2016

CONSUMER PROTECTION GUIDE

for the careful consumer

State Representative

Joe Don McGaugh

JOE DON McGAUGH
State Representative • District 39

STATE CAPITOL
201 WEST CAPITOL AVE, JEFFERSON CITY, MO 65101-6806
(573) 751-1468
joedon.mcgaugh@house.mo.gov

Dear Friend,

I am keenly aware of the problems citizens of my district have faced regarding identity theft and other consumer crimes. Education is the key to protecting yourself. We have outlined the areas in which consumers can take control of their personal information and provided tips to help keep you from becoming a victim. For additional consumer protection information, contact the Office of Attorney General at (800) 392-8222 or online at *www.ago.mo.gov.*

I hope you find this guide helpful. If I can ever provide assistance, please do not hesitate to contact by calling, emailing, or stopping by my office.

As always, it is an honor and privilege to serve you.

Your State Representative,

Joe Don McGaugh

COMMITTEES
Chairman: Civil and Criminal Proceedings
Member: Agriculture Policy • Elections
Joint Committee on Administrative Rules • Select Committee on Judiciary
Joint Legislative Committee on Court Automation

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FBI 2014 Internet Crime Report: Missourians reported $7,156,094 lost in internet crime in a total of 3,487 complaints.

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HOW TO HANDLE A COMPLAINT

When you have a complaint, first contact the business. Accurately describe the problem and what action you would like taken. Do you want your money back, a repair, or exchange?

Keep a record of your efforts, including copies of all correspondence.

Complaint letter - what to say:

- Be brief.
- State your name, address, home or work phone number, and an account number if appropriate. Include date and place of purchase, who performed the service, product information such as serial or model number, and warranty terms.
- State the problem and how you want it corrected.
- Include copies of all supporting documents.

If you paid with a credit card, write to that company. It might be able to resolve your problem about shoddy or nondelivered merchandise. If you are not satisfied with the results, file a formal complaint with the Attorney General's Office or your local Better Business Bureau.

You can get a consumer complaint form from the Attorney General's Office at *ago.mo.gov* or by calling the Consumer Protection Hotline at (800) 392-8222.

The BBB has offices in St. Louis (314) 645-3300, Kansas City (816) 421 -7800, and Springfield (417) 862-4222.

The BBB also offers a free consumer arbitration service to settle disputes between businesses and consumers.

As a last resort, you can file a lawsuit in small claims court or seek legal action in other courts. Consumers who have a claim for up to $5,000 can, without hiring a lawyer, file suit to recoup their money in small claims court.

USING CREDIT

You can build a credit history or improve your credit history. One way is to get credit and use it wisely. That takes time.

How can I get credit?

If you do not have credit, the best place to start is with a credit card.

Compare several credit cards. Apply for the one that gives you the best deal. Look for:

- a low annual fee
- a low APR, or annual percentage rate
- lower fees:
  - if a payment is late
  - if you go over your credit limit
- a long grace period. This is the time between when you spend money and when the card charges you interest. Look for one that is at least 25 days long

If you cannot get a regular credit card, try to get a secured credit card. Apply only for cards that report your history to the three credit reporting companies.

Look for a secured card with:

- no application fee
- a low APR, or annual percentage rate
- lower annual fees
- no processing fees
- higher interest rates on the money you deposit

How can I improve my credit?

You can use credit to build and improve your credit history.

- Use your credit card a few times a month.
- Buy things you can pay for that month.
- Pay the whole credit card bill every month. Do not leave a balance on your card.
- Pay your bill by the date it is due. Paying even one day late will cost you money.

People who do this start to see a better credit history. But it takes time.

CREDIT-REPAIR SCAMS

Companies' promises to "fix'' your bad credit rating or to erase your bad credit usually are nothing more than ways to take your money.

Business is brisk among these so-called "credit-repair" companies that charge $50 to more than $1,000 to fix your credit report. In many cases, these outfits take your money, do little or nothing to improve your credit report and then vanish.

