never worked for.

W H A T T O D O

- If a member of the AG's Office calls you, you may confirm the caller's authenticity by hanging up and calling the Office directly at 775-684-1100 or 702-486-3420.
- If you owe taxes or think you do, call the IRS at 1-800-829-1040 to verify.
- If you believe you do not owe the IRS or have not been sent a bill, call and report the incident to the Treasury Inspector General at 1-800-366-4484.
- Never wire money to a foreign country or to someone you do not know.
- Ask questions and never reveal your personal information, especially by phone.

- Do not feel pressured to give money over the phone. The safest way to make a donation is to mail your check directly to the charity.
- Avoid making a donation without researching the charity.
- Inquire what percentage of your donation actually goes toward the charitable cause. Request a receipt showing the amount of your contribution.
- Never make checks payable to a fundraiser, and refrain from providing your credit card number to a fundraiser.
- Review the charity's financial information or its Form 990. For information on the Form 990, visit the Nevada Secretary of State website.

- Victims of identity theft should:
- Place a fraud alert on your credit reports and review them regularly to ensure there is no new fraudulent activity.
 - Close the accounts that you know or believe have been tampered with or opened fraudulently.
 - File a report with your local law enforcement agency and apply for a Nevada Identity Theft Card. Information on this card is available on our website at ag.nv.gov.
 - File a complaint with the Federal Trade Commission.

T I P S

- The Office of the Nevada Attorney General will never ask for or require consumers to make payments by phone. The IRS will not contact you by phone and request payment via a prepaid debit card or wire transfer.
- Charities should be able to provide detailed information about their identity and mission, as well as proof of their tax deductible status and how donations will be used. Check online at websites such as CharityNavigator.org to find out about a specific charity.

- To minimize your risk: Do not give out your personal information including your SSN unnecessarily; shred; know your billing cycles; password protect financial accounts; order credit reports annually; and use firewall software.

Estimados nevadenses,

Cada día enfrentamos retos que impactan nuestras comunidades, familias y bolsillos de gran manera. Es importante que estemos equipados con

el conocimiento necesario para tomar decisiones prudentes y disminuir el riesgo de ser víctimas.

La misión de la Oficina del Procurador General de Nevada es proteger a los residentes por ejecutar la ley y abogar en nombre de los nevadenses. Dentro de este folleto podrá encontrar información acerca de estafas prominentes que afectan a los nevadenses. Aunque nuestros abogados no pueden representar a individuos en una demanda judicial, mi oficina puede demandar a algún negocio a favor de todos los consumidores de Nevada. Mi oficina también publica alertas al consumidor acerca de los comunes fraudes en el estado. Si siente que ha sido víctima de fraude, lo animo a presentar una queja en mi oficina usando los pasos delineados al reverso de este folleto.

Juntos podemos hacer de Nevada un estado más fuerte y seguro.



ADAM PAUL LAXALT
Procurador General de Nevada



Para Presentar una Queja del Consumidor

Es usted una víctima de fraude, decepción o de una práctica de negocios injusta? La Oficina del Procurador General del Estado de Nevada le gustaría escuchar su caso.

Las formas de queja están disponibles en nuestra página de web en ag.nv.gov o en cualquiera de nuestras locaciones. Las formas están disponibles en español y en inglés y pueden ser llenadas en línea o en persona. Favor de incluir cualquier documentación que crea necesaria para apoyar su queja. Todos los formularios tienen que ser firmados por la persona entregando la queja.

Favor de notar que la Oficina del Procurador General no puede proveer consejo legal o representar personalmente en algún acto legal. Si necesita un abogado privado, puede considerar la contratación de los servicios de un abogado local.

Contáctenos

Oficina de Carson City

100 North Carson Street
Carson City, Nevada 89701-4717
T: 775-684-1100 / F: 775-684-1108

Oficina de Las Vegas

555 E. Washington Avenue Suite 3900
Las Vegas, Nevada 89101
T: 702-486-3420 / F: 702-486-3768

Cómo Evitar el Fraude al Consumidor



Oficina del Procurador General de Nevada




ADAM PAUL LAXALT
Procurador General

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Estafas Telefónicas

-  Recibe una llamada no solicitada de individuos exigiendo pago o amenazando con arresto mientras que afirman fraudulentamente ser del Servicio de Impuestos Internos (IRS) o de la Oficina del Procurador General.
-  Recibe una llamada de alguien imitando ser un relativo que ha sido lesionado o detenido.
-  Le piden que mande dinero a alguien imitando ser un oficial de policía, abogado, oficial de aduanas, o empleado del hospital.

Estafas de Caridad






-  Le piden donar dinero a una obra de caridad.
-  Recibe solicitudes de “caridades” con un nombre similar a una que es bien conocida y de buena reputación.
-  Recibe solicitudes de recaudadores de fondos, quienes están pagados, y que podrían recibir un porcentaje de su contribución.
-  Una caridad no proveerá prueba de sus contribuciones que son deducibles de impuestos.






Robo de Identidad

-  Le piden su número de Seguro Social por teléfono.
-  Usted nota retiros de su cuenta de banco que son desconocidos.
-  Un cobrador lo contacta por una deuda que usted no cree tener.
-  El IRS le notifica que más de una declaración de impuestos ha sido archivada en su nombre, o usted nota que tiene ingresos de un empleador para cual usted nunca ha trabajado.





