

Last year 10 million Americans suffered financial loss, personal embarrassment and frustration because someone - often a stranger they have never met, in another city, state or even another country - stole and misused their confidential financial information.

For more information about any of these topics or to schedule a presentation for your club, civic group, church or community center, call toll free New Mexico Securities Division



**New Mexico
Regulation and Licensing**

Securities Division

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INVESTOR EDUCATION SEMINARS

**INVEST IN YOUR
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WITH EVERY CON THE
RED FLAGS
ARE ALWAYS THERE



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WHAT IS IDENTITY THEFT?

Last year 10 million Americans suffered financial loss, personal embarrassment and frustration because someone - often a stranger they have never met, in another city, state or even another country - stole and misused their confidential financial information.

Identity theft is one of the fastest-growing crimes both in the U.S. and around the world. This form of fraud cost American businesses and consumers an estimated \$400 million last year alone. The average victim spends about \$1,400 in expenses and 600 hours in time to clear his or her name after personal financial information is stolen and misused.

The identity thief may loot your bank account, run up huge bills on your credit cards, obtain new credit cards in your name, and use your credit history to buy a car or borrow money from a bank. Using your Social Security number, a thief can even obtain a driver's license or passport in your name and use those documents to commit other crimes that you could be blamed for. Identity Theft victims can spend months or even years in untangling the confusion, restoring their credit rating, and clearing their names. You don't have to be wealthy or well-known to be a target. Victims include senior citizens, working people, teenagers, and even infants. Anyone with a Social Security number, bank account, or credit card is at risk.

Banks, credit card issuers and law enforcement agencies are all taking steps to crack down on the crime of Identity Theft. But the first and most effective line of defense is with you.

INFORMATIVE PROGRAMS TAILORED TO YOUR AUDIENCE

DEFENDING YOURSELF AGAINST INTERNET SCAMS

The Internet has spawned high-tech criminals who use the global reach and anonymity of the Web to victimize investors and consumers. In this seminar, you'll learn how to spot "phishing" scams, "pump 'n dump" stock promotions and other fraudulent e-mail offers. Plus, updated tips on protecting your computer from viruses and hacker attacks.

I'M A CON ARTIST

From the notorious Charles Ponzi in the 1920's to the stories behind today's headlines, these case studies of famous frauds provide valuable insight into investment scams and the unscrupulous men behind them. Investing in securities is risky enough without worrying about whether your salesperson is out to get you. To be an informed investor you must know the danger sign to look for. Learn how to spot the warning signs of a financial predator!

SWINDLES & FRAUDS

Learn the "red flag" clues that signal a swindle! Newly updated with the latest information from law enforcement agencies nationwide, this 30-minute presentation on how to identify and avoid the most common frauds could save you or someone you know thousands of dollars in lost savings.

WOMEN & INVESTING

A special program designed to provide women of all ages with the tools they need to successfully manage their financial lives. Experienced financial professionals provide unbiased, objective guidance on managing credit, avoiding fraud and financial abuse, and investing for the future.

PROTECTING YOUR GOOD NAME & CREDIT RATING FROM IDENTITY THEFT

The fastest-growing white collar crime in the U.S. today, identity theft can devastate not just your credit rating and bank account but tangle you in legal complications and misunderstandings. In this 30-minute seminar, you will learn what identity theft is, how it can happen to you - and what you can do to repair the damage if you are victimized.

WHAT EVERY INVESTOR NEEDS TO KNOW

Whether you are saving to buy a home, planning to send a child to college, helping your parents in their golden years or looking forward to your own retirement, this seminar offers valuable pointers on how to meet your financial goals. The basics of investing in stocks, bonds, mutual funds and other financial instruments, evaluating your risk tolerance and constructing a portfolio of investments to meet your individual needs.

AFFINITY FRAUD: PREYING ON THOSE WHO PRAY

Actual case studies show how unscrupulous financial predators can exploit the connections they form through church, civic and fraternal groups. In this seminar, you'll learn how to identify and combat this abuse of trust.

OUR PRESENTERS

The Securities Division Investor Education Program provides publications and speaker seminars to community group and organizations at no charge.

Experienced, knowledgeable speakers encourage lively discussion and make the Investor Education and Protection seminars a rewarding experience for audiences of all ages and backgrounds.