2020-21

CONSUMER PROTECTION GUIDE

for the careful consumer

State Representative

GRETCHEN BANGERT

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State Representative • District 69

STATE CAPITOL
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Dear Friend,

Citizens face consumer issues every day, from shopping online to finding the best mortgage rate or an affordable apartment. Education is the key to getting the most for your money and protecting yourself from crimes like identity theft. This guide was designed with these concerns in mind: providing tips to save you money and keep you and your personal information safe. For additional consumer protection information, contact the state's consumer protection agency, the Office of Attorney General, at 800-392-8222 or online at *ago.mo.gov*.

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

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

Your State Representative,

COMMITTEES

Member:

Administration and Accounts

Elementary and Secondary Education

Rules – Administrative Oversight

Workforce Development

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THE BASICS

Where to Start

Many agencies, both governmental and nongovernmental, can help with consumer problems. Here is an overview.

The Missouri House of Representatives

- Indexes bills under the heading "CONSUMER PROTECTION". Check out our "LEGISLATION" page online at *house.mo.gov* and click on "Subject Index" to see legislation proposed by the House.
- Assigns bills on consumer issues to the Crime Prevention and Public Safety, Financial Institutions, General Laws, and Small Business committees, among others. Checking the "Committees" tab will lead to a list of bills assigned to a committee.

The Missouri General Assembly

- Keeps a file of Missouri-related consumer protection news stories. Call our Legislative Library at 573-751-4633 to ask for its most current news and to learn about the status of consumer protection bills in this year's session of the General Assembly.

The Missouri State Government

- Maintains a comprehensive page of Missouri consumer resources at *mo.gov/home-family/consumer-protection.*

The Better Business Bureau in Missouri

- Has three regional offices and lots of information about consumer complaints:

  Kansas City
  kansascity.bbb.org
  816-421-7800

  Springfield
  southwestmissouri.bbb.org
  417-862-4222

  St. Louis
  stlouis.bbb.org
  314-645-3300

The United States Government

- Has several agencies that can help with consumer complaints. The information below is the easiest point of entry to lots of options:

  Federal Trade Commission: 877-FTC-HELP (382-4957)

  Easy access consumer portal: *consumer.gov*

  Consumer Action Handbook: *usa.gov/handbook*

  Or write to: Consumer Action Handbook
  Pueblo, CO 81009

Local Government

- Can assist with consumer issues that arise closer to home:

  St. Louis County
  41 S Central Ave, Clayton 63105
  314-615-5000
  County Executive: Hon. Sam Page
  spage@stlouisco.com • 314-615-7016

  City of Florissant
  955 Rue St. Francois, 63031
  314-921-5700
  Mayor: Timothy J. Lowery
  tlowery@florissantmo.com • 314-839-7601

  City of Hazelwood
  415 Elm Grove Ln, Hazelwood 63042
  314-839-3700
  Mayor: Matthew Robinson
  mgrobinson@hazelwoodmo.org • 314-895-3910

A topical guide to getting HELP

This alphabetical list of subject areas is keyed to agencies that may be able to help you with a consumer problem. Track the agency number to the end of this section to find the full contact information.

Any consumer complaint 2, 10
Appliances 9
Banks and other financial institutions 4
Car loans 8
Corporations 6
Cosmetics 11
Credit cards and credit card offers 8, 12
Electric company 5
Fireworks 9
Food 1, 7
Household goods movers 3
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Radiation-emitting products 11
Securities 6
Sewer company 5
Sports equipment 9
Student loans 8
Telephone solicitors 2, 12
Toys 9
Vulnerable citizen exploitation 6
Water company 5
Weights and measures certification 1

1 Agriculture Department

agriculture.mo.gov

573-751-4211

PO Box 630
1616 Missouri Blvd
Jefferson City, MO 65102

2 Attorney General

ago.mo.gov

800-392-8222

PO Box 899
207 W High St
Jefferson City, MO 65102

3 Highways & Transportation Commission

888-275-6636

105 W Capital Ave
Jefferson City, MO 65102

4 Commerce and Insurance

dci.mo.gov/complaints

573-751-4126

Truman State Office Bldg
Room 530
PO Box 690
Jefferson City, MO 65102

5 Public Service Commission

psc.mo.gov

800-392-4211

200 Madison St
PO Box 360
Jefferson City, MO 65102

6 Secretary of State

sos.mo.gov

Corporations: 573-751-4153
Securities: 800-721-7996
Vulnerable Senior Citizens Services Hotline: 855-653-7300

600 W Main St
Jefferson City, MO 65101-1276

7 Federal Agriculture Department

usda.gov

USDA Meat and Poultry Hotline: 888-674-6854

Food and Safety Inspection
1400 Independence Ave, SW
Washington, DC 20250-3700

8 Consumer Financial Protection Bureau

consumerfinance.gov

855-411-2372
TTY/TDD: 855-729-2372

PO Box 4503
Iowa City, IA 52244

9 Consumer Product Safety Commission

cpsc.gov

800-638-2772
TTY: 301-595-7054

4330 East-West Hwy
Bethesda, MD 20814

10 Federal Trade Commission

ftc.gov

877-382-4357

600 Pennsylvania Ave NW
Washington, DC 20580

11 Food and Drug Administration

fda.gov

888-463-6332

10903 New Hampshire Ave
Silver Spring, MD 20993

12 Pre-Approved Credit Card Offers

optoutprescreen.com

888-567-8688

***Opt out* from credit and insurance offers**

Opt-Out Department
PO Box 2033-A
Rock Island, IL 61204-2033

How to Handle a Complaint

(Source: Missouri Attorney General)

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

Top three subjects of complaints from Missouri recorded by the Consumer Financial Protection Bureau, 2017-2020: credit reporting, debt collection, and credit/prepaid cards.