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-  Si recibe una llamada de alguien que dice ser de la Oficina del Procurador General, puede confirmar que es un miembro de nuestra oficina al colgar y llamar a la oficina directamente al 775-684-1100 o 702-486-3420.
-  Si usted debe impuestos o piensa que los debe, llame al IRS al 1-800-829-1040 para verificar.
-  Si usted cree que no debe nada al IRS o no ha recibido una factura, reporte el incidente al Inspector General de Tesoro al 1-800-366-4484.
-  Nunca le transfiera dinero a un desconocido.
-  Haga preguntas y nunca revela información personal, especialmente por teléfono.


-  No se sienta presionado a donar por teléfono. Lo mejor es dar su contribución por cheque pagado directamente a la caridad.
-  Evite hacer una donación sin antes investigando la causa benéfica.
-  Pregunte específicamente cómo la caridad tiene previsto usar su donación. Pida un recibo que enseñe la cantidad de la contribución.
-  Nunca escriba cheques a nombre de un recaudador de fondos, y no dé su número de tarjeta de crédito a un recaudador de fondos.
-  Revise la información financiera de la fundación o su Forma 990. Para más información de la Forma 990 visite el sitio de web de la Secretaria del Estado de Nevada.


Víctimas de robo de identidad deben:

-  Poner una alerta de fraude en sus reportes de crédito al igual que revisarlos regularmente para asegurar que no hay actividad fraudulenta nueva.
-  Cerrar las cuentas que han sido manipuladas o abiertas fraudulentamente.
-  Hacer un reporte con su agencia de policía local y aplique para una Tarjeta de Robo de Identidad. Información sobre esta tarjeta está disponible en nuestro sitio de web: ag.nv.gov.
-  Llenar un formulario de queja con la Comisión Federal de Comercio.

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-  La Oficina del Procurador General nunca le pedirá que haga pagos por teléfono. El IRS no le pedirá que pague usando una tarjeta de débito ni que le haga una transferencia de dinero, y tampoco le pedirá por teléfono el número de una tarjeta de crédito. Cuando el IRS necesita comunicarse con la gente por impuestos impagos, lo hace por correo postal, y no por teléfono.

-  Caridades deben proveer información detallada de su identidad y misión al igual que un comprobante donde conste que una contribución es deducible de impuestos. Revise en charitynavigator.org para encontrar detalles de una fundación de caridad.

-  Para minimizar su riesgo, no dé su información personal, incluyendo su número de Seguro Social. Sepa todos sus ciclos de facturación, proteja sus cuentas financieras con contraseñas fuertes, ordene sus reportes de crédito anualmente, y use programas antivirus para su computadora.

Senior Safety Steps

Seniors can actively and safely prevent crime in their neighborhoods by taking the following steps:

- Be aware of your surroundings, and walk in groups of two or more.
- Close and lock windows when you leave the house, and keep doors locked at all times.
- Do not hide your keys under the mat or in other predictable places.
- When you're gone for more than a day, make sure your home seems occupied—use a timer to turn on lights, a radio or television.
- Tell your family members and friends about your travel plans and daily activities.
- Place a hold request on mail and newspapers while away.
- Never post your travel plans on social media.
- When driving, never park in a secluded area. Find a well-lit public place.
- Report any crime or suspicious activity to local law enforcement. Never intervene.
- Form a neighborhood watch group.
- Don't carry your Social Security number and unneeded credit cards with you.
- Only use ATMs that are inside of a bank or business, and shield your PIN number.

Filing a Consumer Complaint

Are you a victim of fraud, deception or an unfair business practice?

The Office of the Attorney General wants to hear from you.

Complaint forms are available on our website at ag.nv.gov or in print form at any one of our office locations. Forms are available in both English and Spanish, and can be completed online or in-person. Please include any appropriate documentation to support the complaint. All complaints must be signed by the complainant.

Please note that the Office of the Attorney General cannot provide you with legal advice or represent you in personal legal actions. If you feel you need to hire a private attorney, you may consider contacting your local legal aid office.

Contact Us

Carson City Office

100 North Carson Street
Carson City, Nevada 89701-4717
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Las Vegas Office

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Las Vegas, Nevada 89101
P: 702-486-3420 / F: 702-486-3768

Street Smart Seniors

Office of the Nevada
Attorney General

ADAM PAUL LAXALT
Attorney General

One in every five Americans age 65 or older has been abused financially, and financial abuse costs seniors at least \$2.9 billion every year. Seniors are often targets of scams that result in significant financial losses that cannot be recovered. The Office of the Attorney General can provide you with the tools and resources you need to help fight fraud and protect yourself.

Scams Targeting Seniors

- **Unsolicited Sellers:** Don't do business with door-to-door sellers, and never deal with a contractor who shows up unsolicited or with "left over materials."
- **Phony Charities:** Be wary of charities that do not provide detailed information or proof that the contribution is tax deductible.
- **Sweepstakes Scams:** No one can win a sweepstakes they didn't enter. Never pay an up-front fee for a prize.
- **Phishing Scams:** Don't click on links or reply to emails, texts, or pop-up messages that ask for your personal or financial information.
- **Telemarketing Scams:** Join the Do Not Call list to avoid unwanted telemarketing calls. To register, call 1-888-382-1222.