There are no quick or easy fixes for a poor credit history. If a company promises to clean up your credit report, remember:

- Your credit history is maintained by private companies called credit bureaus that collect information reported to them by banks, mortgage companies, department stores and other creditors.
- Only time will heal a poor credit history- even if your problems were due to illness or unemployment.
- Credit reporting agencies are permitted by law to report bankruptcies for 10 years and other negative information for seven years. Any negative information may be reported indefinitely if you apply for:
  » $150,000 or more in credit.
  » A life insurance policy with a face amount of $150,000 or more.
  » A job paying $75,000 or more.
  If there are genuine mistakes or outdated items in your report, you can fix them yourself- for free or for only a few dollars.

Your credit file: Errors, disputes and accounts

Correcting errors in your credit file

You have the right, under the Fair Credit Reporting Act, to dispute the completeness and accuracy of information in your credit file.

When a credit-reporting agency receives a dispute, it must reinvestigate and record the current status of the disputed items within a reasonable period of time, unless it believes the dispute is "frivolous or irrelevant."

If the agency cannot verify a disputed item, it must delete it. If your credit report contains erroneous information, the agency must correct it. If an item is incomplete, the agency must complete it. For example, if your file

showed late payments, but failed to show you no longer are delinquent, the agency must show that your payments are now current. Or if your file listed an account that is not yours, the agency would have to delete it

Also, at your request, the credit-reporting agency must send a notice of correction to anyone who has checked your file in the past six months.

If a reinvestigation does not resolve your dispute, the Fair Credit Reporting Act permits you to file a statement of up to 100 words to explain your side of the story. That explanation must be included in every report the agency sends.

St. Louis Better Business Bureau
Report of 2012: Consumers paid an average of $816 to credit repair companies, but 85% of the complainants said no services were provided by companies.

Registering a dispute

To dispute information in your credit report, directly notify the credit-reporting agency. Submit your dispute in writing, along with copies (not originals) of documents supporting your position.

Besides providing your complete name and address, your letter should clearly identify each disputed item, explain why you dispute the item, and request deletion or correction. You may want to enclose a copy of your report with the questionable items circled.

Send your dispute by certified mail - return receipt requested. Keep copies of your dispute letter and enclosures to document what the agency received.

Adding accounts to your file

While most national department store and all-purpose bank credit card accounts will be included in your file, not all creditors supply information to agencies. These may include travel, entertainment and gasoline card companies, local retailers, and credit unions.

If you were denied credit because of an “insufficient credit file” or “no credit file” and you have accounts not listed in your file, you can ask the credit-reporting agency to add this information to future reports. Although they are not required to do so, many agencies will add other verifiable accounts for a fee.

Spotting credit-repair scams

Be leery if you are tempted to contact a credit-repair company. The Federal Trade Commission and several attorneys general have sued credit-repair

companies for falsely promising to remove bad information from credit reports. Here are tips to follow:

- Email: *consumer@ago.mo.gov* or contact the Attorney General's Consumer Protection Hotline at (800) 392-8222 to check for complaints made against a company.
- Avoid companies that tell you truthful information can be changed or erased to improve your credit or that only the credit-repair company can remove old or inaccurate information. These claims are false.
- Be wary if you are asked for a large sum of money before the credit-repair company completes the job. A money-back guarantee will not protect you from a disreputable company.

Avoid new credit identities

If you have filed for bankruptcy, you may be the target of a credit-repair scheme, often called "file segregation." Here, you are promised a chance to hide unfavorable credit information by establishing a new credit identity.

However, there is a problem: File segregation is illegal. If you use it, you could face fines or imprisonment.

SHOPPING ONLINE

Shopping on the Internet offers competition, bargains and convenience, but there are dangers. To protect yourself while shopping:

- Compare prices and offers at multiple websites.
- Many "e-tailers" offer free or low-priced shipping.
- Search online for coupons and rebates. Many online retailers will ask for coupon codes at checkout, offering anything from discounts to free shipping.
- Check out refund and exchange policies. There is no law that requires a retailer to accept returned merchandise.
- Double-check your order before clicking the purchase button. Make sure the quantity and total price are correct.
- Pay by credit card. You will have a better chance of disputing the charges if you need to.
- Print out your purchase order with confirmation number.

- Be aware that if you make online purchases, your electronic mailbox often will receive more commercial emails. Check a retailer's privacy policy to see if you can opt out of receiving such email or having your information shared with third parties.

Enter your credit card number only on secure websites. Addresses that start with **https://** - not **http://** - are good indicators of a secure site. Look for the picture of a locked padlock.

