

2020 ConnectHome - Tips on Handling Robocalls and Internet Scams from the FCC, 2/25/20

Caila Prendergast: Hello everyone and thanks for joining today's ConnectHomeUSA webinar series. Today we'll be talking with the FCC about some tips about handling robocalls and other internet scams. My name is Caila Prendergast and I'm here today with Dina Lehmann-Kim as your host. Dina is HUD ConnectHomeUSA program manager. And before she introduces our exiting speakers for today, I'm going to quickly go over how you can ask questions and a few other housekeeping items.

So first off, one of the ways you can ask questions is by using the hand shaped icon in the right-hand application panel. You click on that, I'll be able to see that you've raised your hand and I'll unmute your line. You can ask your question verbally. If you're unable to do that, you can just type your question in the chat box and I'll record everyone's questions and ask them in the order received. Usually what we do is leave the first portion of the webinar for the speaker and then at the end we leave some time for questions, so we'll be doing that again today.

Everyone was muted upon entry and if you're having any kind of issues, please let us know. You can type your message in the chat box or send me an e-mail. Today's webinar is being recorded and will be available on HUD exchange shortly following the webinar with all the other webinar's that we've had in the past. And then again, immediately following the webinar, you'll receive an invitation to complete a survey. And we hope that you'll complete it so you can share any ideas that you might have for future webinars and just give us some feedback on how we're doing. So now I'll hand it over to Dina to introduce today's speaker.

Dina Lehmann-Kim: Thank you so much, Caila. And thank you everyone for joining us today. This is a really important topic and I'm very pleased to say that we are hosting the Federal Communications Commission. We have actually never had them on our webinars and it seems strange that we haven't since they are a key federal agency in the work that we do. So I'm very happy to welcome Lyle Ishida, who serves as the chief of Consumer Affairs and Outreach Division at FCC.

He has been with the FCC since 2000, holding positions in the Wireless Telecommunications Bureau and the Consumer and Governmental Affairs Bureau. While serving in the Consumer Affairs and Outreach division, he has also held various management and technical positions, including acting chief of the FCC's Office of Native Affairs and Policy Acting Chief of the Web and Print Publishing Division, and policy advisor in the Office of the Bureau Chief Consumer and Governmental Affairs Bureau.

With that, I will turn it over the Lyle for his presentation. And thank you so much, again, to Lyle and your team for helping us put this together today.

Lyle Ishida: Thank you very much and so I'm from Hawaii so aloha [inaudible] and a pleasant good afternoon to all of you. My name's Lyle Ishida, from the Federal Communications Commission. I represent 12 hardworking, federal public servants who work in the Consumer Affairs and Outreach division, whose mission primarily is to work with entities and consumers to

build awareness about consumer pocketbook issues. So with that sort of hello, let me go to today's agenda.

With great thanks to -- to everyone at HUD for the invitation. I think what we'll do is we'll talk about robocalls and other tech-based scams, talk about what consumers can do about them. And talk about how we all -- everyone here on this webinar can work together to help people in your circle not fall victim to scams. Then I'm going to leave a lot of time for questions and answers. We're going to aggregate them toward the end of our presentation. But I would encourage all of you to ask questions. Because if you have a question somebody else on this webinar has the same question. So you're doing them a favor by being first. So that's me.

Let's talk about what robocalls are. We're going to define the mechanism -- the tech communication mechanisms by which fraudsters try to steal money. Let's talk about robocalls, for instance. There are two separate sets of rules on what defines a robocall, depending on whether you're getting it incoming for your landline and for your wireless handset. But they're all bad.

My boss, Ajit Pai, Chairman of the FCC, will say this. Nobody likes robocalls. I'm not sure if there is a pro-robocall constituency in America. It unites Democrats and Republicans, Hatfields and McCoys, people who like oil or vinegar, or people who like the Washington Redskins or the Dallas Cowboys. We all hate them. But they come in via your landline.

A robocalls is defined by any sort of prerecorded call that you have the misfortune to receive. In your handheld wireless handset, it's not only those prerecorded calls, but also text messages that come through. Often these calls are come through with an auto dialer. So for potential fraudsters, people ask what's in it. An auto dialer is a piece of software where fraudsters can throw out tens of thousands of calls randomly, faster than you and I can dial with our fingers at seven digits. So there is an economy of effort for people who would want to use the telephone system to kind of take people's money and squish a fraud. And so that's what makes robocalls particularly difficult and pernicious.