Signs of a Scam

"Keep this information to yourself." Scam artists don't want you to discuss the offer with someone who will tell you it's a scam.

"Guaranteed to more than double your money." There are no guarantees in investments. The higher the returns, the higher the risk.

"Buy now, before it's too late. This is a one-time opportunity." The scammer wants your money before you have time to do research.

Top Consumer Tips

- Never give your personal or financial information to someone you don't know. Identity thieves can use your Social Security number, date of birth, and account numbers to wipe out your accounts.
- If an offer sounds too good to be true, it probably is.
- Do business with companies you know, or those that people you trust have recommended.
- If you don't understand the investment, don't invest.
- Be wary of up-front fees. Try to avoid paying for a service before it has been rendered, and use a credit card when possible.
- Always read contracts carefully before signing. Never sign a document you don't understand.
- Avoid making business checks payable to an individual. Instead, make checks payable to a company or institution, in order to leave a more secure paper trail in case you suspect fraud in the future.
- Don't be tricked into a fraudulent reverse mortgage. Always seek independent financial advice first.
- Check your credit report regularly. Visit www.annualcreditreport.com or call 1-877-322-8228.

Free Educational Programs

The Nevada Attorney General's Office offers free informational brochures and educational publications on a variety of subjects. You can view the publications on our website at www.ag.nv.gov under the "publications" tab. Staff is available to speak on various topics. To request an outreach event, please email mmoazez@ag.nv.gov.



Popular Presentations Include:

- Scam Overview
- Identity Theft
- Street Smart Seniors
- Mortgage Fraud and Assistance Programs



Medidas de Seguridad

Las personas de edad avanzada pueden prevenir el crimen en sus vecindades seguramente y eficazmente al tomar los siguientes pasos:

- Observe bien sus alrededores y camine en grupos de dos o más personas.
- Cierre y asegure las ventanas cuando salga de casa, y mantenga todas las puertas cerradas con llave en todo momento.
- No esconda sus llaves debajo de el tapete o de cualquier lugar predecible.
- Cuando salga por más de un día, asegúrese de que su casa parece ocupada. Use un reloj automático para prender las luces, el radio o la televisión.
- Avísele a sus familiares y amigos de sus planes de viaje al igual que sus actividades diarias.
- Ponga una retención en su correspondencia y sus periódicos mientras está fuera.
- Nunca ponga sus planes de viaje en los medios sociales.
- Al estacionarse, nunca lo haga en áreas aisladas. Encuentre estacionamiento en un lugar bien transitado.
- Reporte cualquier crimen o actividad sospechosa a la agencia de policía local. Nunca intervenga.
- Forme un grupo de vigilancia en su comunidad.
- No lleve sus tarjetas de crédito y número de Seguro Social innecesariamente.
- Sólo use ATMs que estén dentro de un banco o negocio y cubra su número de pin.

Para Presentar una Queja del Consumidor

Es usted una víctima de fraude, decepción o de una práctica de negocios injusta? La Oficina del Procurador General del Estado de Nevada le gustaría escuchar su caso.

Las formas de queja están disponibles en nuestra página de web en ag.nv.gov o en cualquiera de nuestras locaciones. Las formas están disponibles en español y en inglés y pueden ser llenadas en línea o en persona. Favor de incluir cualquier documentación que crea necesaria para apoyar su queja. Todos los formularios tienen que ser firmados por la persona entregando la queja.

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Contáctenos

Oficina de Carson City

100 North Carson Street
Carson City, Nevada 89701-4717
T: 775-684-1100 / F: 775-684-1108

Oficina de Las Vegas

555 E. Washington Avenue Suite 3900
Las Vegas, Nevada 89101
T: 702-486-3420 / F: 702-486-3768

Protección para Personas de Edad Avanzada

Oficina del Procurador
General de Nevada

ADAM PAUL LAXALT
Procurador General

Fraudes Focalizados en los Ancianos

- **Vendedores no solicitados:** No haga negocios con vendedores que van de casa en casa y nunca trate con un contratista que aparece sin solicitarlo o con material sobrante.
- **Organizaciones benéficas falsas:** Tenga cuidado con organizaciones benéficas que no proveen información detallada o pruebas de que la contribución sea deducible de impuestos.
- **Fraude de Lotería:** Nadie puede ganar una lotería a la cual no se ha registrado. Nunca pague una cuota a fin de ganar un premio.
- **Estafas de Phishing:** No haga clic sobre los enlaces de web o responda a correos electrónicos, textos o mensajes que pidan su información personal o financiera.
- **Estafas por Teléfono:** Únase a la Lista Nacional No Llame para evitar la mayoría de llamadas no solicitadas. Para registrarse llame al 1-888-382-1222.

Señales de Fraude

“Mantenga esta información para si mismo.” Estafadores no quieren que usted discuta la oferta con alguien que le diga que es un fraude.

“Su ganancia está garantizada.” No hay garantías en las inversiones. Toda inversión conlleva algún grado de riesgo.

“Esta oferta está disponible sólo por hoy.” El estafador quiere su dinero antes que tenga oportunidad de hacer su investigación.