Top referred consumer complaint in Missouri in 2009: Nondelivery of merchandise

IDENTITY THEFT

Identity theft occurs when someone uses, without your knowledge, your name and personal information such as Social Security, credit card and bank account numbers to commit fraud or theft.

Armed with this personal information, thieves can:

- Open new credit accounts using your personal information. When bills are not paid, it goes on your credit report.
- Charge money on your credit card or make withdrawals from your bank account.
- Establish cellular phone service in your name.
- Open bank accounts and write bad checks.

US Census Bureau Statistic: Identity theft complaints from 2010
Nationally - 250,854
Missouri - 3,920

What can I do to prevent identity theft?

There are several things you can do to prevent having your identity stolen:

- Don't carry your Social Security card with you or write it on a check. Place the card in a safe place, and only give your number out when absolutely necessary. Consider asking to use another identifier for accounts.

- Don't over-share on social networking sites. If you post too much information about your life, identity thieves can piece together enough information to answer "challenge" questions on your accounts, and possibly access your bank accounts or even construct a false identity that mirrors your life. Consider limiting access to your networking page to only a small group of people. Never post information that could identify you, like your Social Security number or even your full name, on websites that the public can access. Don't post the year of your birth if you decide to post your birthday.
- Order a free copy of your credit report from each of the three credit bureaus each year: Experian, Transunion, and Equifax. It contains information about what credit accounts have been opened in your name, as well as where you live and work, how you pay your bills, if you've been sued, arrested, or filed for bankruptcy. You are entitled to one free report each year from each of the three major bureaus, for a total of three free credit reports. Consider spreading these three reports out over the year so that you can review an up-to-date, free credit report once every few months.
- Only use a secure connection on the Internet when sending credit card numbers or other personal information. The website should begin with "https" instead of just "http," because the "s" means "secure."
- Use virus protection and a firewall program to prevent your computer from being accessed by others, and keep them up to date. Run your virus scan on a regular basis. Don't download files or click on links from unknown sources. Instead, type in a web address you know. Also, unplug or close your Internet connection when you're not using it.
- Destroy the labels on prescription bottles before you throw them away. Don't share your health plan information with anyone offering free health services or products.
- Password protect your cell phone and other devices. It's easy to lose your cell phone. And if a criminal gets it, your cell phone provides an easy way to commit identity theft with the apps and other information it stores.

What do I do if I suspect I'm a victim of identity theft?

- Place a fraud alert on your credit report with all three of the credit reporting agencies, which tells creditors to follow certain procedures before they can open new accounts in your name or make changes to existing accounts (calling and alerting one bureau will place an alert to all three).

- Close any accounts that you think have been tampered with or opened fraudulently. If you will continue to use an account, make sure that you are using a new account number.
- Complete a Victim's Complaint and Affidavit form by going to *ftc.gov/idtheft* and using the affidavit provided to support your written statement.
- If you've become a victim of identity theft, file a police report with your local police or sheriff's department.
- Obtain copies of your medical bills from your providers to see if there are any services, visits, or prescriptions that do not belong to you. If you identify any you did not request or obtain, ask for a copy of the records pertaining to that visit or procedure. You have a right, under federal law, to know what's in your medical records. Check to see if there are any errors.
- Get an "accounting of disclosures" by asking each of your health plans and medical providers for a copy of the account of disclosures for your medical records. This will tell you who has received copies of your records. You can receive one free copy from each medical provider every 12 months.

Should I use a credit monitoring service?

There are a variety of commercial services that, for a fee, will monitor your credit reports for activity and alert you to changes to your accounts. Prices and services vary widely. Many of the services only monitor one of the three major consumer reporting companies. If you're considering signing up for a service, make sure you understand what you're getting before you buy. Also check out the company with the Better Business Bureau and the Consumer Protection Division of the Attorney General's office to see if any complaints are on file.

Free annual credit reports

Each of the major nationwide consumer reporting companies are required by the federal Fair Credit Reporting Act to provide you with a free copy of your credit report, at your request, once every 12 months. Consider spreading these three reports out over the year so that you can review an up-to-date, free credit report once every few months. To obtain a free copy of your report:

- Visit *www.annualcreditreport.com*,
- Call toll-free (877) 322-8228, or
- Complete the Annual Credit Report Request Form at *ftc.gov/credit* and mail it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281.