Other ways fraudsters try and get into your phone and your life is caller ID spoofing. So in the old days, and I'm old, so I'm talking about my days. In the old days, whatever was on your caller ID screen was who it was coming from. But technology and internet-based phone calling makes it easy to spoof a number so that the number on your caller ID screen is different from where your caller -- where your call is coming from. In fact, a lot of robocallers are calling from overseas, but their number is masked.

And so there are legitimate uses for spoofing your number. I'm going to give you a couple, but they are very specific in nature. If I were running a battered women's shelter and I need to make calls and I wanted to maintain security over the women who are in my shelter. I certainly would change my caller ID so nobody could intercept that and harass one of my clients.

Another real world example of spoofing a number that's legal and appropriate is this. So if I have -- if I am a surgeon and I'm trying to call the family of one of my patients, but I know I have a lot of surgery up ahead. I might spoof my number, so that the number shows my office. And that

way, if I can't reach the family member and have to leave a message, they're going to call what is the spoof number to my office. And then my -- the people answering my phones will be able to give them an update.

But these are very, very specific. Very unique and not too common uses for legal spoofing. Aside from that, we all know spoofing is a number that might pop up with same area code and first three numbers that your number is in. That's called a neighborhood spoof, meant to trick you into thinking it's somebody down the street. Fraudsters also will spoof or change their caller ID number to be your electric company, your bank, sort of other trusted, sort of entities.

Every once and a while you'll also get a call from yourself, where the fraudster has spoofed your number and that's kind of a weird thing, to be able to get a number from yourself. And what that is is just sort of a random happenstance, where they've spoofed a number and they're now trying to blanket your neighborhood. But spoofing is robocalls on steroids because it's so sneaky in terms of trying to get into the minds of people who may fall victim to fraud.

Other ways that fraudsters trying to get into the system are by text and e-mails, right. So again, text to your mobile phone is a form of robocalling, against the FCC's rules. And they come in -- and again, similarly to spoof numbers. They might come in a spoof number and may offer you discounts for car insurance, or you might have a warning that your car needs a recall, sort of those sorts of things where they're begging you to click on a link.

And also, by e-mail, even though e-mails, it's not a new feature. E-mails have for a while been a mechanism for people to scam, which is why e-mail providers have pretty decent spam, sort-of, filters. They still happen and still come through e-mails and they are still effective. So sort of -- that's sort of the lay of the land, about how scammers try to get into your lives and into your house.

These are not good things. So here's what the FCC's doing and what I'm going to do in the next part of this discussion is talk about what the FCC's doing as a commission. But this is sort of broader, sort of government-y, of what we're trying to do policy and practice wise. And then I'd like to drill down to what actionable things we can do, you and I, and our family members, and people who are in our housing units, to help combat fraudsters.

So the first bullet up here is implementing new rules. FCC regulates the telecommunications system. And so we do it by a set of rules, which kind of function like administrative law, but haven't passed congress. But this is how we regulate. And so among the rules that we've passed are these. So I'm going to do these one at a time. They might feel kind of like regulatory and bureaucratic, but we think that these will actually help.

A recent rule we have just passed has allowed the phone carriers to not connect calls that their artificial intelligence systems identify as potential robocalls. Now, we talk about that sort of as a rule, but that's really big. Because, if you are phone company, it's baked into your DNA, that you have to complete every call. Every phone company starts from Ma Bell, just after Alexander Graham Bell, to this need to connect every call. That's been our rules for the longest time. We fine people for not connecting calls. So what we've done is we've turned the carriers on a dime to

say, use your network sensors and artificial intelligence, block them at the network level. This is really big.

We have also moving toward getting wireless carriers to implement SHAKEN AND STIRRED. And every letter of the word SHAKEN AND STIRRED is this long technical acronym. But what that will do is identify potential fraudsters because it sniffs out calls which are spoofed. When fully implemented -- and the carriers are doing it now -- when fully implemented, your handset's going to read something like this in your caller ID box. Potential scam, be careful.

Each carrier will find its own warning label, but it will be obvious to you that this thing coming into your handset may be something you don't want to answer, again, because, for most part, there is really no good reason for the people you interact with every day, to try and fake their number, right. So that's coming, as well, on the FCC implementing rules side.