Consejos al Consumidor

- Nunca dé su información personal o financiera a alguien que no conoce. Robadores de identidad pueden usar su número de Seguro Social, fecha de nacimiento y números de cuenta para vaciarle sus cuentas.
- Si una inversión suena demasiado buena para ser cierta, es probable que sea una estafa.
- Haga negocios con compañías que conoce o con gente recomendada.
- Si usted no entiende una inversión, no invierta en ella.
- Tenga cuidado de cuotas de ante mano. Trate de evitar pagar por servicios antes de ser rendidos y pague con tarjetas de crédito cuando posible.
- Siempre lea los contratos cuidadosamente antes de firmarlos. Nunca firme un documento que no entienda.
- Evite hacer cheques de negocios a nombre de un individuo. En su lugar, haga cheques a nombre de una compañía o institución a fin de dejar un rastro de papel en caso de que sospeche fraude en el futuro.
- No sea engañado a hacer una hipoteca inversa. Siempre busque consejo financiero independiente primero.
- Revise su reporte de crédito regularmente. Visite www.annualcreditreport.com o llame al 1-877-322-8228.

Programas Educativos Gratuitos

La Oficina del Procurador General de Nevada ofrece folletos informativos gratuitos y publicaciones educativas sobre diversos temas. Usted puede ver estas publicaciones en nuestro sitio web en www.ag.nv.gov bajo la lengüeta de “publicaciones.” Personal está disponible para hablar de ciertos temas. Para solicitar una presentación, favor de mandar un correo electrónico a mmoazez@ag.nv.gov.



Presentaciones Populares Incluyen:

- Información General de Fraude
- Robo de Identidad
- Protección para Personas de Edad Avanzada
- Fraude hipotecario y programa de asistencia



Protect Your Family Know Your Rights

The term “notario publico” is not recognized in the United States as it is in some Latin American countries. Non-lawyers who advertise as legal consultants or *notario publico* are not authorized or qualified to help with immigration law-related matters. *Notarios* promise quick results, but often do not know the law. Use common sense, and if it sounds too good to be true, it probably is.

Know the signs to protect yourself and your family. Never sign any false immigration documents or blank forms. Ask for proof of licensure, and confirm that your papers have been filed. Don't believe anyone claiming they have special connections with a state agency or a government office. The immigration status changes often take several weeks, months, or even years, to complete. It is not a quick process.

Know your rights as a client. You have the right to a written contract describing the service the qualified advisor will do for you and what the fees will be to complete the work. You should always ask about the status of your case to confirm what has been filed. Always ask for a receipt when payment is made and an itemized statement of fees and costs.

If you believe you have been a victim of a scam, you may file a complaint with the Office of the Attorney General, as described in this brochure, or you may file a complaint with the Secretary of State's Office by calling 1-800-450-8594 and selecting option 5 for notary or 6 for document preparer.

Filing a Complaint

If you believe you have been a victim of a *notario* scam, the Office of the Attorney General would like to hear from you. Based on the specifics of your complaint, we may have to refer you to another agency. Please note that contacting the Attorney General's Office will not affect your immigration status.

Complaint forms are available on our website at ag.nv.gov or in print form at any of our office locations. Also, forms are available in both English and Spanish and can be completed online or in person. Please include any appropriate documents to support your complaint. The complaint form must be signed by the complainant.

Please note that the Office of the Attorney General is not a private attorney and cannot represent you in personal legal actions.

Contact Us

Office of the Attorney General

Carson City Office

100 North Carson Street
Carson City, Nevada 89701-4717
P: 775-684-1100 / F: 775-684-1108

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Las Vegas Office

555 E. Washington Avenue Suite 3900
Las Vegas, Nevada 89101
P: 702-486-3420 / F: 702-486-3768

Understanding *Notario* Scams



Office of the
Attorney General
State of Nevada

ADAM PAUL LAXALT
Nevada Attorney General

What is *Notario* Fraud? *Notarios* are not attorneys. Only a licensed attorney or an accredited representative from the Board of Immigration Appeals is authorized to assist people with immigration issues. Attorneys must complete extensive training and certification to become licensed in order to represent clients.

Accredited representatives who are not attorneys but are authorized to provide assistance in immigration matters, must work for a recognized organization and be approved by the Board of Immigration Appeals (BIA). A licensed representatives will appear on the following link: <https://www.justice.gov/eoir/recognition-accreditation-roster-reports>, and must either provide their services for free or a very small fee. When speaking with someone claiming to be an authorized representative, ask for an official copy of their certification from the BIA. To find out if the person your are contracting with has been expelled, suspended, is currently or previously has been disciplined, review the fallowing links: <https://www.justice.gov/eoir/list-of-currently-disciplined-practitioners>, and at <https://www.justice.gov/eoir/list-of-previously-disciplined-practitioners>

Attorneys

- Must have a law degree and pass a test before being licensed.
- May provide legal advice, represent clients in court, and file court documents for their clients.
- Are regulated by the state bar association in the states they practice law. In Nevada, it would be the State Bar of Nevada.
- To make sure that you are negotiating with a licensed attorney, call the State Bar of Nevada at (702) 382-2200.