You are also entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you request your report within 60 days of receiving notice of the action. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days, you are on welfare, or your report is inaccurate because of fraud. Otherwise, a consumer reporting company may charge you around $10.00 for any other copies of your report.

To buy a copy of your report, or to request a fraud alert or security freeze, contact one of these three credit bureaus:

EQUIFAX
PO Box 740241
Atlanta, GA 30374
(888) 766-0008

EXPERIAN
PO Box 9532
Allen, TX 75013
(888) 397-3742

TRANSUNION
PO Box 6790
Fullerton, CA 92834
(800) 680-7289

Fraud Alert: You can add a fraud alert message to your credit report to help protect your credit information. Fraud alert messages notify potential creditors to verify your identification before extending credit in your name in case someone is using your information without your consent.

Security Freeze: You can initiate a security freeze on your credit report to prevent a credit reporting company from releasing your credit report without your consent. Be aware that a security freeze limiting access to the personal and financial information in your file may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction, or other services.

CONSUMER RESOURCES

Federal Trade Commission
ID Theft Clearinghouse
Washington, DC 20580
ftc.gov
(877) 438-4338

MO Attorney General's Office
PO Box 899
Jefferson City, MO 65102
ago.mo.gov
(800) 392-8222

For a Better Business Bureau in your area: *usa.gov/directory/bbb/missouri.shtml*

SWEEPSTAKES

Sweepstakes are popular contests that offer you a chance to win a prize - and offer merchants potential customers such as yourself.

But it is against the law for merchants to offer you a better chance of winning if you buy their products. It also is unlawful for merchants to suggest that buying their products might increase your chances of winning.

Get the facts

Before filling out a sweepstakes entry form, look for a sweepstakes facts box such as the one below. Some sweepstakes companies include a facts box, which will tell you how to enter without placing any order and what your odds are of winning.

Sweepstakes facts

Prize	Giveaway number	Ending date
$10 million	830	1-31-03*
$1 million	825	1-31-03

Estimated odds of winning

1 in 100,000,000

1 in 60,000,000

*Winner may be determined earlier. See official rules for details.

You have not yet won. All entries have the same chance of winning. The winner has not been identified. We don't know who the winner is. If you enter our sweepstakes, your entry will have the same chance to win as every other entry.

Enter as often as you like. You don't have to wait for us to mail you an entry form. You may submit additional entries simply by writing us at [specify address.] Each time you write to us you will be entered once in each ongoing sweepstakes. Each entry request must be mailed separately.

Buying won't help you win. Your chances of winning without a purchase are the same as the chances of someone who buys something. It would not be lawful to give any advantage to buyers in a sweepstakes.

Enter for free. You don't have to buy anything to enter. Just mail the entry form included in this mailing or follow the instructions in the official rules.

Read the fine print and beware
Before entering a new sweepstakes, read the rules. There may be information you need to know.

- Some merchants use sweepstakes promotions to get “leads” for future sales contacts. By entering, you could be agreeing to receive a telemarketing call or some other sales contact. (This could give a seller the right to call you even if you are on Missouri’s No Call List.)
- Make sure you are eligible. Some merchants advertise sweepstakes to everyone, but may require entrants to have a minimum income level or be employed. Some also require entrants to attend a sales meeting to claim a prize. If you don’t meet the eligibility requirements, you might not qualify for the prize.
- Look for hidden fees on prizes. Some travel prizes require processing fees or deposits and many savings coupons require purchases to redeem the full value of the coupons.
- Don’t pay for a phone call to enter. If you are asked to call a telephone number to enter a sweepstakes, make sure it is toll-free.

Report fraud, decrease sweepstakes offers

- **Report fraud**
  Report any suspicious sweepstakes and other offers to the Attorney General’s Office. E-mail or call the Consumer Protection Hotline at (800) 392-8222.
- **Stop sweepstakes mail**
  Federal law requires companies to stop mailing sweepstakes offers if you make a request. Write the companies and request that they remove your name and address from their mailing lists. Remember to include your name and address as they appear on mail sent by those companies.
- **Remove name from more mailing lists**
  Write to Mail Preference Service and ask that all members of the Direct Marketing Association remove your name and address from DMA members’ mailing lists:

  DMA Mail Preference Service
  PO Box 643
  Carmel, NY 10512

TRAVEL SCAMS

Beware of free vacation offers

If you receive a phone call or postcard offering a free vacation, beware. There's a good chance your dream vacation may turn into a real nightmare if you aren't careful.

