

116TH CONGRESS
1ST SESSION

H. R. 2610

To establish a Senior Scams Prevention Advisory Council to collect and disseminate model educational materials useful in identifying and preventing scams that affect seniors.

IN THE HOUSE OF REPRESENTATIVES

MAY 9, 2019

Ms. BLUNT ROCHESTER (for herself and Mr. WALBERG) introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To establish a Senior Scams Prevention Advisory Council to collect and disseminate model educational materials useful in identifying and preventing scams that affect seniors.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Stop Senior Scams
5 Act”.

1 **SEC. 2. SENIOR SCAMS PREVENTION ADVISORY COUNCIL.**

2 (a) ESTABLISHMENT.—There is established a Senior
3 Scams Prevention Advisory Council (referred to in this
4 Act as the “Advisory Council”).

5 (b) MEMBERS.—The Advisory Council shall be com-
6 posed of the following individuals or their designees:

7 (1) The Chairman of the Federal Trade Com-
8 mission.

9 (2) The Secretary of the Treasury.

10 (3) The Attorney General.

11 (4) The Director of the Bureau of Consumer
12 Financial Protection.

13 (5) Not more than 2 representatives from each
14 of the following sectors, including trade associations,
15 to be selected by the Chairman of the Federal Trade
16 Commission:

17 (A) Retail.

18 (B) Gift card.

19 (C) Telecommunications.

20 (D) Wire-transfer services.

21 (E) Senior peer advocates.

22 (F) Consumer advocacy organization with
23 efforts focused on preventing seniors from be-
24 coming the victims of scams.

25 (G) Financial services, including institu-
26 tions who engage in digital currency.

1 (H) Prepaid cards.

2 (6) A member of the Board of Governors of the
3 Federal Reserve System.

4 (7) A prudential regulator, as defined in section
5 1002 of the Consumer Financial Protection Act of
6 2010 (12 U.S.C. 5481).

7 (8) The Director of the Financial Crimes En-
8 forcement Network.

9 (9) Any other Federal, State, or local agency,
10 industry representative, consumer advocate, or enti-
11 ty, as determined by the Chairman of the Federal
12 Trade Commission.

13 (c) DUTIES.—

14 (1) IN GENERAL.—The Advisory Council shall,
15 while considering public comment—

16 (A) collect information on the existence,
17 use, and success of model educational materials
18 and programs for retailers, financial services
19 providers, and wire-transfer companies, that—

20 (i) may be used as a guide to educate
21 employees on how to identify and prevent
22 scams that affect seniors; and

23 (ii) include—

24 (I) useful information for retail-
25 ers, financial services providers, and

1 wire transfer companies for the pur-
2 pose described in clause (i);

3 (II) training for employees on
4 ways to identify and prevent such
5 scams;

6 (III) the best methods for keep-
7 ing employees up to date on the latest
8 scams;

9 (IV) the most effective signage
10 and best placement for signage in re-
11 tail locations to warn seniors about
12 scammers' use of gift cards, prepaid
13 cards, and wire transfer services;

14 (V) suggestions on effective col-
15 laborative community education cam-
16 paigns;

17 (VI) available technology to as-
18 sist in identifying possible scams at
19 the point of sale; and

20 (VII) other information that
21 would be helpful to retailers, wire
22 transfer companies, financial institu-
23 tions, and their employees as they
24 work to prevent fraud affecting sen-
25 iors; and

1 (B) based on the information collected
2 under subparagraph (A)—

3 (i) identify inadequacies, omissions, or
4 deficiencies in such educational materials
5 and programs for the categories listed in
6 subparagraph (A) and their execution in
7 reaching employees to protect seniors from
8 scams; and

9 (ii) create model materials that fill
10 those inadequacies, omissions, or defi-
11 ciencies.

12 (2) ENCOURAGED USE.—The Chairman of the
13 Federal Trade Commission shall, after the public
14 comment period is complete—

15 (A) make the model educational materials
16 and programs and information about execution
17 of the programs described in paragraph (1)
18 publicly available; and

19 (B) encourage the use and distribution of
20 the materials created under this subsection to
21 prevent scams affecting seniors by govern-
22 mental agencies and the private sector.

23 (d) REPORTS.—Section 101(c)(2) of the Elder Abuse
24 Prevention and Prosecution Act (34 U.S.C. 21711(c)(2))
25 is amended—

1 (1) in subparagraph (C), by striking “and” at
2 the end;

3 (2) in subparagraph (D), by striking the period
4 at the end and inserting “; and”; and

5 (3) by adding at the end the following:

6 “(E) for the Federal Trade Commission,
7 include information on—

8 “(i) the Senior Scams Prevention Ad-
9 visory Council’s model educational mate-
10 rials and program, any recommendations
11 of such Advisory Council, and any views or
12 considerations made by members of the
13 Advisory Council or by public comment
14 that were not included in the Advisory
15 Council’s model materials or considered an
16 official recommendation by the Advisory
17 Council;

18 “(ii) the Senior Scams Prevention Ad-
19 visory Council’s findings about senior
20 scams (including information about the
21 ways scams affect seniors, including the
22 negative effects on their well-being); and

23 “(iii) any recommendations on ways
24 stakeholders can continue to work together
25 to reduce scams affecting seniors.”.

1 (e) TERMINATION.—This Act, and the amendments
2 made by this Act, cease to be in effect on the date that
3 is 5 years after the date of enactment of this Act.