Noteries/*Notarios*

- Cannot give legal advice or represent clients in court.
- Are only required to complete four hours of training.
- May serve as witnesses to the authenticity of a signature and administer certain oaths.
- Are appointed and regulated by the Secretary of State's Office (SOS).
- To confirm a notary is registered with the SOS, visit www.nvsos.gov or call 1-800-450-8594 then press option 6

Document Preparers

- Cannot give legal advice or represent clients in court.
- Do not have any education requirements.
- May help prepare documents and submit documents.
- Must be registered and regulated by the Secretary of State's Office.
- To make sure a document preparer is registered with the SOS, visit www.nvsos.gov call 1-800-450-8594 then press option 6

If you need to find an attorney, you can call the State Bar of Nevada's Lawyer Referral and Information Service at (702) 382-0504 or toll-free at 1-800-789-5747.

If you cannot afford an attorney, please contact one of the following organizations:

In Southern Nevada: Legal Aid Center of Southern Nevada (702) 386-1070; Nevada Legal Services (702) 386-1070; Southern Nevada Senior Law Program (702)229-9596

In Northern Nevada: Washoe Legal Services at (775) 329-2727, or the Volunteer Attorneys for Rural Nevada (VARN) at (775) 883-8278

Conosca sus Derechos Proteja a su Familia

El término "notario público" no es reconocido en Estados Unidos como en otros países de América Latina. Individuos quienes no son abogados pero se anuncian como asesores legales o notario público, no están autorizados o capacitados para asistir con las legales de inmigración. Notarios prometen resultados rápidos, pero no conocen las leyes. Si algo le parece sospechoso, use el sentido común.

Conozca las alertas, protéjase y proteja a su familia. Confirme que el representante tenga licencia. Nunca firme documentos de inmigración o formularios en blanco. Solicite una prueba de que sus documentos han sido archivados. No confié en alguien quien afirma tener conexiones especiales con agencias estatales u oficinas de gobierno. Los cambios de estatus de inmigración podrían tomar varias semanas, meses, e incluso años para completarse. No es un proceso rápido.

Conozca sus derechos como cliente. Usted tiene el derecho a un contrato describiendo el servicio, el costo, y los honorarios que se requieren para realizar el trabajo. Pregunte con frecuencia sobre el progreso de su caso para comprobar que ha sido propiamente presentado. Siempre pida un recibo o comprobante al hacer sus pagos.

Si usted cree que ha sido victima de una estafa, puede presentar su queja con la Oficina del la Procuraduría General como se describe en este folleto, o puede presentar una queja antes de la Secretaria del Estado llamando al 1-800-450-8594 y presione opción 5 para notario o 6 para preparador de documentos.

Presente una Queja

Si usted cree que ha sido estafado por un notario, la Oficina de la Procuraduría General de Nevada le gustaría conocer su caso. Según las características y detalles de su caso, es posible que su queja sea transferida a otra agencia. Tenga en cuenta que establecer contacto con la Procuraduría General no afecta su estatus migratorio.

Los formularios de quejas están disponibles en inglés y español en cualquiera de nuestras oficinas o en nuestro sitio Web ag.nv.gov. Los formularios pueden ser completados y sometidos por computador o en persona. Por favor incluya todos los documentos apropiados que apoyen su queja. El formulario debe ser firmado por el demandante.

Tenga en cuenta que el Procurador General no es su abogado privado y no puede representarlo en procesos legales o personales.

Llame a una de las Oficinas del Procurador General

Carson City

100 North Carson Street
Carson City, Nevada 89701-4717
P: 775-684-1100 / F: 775-684-1108

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Las Vegas

555 E. Washington Avenue Suite 3900
Las Vegas, Nevada 89101
P: 702-486-3420 / F: 702-486-3768

Aprenda Sobre Las Estafas de Notarios



Oficina De La
Procuraduría General
Estado de Nevada

ADAM PAUL LAXALT
Procurador General
De Nevada

¿Qué es el Fraude Notarial? Notarios no son abogados. Los abogados deben recibir una amplia educación para obtener su licencia. Solamente los abogados con licencia o representantes acreditados por El Consejo de Apelaciones de la Inmigración (Board of Immigration Appeals), son quienes están autorizados para apoyar a las personas con problemas de inmigración.

En el siguiente vínculo o link encontrara representantes autorizados: <https://www.justice.gov/eoir/recognition-accreditation-roster-reports> los cuales podrían ofrecen sus servicios de forma gratuita o por un costo mínimo. Cuando esté en comunicación con un representante, pida ver un comprobante de su licencia o certificado oficial.

Para confirmar si la licencia del representante con el que usted está tratando ha sido suspendida, cancelada, o previamente disciplinada, debe revisar los siguientes vínculos o links:

<https://www.justice.gov/eoir/list-of-currently-disciplined-practitioners>, o <https://www.justice.gov/eoir/list-of-previously-disciplined-practitioners>

Abogados

- Debe obtener grado educativo en leyes y pasar exámenes antes de recibir su licencia.
- Autorizado para dar consejo legal, representar a sus clientes en casos legales de la corte.
- Son regulados por la Barra de Abogados en el estado donde practican leyes. En Nevada sería por el *State Bar of Nevada*.
- Para confirmar que esta negociando con un abogado con licencia, llame al *State Bar of Nevada* (702) 382-2200.