The hook used in a free vacation scam

In some travel scams, the consumer is sent a postcard saying he has won a free vacation. In others, the "vacation" is one of several prizes in a sweepstakes. In most cases, the consumer is required to call a number for more details or to "claim" the prize.

In one version of the scam, the consumer is told he will receive a package in the mail detailing the vacation offer. The operator then asks for his credit card number, saying there will be a small service charge made to his account if he accepts the vacation. The consumer is assured he will have a review period to decide if he wants the package before his account is billed for the service charge. This promise usually proves to be false.
According to calls made to the Attorney General's Consumer Protection Hotline, these companies are slow in sending the vacation package materials and when they do arrive, the review period already has expired. The firm quickly bills the consumer's credit card for hundreds of dollars for its "service fee."

Other travel scams

In other scams, a consumer is offered a "dream vacation" for an incredibly low price. After the consumer agrees and discloses his credit card number, he learns the catch: To qualify he has to buy a second round trip fare at "regular price" - only this price may cost two or three times more than it would if he bought his ticket in advance or from an airline or reputable travel agency.

In other instances the salesperson fails to mention that the "free" vacation doesn't include meals, taxes, deposits or surcharges.

In a similar scam, consumers win a "free" vacation when they pay several hundred dollars to join a travel club. The problem? When the consumer

picks dates and tries to book the trip, he is told all of those dates are unavailable or already booked.

A similar twist played by some con artists involves selling consumers "discount travel packages." What the consumer actually buys, however, may be a book containing coupons and discounts available for free to all vacationers from chambers of commerce and business promoters.

The end result in vacation scams is when you finally are ready to take the trip, the company has disconnected its phones, moved or closed without notifying you or issuing a refund.

Avoiding travel scams

Tips to avoid becoming the victim of a travel scam

- Don't give your credit card number to any person or business unless you expect to be charged for a product or service.
- Be wary of ads that have few details and promise a lot for little money.
- Be cautious of firms that ask you to pay before confirming reservations. Most reputable travel agents will confirm before payment.
- Deal with an established firm. If a firm is unfamiliar to you, check with relatives, friends or the Better Business Bureau.
- If you are unfamiliar with the firm, request written information on total cost of the vacation and all items included. Any transportation, lodging, meals or other items not specifically mentioned may not be included.
- Ask about your right to cancel. If you get ill or change plans you could end up paying for a trip you never take. Also inquire about the availability of cancellation insurance.
- Be wary of vacation offers that are "good today only."

Remember, the better a vacation package sounds the more thoroughly you need to verify the package's details.

VACATION TIMESHARES

Missourians sometimes are targeted by real estate developers and resort communities to buy vacation timeshares, an arrangement in which consumers buy vacation homes, usually in a resort area, for a specific length of time each year.

The property, which typically consists of condominiums, apartments, lodges, cabins or hotel rooms, sometimes is sold by salespersons using high-pressure tactics and misleading advertising. Sometimes, the timeshare property may be a campground where members must provide their own campers or recreational vehicles.

A timeshare often carries with it a potential for liability for the owner or member. Be sure to obtain and read any restrictions and covenants filed with the recorder of deeds in the county where the timeshare resort is located.

Also, read the bylaws and rules and regulations. Sometimes, timeshare owners and members are subject to “special assessments” in addition to annual maintenance fees.

If you do not understand the full extent of your liability as a member or owner, consult an attorney before buying.

Also, beware of subsequent amendments to these documents. They may affect your liability.

Buyer protections for consumers when purchasing a timeshare
Under state law, timeshares are defined as merchandise and fall within the guidelines of Missouri’s Merchandising Practices Act, Chapter 407, Missouri Revised Statutes.

Use of any deception, fraud, false pretense, false promise, misrepresentation, unfair practice or concealment of fact by a person in connection with the sale of timeshares is subject to civil and criminal penalties that may be brought by the Attorney General.