The process of guiding these new and exciting rules is based on -- the second bullet now -- is based on how the FCC does business, where we put out what's called notice and comments. So these things have passed, but I want to draw your attention to that, because we may have new rules coming up. The FCC follows a process called -- that's established by this Administrative Procedure Act. That's a law that tells the FCC and other independent regulatory agencies how to establish rules.

And your take away in this is not to have to be a lawyer to figure out how that works. But to let you know that we are responsive to the public. And so I would invite all of you to keep track of what we're doing by sending an e-mail to outreach@fcc.gov and what that will do is put you on our mailing list and then when another rule, or other things of interest happen, you'll be notified of that. And we would love to hear the opinion of people working in the public housing sector.

Here in D.C., law firms, there's no shortage of representation. Out in the field, where all of you are doing such great work on behalf of your clients, we really need to hear from you. So that's our first two bullets, are telling you rules and how we get them. And my pitch right now is if you have a pen, outreach@fcc.gov gets you on our mailing list. Now something's interested but you don't know how to interact with the FCC on terms of its rule making. You send us a follow-up e-mail and we will walk you through, one-on-one, if necessary, on our process.

In addition to sort of making policy and rules, we're taking aggressive enforcement action when we find fraudsters. So in the last year, the FCC has initiated over \$10 million dollars in fines. And these hurt fraudsters hard in the pocketbook. So when you think about fraudsters trying to do robocall scams or text scams. These are in IBM with a whole plethora of people.

Quite often it's just one or two guys behind a computer, using auto dialer technology or text technology to spoof themselves, and a \$2 million dollar fine is life-changing for those guys. And so we rely on the FCC's enforcement bureau to levy fines in conjunction with the Department of Justice, that will put fraudsters out of business.

And the last bullet of how the FCC is dealing with robocalls, fraudsters, spoofers, is engagement with consumers and with people who work with consumers and that's why we're talking. So we

believe that the best and most effective countermeasure to a fraudster is an educated consumer. And educated consumer can stop a fraudster in his or her tracks immediately. And we can collectively defeat these people who are throwing out fake phone calls and fake texts and not fall victim to that.

Next slide. So these are common questions that we ask. How do you recognize potential scams? What do you do if you think you've been scammed? And what can we do to lessen the incoming number of robocalls? So let's do these things one at a time.

Part of the DNA of a scam is really to get one of two objectives. One is your money and one is your information. So you have to guard both zealously. So if any incoming call is looking for money or information, like, hey, I will pretend to be Bank of America. "Oh there's a problem with your account. What's your last four of your Social Security number, again?" That piece of information has a monetary value to scammers who talk among themselves. So don't give out any information or money to any incoming calls.

So if you think you've been scammed, here are your actions, right. You'll know you've been scammed, because let's say the electric company says you have to prepay now. And you try to prepay and your next bill is there, again. So call the police immediately. And that's not to say the police can solve this problem. But we need to aggregate information so we can get started.

And your report, even though it's a little bit of a lift for you, will be important for us to establish the record. Also critical it establish the record is complain to the FCC and later on I'm going to give you a link to complaint system. And also complain to the Federal Trade Commission who has federal jurisdiction about business practices. That's a lot of complaining to do and a lot of information you're going to have to provide to different entities. But when we aggregate all of the information, it helps us take action like the fining we're talking about.

So when you fall victim to fraud, when you complain, we're going to look for specific information. Please, if you were able to note it, note the callback number, even if it's spoofed. Tell us what time and day it was and who you talked to, some guy named David who said he's from whatever entity. And give us as much detail as you can. Because when citizens all complain and we can find patterns, that gives our investigators opportunities to find these guys.

And then the last question here for us to discuss is what can you do to lessen the number of unwanted robocalls, texts, and such that come to your phone or your e-mail address. So the really short answer is don't respond. So don't respond. Don't click any links. If the robocall comes in and says, I'm from the Fraternal Order of Police. Let it go to voicemail. And if it says that voicemail, you can call the Fraternal Order of Police later, right.

If you don't recognize the number, don't pick it up. Sometimes just the very act of picking up, particularly on the landline, the way landline is engineered on the back end tells the fraudster that among this random set of numbers he sent robocalls to, this one belongs to a live person. So everything can go to voicemail, you're able to -- even in an emergency, call back. If there's a family member with an emergency, in just ten seconds after getting a voice mail. Do not answer.

