



FTC Acts to Stop Telemarketing Fraud Targeting Seniors

At the Federal Trade Commission's request, a federal district court has temporarily shut down a fraudulent telemarketing scheme that allegedly bilked more than \$9 million dollars from thousands of consumers across the nation, many of whom are elderly and live on a fixed income, including military veterans.

According to the FTC's complaint, the defendants cold-call consumers and urge them to buy or invest in e-commerce websites, or websites that link to popular e-commerce websites, such as Amazon.com. The defendants falsely promise lavish returns and assure skeptical consumers that their investment is "risk free" or that it comes with a "100 percent money back guarantee."

The defendants have allegedly received payments from consumers ranging from several hundred dollars to more than \$20,000.00. During the first 90 days after consumers authorize payment by credit card, the defendants respond to their calls, assuring them that their "account" is earning substantial money that will be paid at the end of the quarter. The defendants allegedly use stall tactics to dissuade skeptical consumers from disputing the charges (many credit cards include a 90-day limit on consumers' ability to dispute charges). After 90 days, the FTC alleges that the defendants typically cease all contact with their victims, who receive neither the promised returns nor refunds.

The FTC's complaint names the scam's three owners and operators, Susan Rodriguez, Matthew Rodriguez and William "Matt" Whitley, and their six corporations, Advertising Strategies LLC, Internet Advertising Solutions LLC, Internet Resource Group Inc., Network Advertising Systems LLC, Network Professional Systems LLC, and Network Solutions Group Inc. They are charged with violating the FTC Act and the Telemarketing Sales Rule, including calling numbers on the "National Do Not Call" Registry.

The complaint also alleges that the defendants used mail-forwarding services to disguise their location, and that they have changed their business name and mailing and physical addresses to avoid detection by law enforcement. For example, when the Attorney General's office summoned Susan Rodriguez to testify about the defendants' business at their advertised address, the defendants promptly closed that office and moved to a different location, and Rodriguez failed to appear to testify. The defendants most recently have done business as Titan Income. They have previously done business as Building Money Network and buildingmoney.cash, Prime Cash and Primecash.net, and Wyze Money and wyzemoney.net.

Under the terms of the temporary restraining order granted by the court, the defendants have temporarily ceased operations and their assets are frozen for potential consumer redress. A hearing for a preliminary injunction was scheduled for October 18, 2016.

Note: The Commission files a complaint when it has "reason to believe" that the law has been or is being violated and it appears to the Commission that a proceeding is in the public interest. The case will be decided by the court.