Major provisions of a state law protecting buyers are:

- A five-day right of recision. If a consumer signs a contract to buy a timeshare and then changes his mind, he has five days to cancel. The cancellation must be in writing, and cancellation is effective when the letter is postmarked. According to state law, the seller must give the buyer an 18-point, boldface printed notice of the right to cancel at the time of purchase.
- Follow through on promotional offers. The name of the business entity and all timeshare operations involved in the promotion must be included in promotional literature. This material also must contain the deadline by which all prizes are to be awarded, the odds of winning each prize and the manufacturer's suggested retail price for each prize.
- Delivery of promised gifts. When the seller uses free offers or other promotions when soliciting, the seller must deliver any promised gifts or an acceptable substitute gift or cash in an amount equal to the retail value of the gift offered within 10 days of when promised. The seller also must make available to the public a list of names and addresses of all winners. If the seller fails to provide the buyer with a promised gift, the buyer can sue.
- Explanation of timeshare exchange plans. Exchange plans usually involve trading a vacation at one timeshare facility for a vacation in another location. Limitations, restrictions or priorities regarding exchange programs must be outlined for the buyer. For example, the timeshare operator must tell a buyer if a Lake of the Ozarks vacation can be exchanged for an Alaska vacation only during December.

Typical complaints from consumers when purchasing a timeshare

Complaints range from disappointment with a prize and high-pressure sales tactics to outright deception and fraud. Typical complaints include:

- Not informing consumers they must listen to a lengthy sales pitch before receiving their "prizes."
- Misrepresenting the facility's physical condition.
- Misrepresenting the facility's market value.
- Misrepresenting the facility's resale or exchange potential.
- Making oral promises that were omitted from the written contract.
- Including fees and obligations in the contract that never were mentioned orally.

AFFINITY FRAUD

What is affinity fraud?

Affinity fraud scams prey on our natural desire to trust people with whom we have something in common. Whether it's religion, ethnicity, age or a social interest, the fraudsters promoting an affinity scam either are, or pretend to be, members of your "group." That affiliation provides an automatic measure of trust to get your attention. Scammers will play the loyalty angle for all it's worth in order to get your money and keep you from questioning what you are being told. Because of the tight-knit structure of many groups, it can be difficult for regulators or law enforcement officials to detect an affinity scam. Often victims try to work things out within the group, without notifying authorities or pursuing legal options.

How to avoid being a victim

The U.S. Securities and Exchange Commission (SEC) website offers these tips to avoid affinity fraud:

- Check out everything - no matter how trustworthy the person seems. The person telling you about the investment may have been fooled into believing that the investment is legitimate when it is not.
- Never make an investment based solely on the recommendation of a member of an organization or religious or ethnic group to which you belong.
- Investigate the investment thoroughly and check the truth of every statement. Don't fall for investments that promise spectacular profits or "guaranteed" returns. If an investment seems too good to be true, then it probably is.
- Promises of fast and high profits, with little or no risk, are classic warning signs of fraud.
- Be skeptical of any investment opportunity that is not in writing. Avoid an investment if you are told they do"not have the time to reduce to writing" the particulars about the investment. You should also be suspicious if you are told to keep the investment opportunity confidential.
- Don't be pressured or rushed into buying an investment before you have a chance to think about- or investigate- the "opportunity." Be especially skeptical of investments that are pitched as "once in-

a lifetime" opportunities, particularly when the promoter bases the recommendations on "inside" or confidential information.

- Fraudsters are increasingly using the Internet to target particular groups through e-mail spams. If you receive an unsolicited e-mail from someone you don't know, containing a "can't miss" investment, your best move is to pass up the "opportunity" and forward the spam to the SEC at *enforcement@sec.gov*.
- Other ways affinity fraud occurs: Investment scams are not the only way affinity fraud can occur. Telephone solicitors, fly-by-night home repair outfits, false charities and door-to-door salespeople often try to establish an affinity with you in order to get access to your money. If you are interested in learning more, the Missouri State Attorney General's Office publishes the Missouri Consumer Fraud Guide, which can be an excellent resource.

PROTECTING MISSOURI SENIORS

The Attorney General's Office aggressively works to protect the rights of Missouri's senior consumers. The Consumer Protection Division prosecutes those who prey on seniors and provides educational brochures and speakers for groups.