Secondly, do not engage. So when we talk to consumers, we also talk to seniors. And one of the great past times of seniors, when we're talking to them, is they like to, for lack of better word, screw around with the poor robocallers. So they answer the robocall and say, what's your name, Sir? And the senior will say, my name is Jose Jimenez, or whatever the joke was.

And they'll keep them on the line for as long as possible, just for innate more purposes. While this is entertaining in the short term, this is hard on the long-term, because you have just guaranteed that you're going to get a lot more robocalls because you're answering an invitation to robocalls. So as much fun as that could be, don't do that.

Let's go on to the next slide. So, for everybody here, working in the public housing authority staff and then the various ecosystem, right. We want to, on the first bullet, draw your attention to where our public-facing resources are. So you can find information -- additional information, along with actionable tips, some of which we're talking about here, at either of these two links, fcc.gov/consumer and fcc.gov/outreach.

You'll find fact sheets that you can pass out to residents and people in your system -- not just residents, but folks who come in and out. You can find -- you will be able to find student lesson plans and outreach tool kit, if you want to hold your own public forum, that is involved, both signage. Everything you need from soup to nuts, to conduct your own event, or sort of a coffee.

And important information you're going to get from these websites are these that are really sort of a top two tips, based on the right calendar. It's becoming the tax season. So it's about time for everybody -- many people to start getting false robocalls from the Internal Revenue Service, the IRS, right. So let's be aware of the calendar and the tax finding season.

The IRS will not just call you and demand money, and my guy's going to be in a Buick and come sit by your house. Because, as funny as it sounds, that's kind of what a robocall stands out like. And unfortunately, it's surprisingly affective. So that's sort of the IRS scam. IRS does business by letter. I think it's okay for you to tell all of your housing authority clients to demand a letter, right.

One of the things we don't do very well as consumers is this. We're all raised to be polite. We are all raised to be kind. So Lyle Ishida from the FCC right now, hereby gives you and everybody in your orbit, permission to be rude to robocallers without guilt.

Second thing that's timely is this -- and we're noticing an influx of this sort of scam -- utility companies, and maybe less in public housing situations, but this sort of a blended bullet. But in the general community, we're seeing an uptake of people who impersonate their utility company and threaten to shut off the power unless I can send by with my Buick and pick up cash or eBay gift cards, or whatever. I think those of us who are stuffed full enough and want to know about this subject, to dial into this webinar, kind of figure out that no legitimate business would take payment in eBay cards. But it's still effective.

And that's not the victim blame. Because the victims are not at fault. It is the fraudster's fault. Let's make that perfectly clear. And so there's that sort of level of not understanding, it's

incumbent upon all of us to be able to grandma, to be able to talk to the man or the woman sitting next to us in church, the person who's in our bowling league or we go drinks with or a bartender, people we see in our public housing facilities, we're just chatting. We can't let fraudsters win.

So additional resources again, our division's e-mail address is outreach@fcc.gov and we can give you cards and hard copies, like the cards you see on the right-hand column there. They're nicely printed, the four by ten. People like them. They come in different languages. That's really important if you have a lot of people who speak Spanish. They come in Spanish, and also these languages, Chinese, Vietnamese, Korean, Vong, and Tagalog, Filipino. Separately you may also have among your clients, people who have a disability. So these are upon demand, available in Braille, or these are scannable to JAWS readers if are blind or low vision. But we can also provide for you on-demand audio tapes, just by e-mail to outreach@fcc.gov.

And so, the sub bullet there after that talks about the three commandments. And so I don't want to be sacrilegious. But we have a three commandments rule in terms of robocall fraud. So I want us to talk about and memorize the three commandments as we talk to our people, our clients.

The first commandment, we don't give money or information to anybody who calls us. Period. It doesn't matter if it's the fire station, if somebody says your daughter's in jail. We never give them the information. We hang up. We call back to verify. We call the fire station back. We call the jail back. We call the electric company back. But never will we ever give personal information or money to the person who initiates the call.

The second commandment is personal information is valuable. And we don't do anything that gives people personal information. Like, what's your middle initial? What's your social security number? Even what's your address? And it comes across a statement counts as a question. Ma'am, I have your address as 321 Main Street. No, my address is 425 Maple Street. You've just given them your address. That happens all the time. So we don't do that.