Notaries o Notarios

- No están autorizados para dar consejo legal.
- Solo reciben 4 horas de entrenamiento.
- Puede atestiguar en la autenticidad de una firma y administrar ciertos juramentos.
- Son seleccionados, registrados, y regulados por la oficina de la Secretaria Estatal (*Secretary of State's Office*).
- Para confirmar si un representante esta registrado con la Secretaria del Estado, visite el web www.nvsos.gov o llamando al 1-800-450-8594, presione opción 6

Preparador de Documentos

- No está autorizado para dar consejo legal.
- No se requiere ninguna educación.
- Puede preparar, traducir, o someter documentos.
- Debe ser registrado y regulado por la oficina de la Secretaria Estatal.
- Para confirmar si un representante esta registrado con la Secretaria del Estado, visite el web www.nvsos.gov o llamando al 1-800-450-8594 y luego presione opción 6

Si necesita buscar un abogado, comuníquese con el State Bar of Nevada Lawyer Referral and Information Services al (702) 382-0504 o llame gratis al 1-800-789-5747.

Si usted no puede pagar por un abogado, favor de llamar a una de las siguientes organizaciones:

En el Sur de Nevada: Legal Aid Center of Southern Nevada (702) 386-1070; Nevada Legal Services (702) 386-1070; Southern Nevada Senior Law Program (702)229-9596

En el Norte de Nevada: Washoe Legal Services al (775) 329-2727, o a Volunteer Attorneys for Rural Nevada (VARN) al (775) 883-8278

Workers' Compensation Fraud Unit

The Workers' Compensation Fraud Unit is responsible for the investigation of allegations related to claimant, employer and provider fraud on behalf of the state, private insurance carriers, third party administrators and self-insured employers. This unit is also generally responsible for the investigation of any fraud related to the administration of workers' compensation.

The cases prosecuted by the unit involve either employers who fail to obtain workers' compensation for their employees or employees who submit fraudulent claims.

Workers' Compensation Fraud Hotline

If you suspect workers' compensation fraud, please call the Attorney General's Workers' Compensation Fraud Hotline at 1-800-266-8688.



Who Can I Contact When a Problem Arises?

Robert G. Giunta

Director of the Workers' Compensation
Fraud Unit
702-486-3455
rgiunta@ag.nv.gov

Jennifer Davies

Deputy Chief Investigator
775-687-2111
jdavies@ag.nv.gov

Please note that the Office of the Attorney General cannot provide you with legal advice or represent you in personal legal actions. If you feel you need to hire a private attorney, you may consider contacting your local legal aid office.

Contact Us

Carson City Office

100 North Carson Street
Carson City, Nevada 89701-4717
P: 775-684-1100 / F: 775-684-1108

Las Vegas Office

555 E. Washington Avenue Suite 3900
Las Vegas, Nevada 89101
P: 702-486-3420 / F: 702-486-3768

An Employer's Guide to Workers' Compensation



Office of the Nevada
Attorney General

ADAM PAUL TAXALT

Attorney General

What is workers' compensation? Workers' compensation is a no-fault insurance program in the state of Nevada paid for by the employer. It provides benefits for workers who are injured on the job and immunity from civil liability for employers who have provided coverage at the time of injury.

What types of benefits can injured workers receive?

- An injured worker may be entitled to medical treatment for his injuries, as well as lost time benefits for the period of time he is disabled from working.
- Once the injured worker has reached medical stability, he may be entitled to a permanent partial disability for any residual impairment resulting from his on-the-job injury.
- If he is physically unable to return to his pre-accident job and the employer cannot provide a modified position within his limitations, he may be entitled to training or vocational rehabilitation.
- In the event of a worker's death, burial expenses are paid and his dependents may be entitled to some compensation.



What constitutes a workers' compensation claimant fraud?

Pursuant to NRS 616D.300, a person who knowingly makes a statement or representation or who knowingly conceals a material fact to obtain or attempt to obtain any benefit provided under the Nevada Industrial Insurance Act is guilty of fraud. If the amount in question is more than \$250, it constitutes a category D felony, and if it is less than \$250, it constitutes a misdemeanor.

How long after the fraud is committed can the case be prosecuted?

- The statute of limitations for a misdemeanor is one year.
- Depending on the crime, a felony must be prosecuted within three or four years.
- If the crime is committed in a secret manner, these time periods are calculated from the date of discovery.

What type of evidence is needed to prosecute these cases?

- Witnesses and documentation are required to prove all elements of the crimes charged beyond a reasonable doubt.
- This proof is much higher than a "red flag" or the preponderance of evidence needed in hearings conducted before the Department of Administration.
- In many cases, a jury faced with conflicting medical experts on the issue of whether the claimant is actually suffering the results of an accident will find reasonable doubt, or result in a hung jury.

What are the typical results of workers' compensation fraud cases?

A majority of fraud cases accepted for prosecution result in convictions. Since these are non-violent crimes, in most cases the claimant is granted probation. Restitution for repayment of fraudulently obtained benefits is also ordered during the probation period. Any amount not paid by the end of the probationary period is usually converted into a civil judgment on behalf of the insurer or employer.

What are the criminal penalties for these types of crimes?