Most businesses are ethical in their dealings with Missouri seniors. However, there are some con artists who deliberately target seniors, hoping to take their money before they are exposed. Common scams against seniors are home repair fraud, door-to-door sales, travel scams and telemarketing fraud.

To reduce telemarketing calls, seniors can join the No Call Team.

The Attorney General also has launched a Check a Charity program where hundreds of charities have voluntarily filed with the Attorney General's

Office to provide financial information such as administrative costs. Before giving, get more information on charitable giving.

The Attorney General's Medicaid Fraud Control Unit also prosecutes abuse and neglect of nursing home residents as well as health-care professionals who defraud the Medicaid program. To report possible Medicaid fraud or abuse and neglect of nursing home residents, call (800) 286-3932 or e-mail at *ag@ago.mo.gov* (Attention: Medicaid Fraud Control Unit). Please include your name, phone number, and a brief description of the situation.

- AARP lobbies for and promotes programs and issues of interest to seniors.

- Silver Haired Legislature is a formally elected, volunteer body of citizens 60 years of age and older who promote conscientious legislative advocacy for Missouri's older adults.

- Toll-free 24-hour Elder Abuse/Neglect Hotline: (800) 392-0210
  The Missouri Department of Health and Senior Services' Hotline helps identify seniors who are being neglected, abused or exploited. The hotline quickens the pace of the investigation and assists all adults whether they live at home or in a nursing home.

- Missouri Department of Heath and Senior Services provides advice and counsel to enhance seniors' quality of life, independence and dignity.

- Missouri Senior Rx Program signs up eligible seniors for Missouri's prescription drug programs.

- Senior Citizens Handbook provides information on laws and programs affecting Missouri's seniors. Published by Legal Services of Eastern Missouri, the handbook includes information on wills, power of attorney, financial assistance and health care.

- Nursing Home Compare provides detailed information about the past performance of every Medicare and Medicaid-certified nursing home in the country.

- Missouri Lieutenant Governor's Office: The lieutenant governor is Missouri's official senior advocate.
- Missouri Veterans Commission: Call toll-free (866) 838-4636 to see what benefits and services are available for eligible veterans and spouses.
- Missouri sheriffs and police chiefs.
- Missouri Department of Insurance provides information on Medicare and Medicare supplemental Insurance.
- Missouri Bar Association provides free brochures to the public on legal matters such as probate, wills, bankruptcy and finding legal help.
- Federal Citizen Information Center: (800) 333-4636. Provides phone numbers and general information about federal agencies and programs.
- AARP's Consumer Protection Team provides a seminar on identity theft prevention.

FILE A COMPLAINT

Seniors who think they have been defrauded should call the Consumer Protection Hotline at (800)392-8222 or fill out a consumer complaint form. They can obtain information by emailing the Attorney General's office at *consumer@ago.mo.gov* or go online at *ago.mo.gov/consumer-protection.htm*

GOVERNMENT CONSUMER PROTECTION WATCHDOGS

The **Missouri House of Representatives** looks out for consumers by:

- Indexing bills under the heading "CONSUMER PROTECTION". Check out our "Bill Information" page online at *www.house.mo.gov* and click on "Subject Index".
- Assigning bills on consumer issues to the Banking, Commerce, Consumer Affairs, General Laws, and Small Business committees, among others.
- Keeping a file of Missouri-related consumer protection news stories. Call our Legislative Library at (573) 751-4633 to ask for their most current news and to learn about the status of consumer protection bills in this year's session of the General Assembly.

The **State of Missouri** maintains consumer protection programs in the following agencies, among others:

- Attorney General
  Consumer complaints in general
- Agriculture Department
  Weights and measures, commodity quality, fuel quality
- Insurance, Financial Institutions and Professional Registration Department
  Three divisions handle consumer complaints about insurance, banks, and regulated professions
- Highways and Transportation Commission
  Household goods movers
- Secretary of State
  Securities

A comprehensive page of resources can be found online at:
www.mo.gov/home-family/consumer-protection

CONSUMER PROTECTION BOOKLET

Missouri House of Representatives

Joe Don McGaugh
State Representative • District 39
House Post Office - State Capitol
201 West Capitol Avenue
Jefferson City, MO 65101-6806

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