We don't give money, first commandment. We don't give information, second commandment. The third commandment is we don't engage. We don't play. We don't answer. We let it ring, because even just that near fact of answering the phone and playing around engagement, the robocall or operator gives them information that this is a working number. You don't want that because that just increases the number of calls you're going to get.

Separately, for any public calls in authority official, I want to give you this offer right now. Like this robocall, if you want to aggregate some of your clients into one spot, have the ability to either have a phone conference briefing or a webinar, the answer's already yes. You just tell us when. We're going to put one of our crack staff on this webinar and we're going to make sure that you have the information lead. And we're going to pre-mail you all of the handouts you need to be effective. Our goal is that nobody in public housing falls victim to fraud.

We can also provide a separate train the trainers session, which is a little different than this, where we get you going and ready to be the local expert. So you can conduct your own train the trainer session and you can be deputized in the FCC's war against robocalls and fraud. We're

happy to do that. We're going to do that by phone, by internet. Again, outreach@fcc.gov gets it to you.

If you're local in the near D.C. area, and I mean drivable D.C. area, like even, far north as West Virginia, far east as eastern Virginia, far south as North Carolina and want an in-person drop, let me know, and one of us will drop by and we will provide in-person briefings and discussions. And have -- make sure that every one of your clients has one-on-one support.

Separately, if you go to fcc.gov/outreach, that is our webpage. We are frequently on the road, particularly in rural areas across the country, at what's called the FCC Rural Tour. If you see -- if you check that page every once in a while, maybe once every couple weeks or so and see that we're ready to launch an FCC Rural Tour and we are in your area, we would love to hear from you. Because we will break out independently to make sure we come visit you and provide the support you need.

So there's the resource I talked about. So Consumer Division Outreach Division, our group, we're the easiest people to contact in the FCC, because you just have to worry about outreach. Our e-mail, outreach@fcc.gov. Our website, fcc.gov/outreach.

The consumer help center is where you can find additional information at fcc.gov/consumers, including electronic copy of hand-outs and sort of ways that you can fight robocalls, as long as a really good robocall fraud guy, that we keep up to date. So want to know what the latest fraud pitch is, take a look at that. Sometime around Valentine's Day, there are a lot of sweetheart frauds for lonely men and women to put into and potentially not get frauded, hopefully. So take a look at that. You can take a look at what's going on in the world.

The FCC Consumer Complaint Center, there, the third bullet is where you're going to go to apply complaints if you end up being a victim of fraud or one of your people will. And the scam glossary is the thing I just talked about. So, with that I've tried to provide a lot of time for questions and answers.

I will end with this. We're in this together. Our division cares about this on behalf of the American people, because when we're talking to consumers, we hear what happens when they get victimized from fraud. On our Rural Tour, as I had mentioned, we go into rural parts of the community, interact with consumers. All of our Rural Tour staff have heard heartbreaking stories about how victims of fraud had their lives changed -- and changed permanently.

So when I was recently in Appalachia, we talked about robocalls and fraud and every sheriff, small town sheriff knows who's been victimized in his town. And there's one sheriff who said there were three different unrelated, different fraud, different times of year, senior women, who were over 80, who had lost their husband's life insurance money, because they had been fraudulently stolen from a scammer.

And so if you're an 83 year-old woman and you've lost all your money to a scammer and you're now with whatever you can scrape together, in rural West Virginia, this incident is life-changing. It's permanently life-changing.

And so it doesn't have to be that big of an impact. But even just \$200 bucks from somebody in public housing is critical to paying other bills. So Public Housing Authority staff like you are on the front line, to protect the most vulnerable of our citizens.

So my pitch, before I turn it over to questions, but thanks again for hosting us, is this. Anything we can do together, let's do together. We have guardrails in our division that says we don't say no to anyone and we help people. So working together, I hope that we'll be able to do that in the future. And with that, that concludes my briefing. I'd like to open it to questions.

Caila Prendergast: Go ahead, Dina.

Dina Lehmann-Kim: Okay, thanks, Caila. I was just going to say, thank you so much, Lyle, for a wonderful presentation. And the comedic levity, also, that was really great. I will let Caila handle the Q&A, but I just really wanted to thank you so much for the great information. And I'm sure we'll have questions. If not, I have a few, but I'll wait until other folks go first.

Lyle Ishida: Okay. Thank you.

Caila Prendergast: So I'm not seeing any questions right now. I just want to remind folks you can either type them in the chat box, or raise your hand using the little hand icon and I'll unmute your line. It looks -- oh, actually I do -- oh, never mind, she un-raised it.