- A misdemeanor is punishable by no more than six months in the Clark County Detention Center or a \$1,000 fine or both.
- A category D felony is punishable by one to four years in the Nevada State Penitentiary and no more than a \$5,000 fine.
- Pursuant to NRS 616D.620, anyone convicted for any of these crimes forfeits all rights to compensation under their claim, including lifetime re-opening rights. For this reason, claimants are reluctant to plead guilty to these crimes. The worker is also responsible for paying all reasonable costs incurred by the Office of the Attorney General, and by the court in this matter. Additionally, the worker must repay any benefits fraudulently obtained.

What are some examples of workers' compensation claimant fraud?

- Claimant puts a back brace on in his car and uses crutches or a walker only when appearing for doctor's appointments in order to continue collecting benefits.
- Claimant falsely represents that he is a full-time student to collect survivor benefits.
- Claimant alters his doctor's report to show a greater percentage of disability and therefore receives a larger settlement award.
- Claimant works with heavy carpet cleaning equipment while claiming debilitating injury to collect benefits.

Attachment Three (3)

to

Technological Crime Advisory Board Agenda

July 14, 2016

Contents: NRS 205A

NEVADA REVISED STATUTES

CHAPTER 205A - TECHNOLOGICAL CRIME ADVISORY BOARD

NRS 205A.010	Definitions.
NRS 205A.020	“Board” defined.
NRS 205A.030	“Technological crime” defined.
NRS 205A.040	Creation; membership; terms of members; election of Chair and Vice Chair; vacancies; members serve without compensation; members holding public office or employed by governmental entity.
NRS 205A.050	Meetings; designation of representative; quorum; effect of membership upon holding public office or public employment.
NRS 205A.060	General duties of Board.
NRS 205A.070	Executive Director: Appointment; Board to establish qualifications, powers and duties.
NRS 205A.080	Appointment of full-time administrative assistant.
NRS 205A.090	Account for the Technological Crime Advisory Board: Creation; use; distribution of money in Account as result of certain criminal or civil forfeitures.
NRS 205A.100	Gifts, grants, appropriations or donations; deposit of money in designated Account.

NRS 205A.010 Definitions. As used in this chapter, unless the context otherwise requires, the words and terms defined in [NRS 205A.020](#) and [205A.030](#) have the meanings ascribed to them in those sections.

(Added to NRS by [1999, 2700](#))

NRS 205A.020 “Board” defined. “Board” means the Technological Crime Advisory Board created pursuant to [NRS 205A.040](#).

(Added to NRS by [1999, 2700](#); A [2007, 206](#))

NRS 205A.030 “Technological crime” defined. “Technological crime” means the commission of, attempt to commit or conspiracy to commit any crime that involves, directly or indirectly, any component, device, equipment, system or network that, alone or in conjunction with any other component, device, equipment, system or network, is designed or has the capability to:

1. Be programmed; or
2. Generate, process, store, retrieve, convey, emit, transmit, receive, relay, record or reproduce any data, information, image, program, signal or sound in a technological format, including, without limitation, a format that involves analog, digital, electronic, electromagnetic, magnetic or optical technology.

(Added to NRS by [1999, 2701](#); A [2007, 206](#))

NRS 205A.040 Creation; membership; terms of members; election of Chair and Vice Chair; vacancies; members serve without compensation; members holding public office or employed by governmental entity.

1. The Technological Crime Advisory Board is hereby created.
2. The Board consists of 13 members as follows:

- (a) The Attorney General.
 - (b) The Administrator of the Division of Enterprise Information Technology Services.
 - (c) One member of the Senate appointed by the Majority Leader of the Senate.
 - (d) One member of the Assembly appointed by the Speaker of the Assembly.
 - (e) Nine other persons appointed by the Governor as follows:
 - (1) Two or more persons who represent major sectors of the economy of this State that are impacted significantly by technological crimes.
 - (2) One or more persons who are employees of a law enforcement agency of this State.
 - (3) One or more persons who are employees of a public educational institution within this State.
 - (4) One or more persons who are residents of this State and who are employed by the Federal Government.
3. Each member of the Board who is appointed to the Board serves for a term of 4 years. A vacancy on the Board in an appointed position must be filled in the same manner as the original appointment. A member may be reappointed to the Board.
4. The members of the Board shall elect a Chair and Vice Chair by majority vote. After the initial election, the Chair and Vice Chair shall hold office for a term of 1 year beginning on July 1 of each year. If the position of Chair or Vice Chair becomes vacant, the members of the Board shall elect a Chair or Vice Chair, as appropriate, from among its members for the remainder of the unexpired term.
5. The members of the Board:
- (a) Serve without compensation; and
 - (b) May, upon written request, receive the per diem allowance and travel expenses provided for state officers and employees generally while engaged in the business of the Board.
6. A member of the Board who is an officer or employee of this State or a political subdivision of this State must be relieved from duties without loss of regular compensation so that the officer or employee may prepare for and attend meetings of the Board and perform any work necessary to carry out the duties of the Board in the most timely manner practicable. A state agency or political subdivision of this State shall not require an officer or employee who is a member of the Board to make up the time the officer or employee is absent from work to carry out duties as a member of the Board or use annual vacation or compensatory time for the absence.

(Added to NRS by [1999, 2701](#); A [2007, 206](#))

NRS 205A.050 Meetings; designation of representative; quorum; effect of membership upon holding public office or public employment.