So, Dina, why don't you get us started with some of your questions and we'll give people some time to type them in.

Dina Lehmann-Kim: Okay, great. So one question is while you mentioned the FTC, the Federal Trade Commission, can you talk a little bit more about what they do and the jurisdiction they have?

Lyle Ishida: Yeah, thank you for that. So we share this jurisdiction because we regulate sort of the means that the fraudsters come into your lives on, but business practices are -- business practices or entities both, honorable and dishonorable, are regulated from the Federal Trade Commission.

And they have, to their credit, also been active in trying to find fraudsters, fining them whenever possible. So I would encourage people to use their complaint portal, as well. It is okay to essentially cut and paste the same complaint, because that will double our opportunity to catch the fraudster. If we have duplicate federal agencies trying to go after them, this is better, not worse.

Dina Lehmann-Kim: Great. Thank you. The other question I had was -- because I personally have filed a complaint with the Consumer Protection -- what is it -- CFPB. Consumer Financial Protection Bureau, which is different. But I wanted to know if there's a way to track. Okay, so I file a complaint online. Is there a way to track what happens?

Lyle Ishida: You're going to -- when you file a complain system, you're going to get a number that comes back to you. But I need to tell your our complaint system was created and designed in a time when most of our complaints were about bills. Hey, ATT and T charges me too much on long distance way back when. So you get a number and you'd be able to track where we were.

It's going to be, to be honest, a little bit of a black hole when you complain about a robocall, because we're not -- we're trying to aggregate a whole bunch of other complaints to find patterns, as opposed to adjudicate each individual complaint to its end, particularly when it's difficult to find them, without an aggregation of complaints. So it will be a little different, but there will be a tracking number by which you can just call us back, at our numbers, 1-888-CALLFCC and see if they have any updates.

Dina Lehmann-Kim: Okay. Great.

Caila Prendergast: Thanks, guys. So we had a few questions come in. So Lyle can you submit complaints via, just kind of USPS or snail mail, or can you only do it online?

Lyle Ishida: Really, really great question and thank you for that question. Absolutely, you can send us a letter and just address it to complaints at Federal Communications and Complaints, 445 12th Street, comma Southwest, Washington, D.C., 20554. Now, just heads up. If you missed that -- shoot us an e-mail outreach@fcc.gov, or call us and we'll give it to you. That should work for a while. I gave the address, but I didn't tell you that we're moving across town in June. So even after June, I'm certain that the post office will forward it to us, though.

Caila Prendergast: Awesome. Thank you. So can you quickly go over again, where participants can access training materials on your website?

Lyle Ishida: So, what they should do is -- they should shoot us an e-mail at outreach@fcc.gov and we're going to just hand-curate a bunch of facts sheets and information and sort of blank, announcements sort of. Things if you want to hold a community forum, like a blank announcement sheet you could just fill in yourself. We'll do it -- we'll hand curate that, based on what you tell us you're looking to do. That probably -- that personalized thing might be more effective for you than you just having you download all the facts sheets. Would that be useful?

Caila Prendergast: Yeah. That makes sense. That was a question from one of the audience members.

Lyle Ishida: Yeah, that's great. I'm looking forward to whoever you are -- I'm looking forward to hearing from you.

Caila Prendergast: Great. So those are all the questions I'm seeing right now. Speak now, or forever hold your piece.

Lyle Ishida: All right. So I just want to say then, thank you very much for everybody who's been on this webinar. We really appreciate it. And again, we're happy to follow-up with each of you on a one-on-one basis if you'd like. Just shoot us a note with your contact information and one of

our people will call you. And we'll ensure that you get the information. But the real take-away is this. People continue to get defrauded, unless we start -- unless somebody does something to stop them.

So you and I, we're the somebody's. So we've got to stop them. So we look forward to working with you in the future.

Dina Lehmann-Kim: Thank you so much, Lyle, and to your team, for preparing this presentation and providing such great information, for the work you'll continue to do to assist our communities. We really appreciate it.

Lyle Ishida: All right. Thank you. And again, everyone have a great day. And thank you for setting this up. Really appreciate it.

Dina Lehmann-Kim: Thanks a lot.

Lyle Ishida: All right. Take care, everyone.

Dina Lehmann-Kim: Bye.

Caila Prendergast: You, too. Bye. Thank you.

(END)