- 1. The Board shall meet at least once every quarter and at the times and places specified by a call of the Chair or a majority of the members of the Board.
- 2. Except as otherwise provided in subsection 3, a member of the Board may designate in writing a person to represent him or her at a meeting of the Board if it is impractical for the member of the Board to attend the meeting. A representative who has been so designated:
 - (a) Shall be deemed to be a member of the Board for the purpose of determining a quorum at the meeting; and
 - (b) May vote on any matter that is voted on by the regular members of the Board at the meeting.
- 3. The Attorney General may designate a representative to serve in his or her place on the Board or attend a meeting of the Board in his or her place. The Administrator of the Division of

Enterprise Information Technology Services may designate a representative to serve in his or her place on the Board or attend a meeting of the Board in his or her place.

4. Seven members of the Board constitute a quorum. Except as otherwise provided in [NRS 205A.070](#) and [205A.080](#), a quorum may exercise all the power and authority conferred on the Board.

5. Notwithstanding any other provision of law, a member of the Board:

(a) Is not disqualified from public employment or holding a public office because of membership on the Board; and

(b) Does not forfeit public office or public employment because of membership on the Board.

(Added to NRS by [1999, 2702](#); A [2007, 207](#))

NRS 205A.060 General duties of Board. The Board shall:

1. Facilitate cooperation between state, local and federal officers in detecting, investigating and prosecuting technological crimes.

2. Establish, support and assist in the coordination of activities between two multiagency task forces on technological crime, one based in Reno and one based in Las Vegas, consisting of investigators and forensic examiners who are specifically trained to investigate technological crimes.

3. Coordinate and provide training and education for members of the general public, private industry and governmental agencies, including, without limitation, law enforcement agencies, concerning the statistics and methods of technological crimes and how to prevent, detect and investigate technological crimes.

4. Assist the Division of Enterprise Information Technology Services in securing governmental information systems against illegal intrusions and other criminal activities.

5. Evaluate and recommend changes to the existing civil and criminal laws relating to technological crimes in response to current and projected changes in technology and law enforcement techniques.

6. Distribute money deposited pursuant to [NRS 179.1233](#) into the Account for the Technological Crime Advisory Board in accordance with the provisions of [NRS 205A.090](#).

7. Authorize the payment of expenses incurred by the Board in carrying out its duties pursuant to this chapter.

(Added to NRS by [1999, 2702](#); A [2007, 207](#))

NRS 205A.070 Executive Director: Appointment; Board to establish qualifications, powers and duties.

1. Upon approval by a majority of the members of the Board, the Board shall appoint an Executive Director of Technological Crime within the Office of the Attorney General.

2. The Executive Director is in the unclassified service of the State and serves at the pleasure of the Board.

3. The Board shall establish the qualifications, powers and duties of the Executive Director.

(Added to NRS by [1999, 2703](#); A [2007, 208](#); [2013, 824](#))

NRS 205A.080 Appointment of full-time administrative assistant. Upon approval by two-thirds of the members of the Board, the Board shall appoint a full-time administrative assistant who is in the unclassified service of the State, serves at the pleasure of the Board and reports to the Executive Director.

(Added to NRS by [1999, 2703](#); A [2007, 208](#))

NRS 205A.090 Account for the Technological Crime Advisory Board: Creation; use; distribution of money in Account as result of certain criminal or civil forfeitures.

1. The Account for the Technological Crime Advisory Board is hereby created in the State General Fund. The Board shall administer the Account.

2. The money in the Account must only be used to carry out the provisions of this chapter and pay the expenses incurred by the Board in the discharge of its duties, including, without limitation, the payment of any expenses related to the creation and subsequent activities of the task forces on technological crime.

3. For each criminal or civil forfeiture carried out pursuant to [NRS 179.1211](#) to [179.1235](#), inclusive, the Board shall distribute the money deposited into the Account pursuant to [NRS 179.1233](#) in the following manner:

(a) Not less than 25 percent to be retained in the Account for use by the Board to carry out the provisions of this chapter and to pay the expenses incurred by the Board in the discharge of its duties.

(b) Not more than 75 percent to be distributed to the federal, state and local law enforcement agencies that participated in the investigation of the unlawful act giving rise to the criminal or civil forfeiture in accordance with the level of participation of each law enforcement agency as determined by the Board. If the participating law enforcement agencies have entered into an agreement to share any such money, the Board shall distribute the money to the law enforcement agencies in accordance with the provisions of the agreement.

4. Claims against the Account must be paid as other claims against the State are paid.

5. The money in the Account that is provided from sources other than the State General Fund or the State Highway Fund must remain in the Account and must not revert to the State General Fund at the end of any fiscal year. Money in the Account that is appropriated or allocated from the State General Fund or the State Highway Fund must revert as provided in the legislation that authorizes the appropriation or the allocation.

(Added to NRS by [1999, 2703](#); A [2007, 208, 1713](#))

NRS 205A.100 Gifts, grants, appropriations or donations; deposit of money in designated Account.

1. The Board may apply for any available grants and accept gifts, grants, appropriations or donations from any public or private source to assist the Board in carrying out its duties pursuant to the provisions of this chapter.

2. Any money received by the Board must be deposited in the Account for the Technological Crime Advisory Board created pursuant to [NRS 205A.090](#).

(Added to NRS by [1999, 2703](#); A [2007, 209](#))