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.

KEEPING YOUR MONEY SAFE

Learn to Avoid Scams

(Source: Missouri Cyber Security, Office of Administration)

Technology offers many benefits for connecting with people all over the world. Unfortunately, it also offers more opportunity for criminals to scam unsuspecting victims. Scams can take many forms; some are blatant while others are more subtle, and you can protect yourself by learning to recognize popular scams. Regardless of the method, here are some ways to protect yourself from almost any scam.

Know who you're dealing with.

Scammers will often impersonate someone with authority, such as speaking on behalf of a bank or a government agency. Always check the email addresses, and if you're unsure, call a reliable number for that agency, such as one found on a bank statement.

Be wary of anyone demanding money.

If you get an email demanding money for any reason, such as a debt you were unaware of, and especially if the email is making threats such as legal action for not paying, it is probably a scam. If you're unsure, do some research on the sender – a quick online search may turn up someone else who was contacted by the same person.

Don't share your personal information.

You should never give out any personal information to unsolicited sources. This includes financial information, Social Security numbers, passwords, and access to email and social media accounts.

Delete suspicious email.

Never respond to, or click on, links in suspicious emails. If anything seems strange about an email from a source you usually work with, such as a bank or close friend, contact them from a reliable number on the company's website, instead of using a number from the email.

Take time to check your paperwork.

Once a month, set aside a day to review important paperwork in detail. Check your bank and credit card statements, any bills or monthly payments, as well as any debt statements such as car and house loans or medical bills. If you find any irregularities in these, contact the sender immediately.

Did You Know?
According to the Federal Trade Commission, slightly **LESS** than half of all identity theft occurs online. Keep your physical documents in a safe place, too!

Credit Repair and Debt Management

The Federal Trade Commission offers this advice when you're in debt and trying to get your finances under control:

Avoid any debt relief organization - whether it's credit counseling, debt settlement, or any other service - that:

- Charges any fees before it settles your debts or enters you into a debt management plan (DMP)
- Pressures you to make "voluntary contributions," which is really another name for fees
- Touts a "new government program" to bail out personal credit card debt
- Guarantees it can make your unsecured debt go away
- Tells you to stop communicating with your creditors, but doesn't explain the serious consequences

- Tells you it can stop all debt collection calls and lawsuits
- Guarantees that your unsecured debts can be paid off for pennies on the dollar
- Won't send you free information about the services it provides without requiring you to provide personal financial information, like your credit card account numbers and balances
- Tries to enroll you in a debt relief program without reviewing your financial situation with you
- Offers to enroll you in a DMP without teaching you budgeting and money management skills
- Demands that you make payments into a DMP before your creditors have accepted you into the program

consumer.ftc.gov/articles/0150-coping-debt

Mortgage Mastery

The Federal Trade Commission describes three typical scams that are directed at homeowners who may be behind on their mortgage payments.

Scam artists follow the headlines and know there are homeowners falling behind on their mortgage payments or at risk of foreclosure. Their pitches may sound like a way for you to get out from under, but their intentions are as far from honorable as they can be. They mean to take your money. Among the predatory scams that have been reported are:

- The foreclosure prevention specialist: The "specialist" really is a phony counselor who charges high fees in exchange for making a few phone calls or completing some paperwork that a homeowner could easily do for himself. None of the actions result in saving the home. This scam gives homeowners a false sense of hope, delays them from seeking qualified help, and exposes their personal financial information to a fraudster.

- The lease/buy-back: Homeowners are deceived into signing over the deed to their home to a scam artist who tells them they will be able to remain in the house as a renter and eventually buy it back. Usually, the terms of this scheme are so demanding that the buy-back becomes impossible, the homeowner gets evicted, and the “rescuer” walks off with most or all of the equity.
- The bait-and-switch: Homeowners think they are signing documents to bring the mortgage current. Instead, they are signing over the deed to their home. Homeowners usually don’t know they’ve been scammed until they get an eviction notice.

consumer.ftc.gov/articles/0187-when-paying-mortgage-struggle

Rental Assistance

US Department of Housing and Urban Development (800-955-2232)

- **Privately owned subsidized housing.** HUD helps apartment owners offer reduced rents to low-income tenants. Search for an apartment and apply directly at the management office.
- **Public housing** can provide affordable apartments for low-income families, the elderly, and persons with disabilities.
- **Housing choice voucher program (Section 8)**

Affordable apartment search:

- *resources.hud.gov*

Avoid rental scams:

Leave a written record -

- Don’t pay in cash
- Get a valid lease
- Take pictures before you move in

Meet and greet before signing anything -

- Your landlord
- Your building superintendent
- Your neighbors

KEEPING YOUR IDENTITY SAFE

Safe Browsing at Home

(Source: Missouri Cyber Security, Office of Administration)

Staying safe online is a group activity – it is important to talk to everyone in your family about being safe online so all of them can recognize the danger and browse the Internet safely. Children and older citizens are particularly at risk because they might not be able to recognize phishing attacks, malware, and other scams.

Here are a few things you can do to keep your family safe:

Secure your Wi-Fi.

Keep a password on your home Wi-Fi network. This will help prevent unwanted access to devices on your network, which could compromise your personal information. Check your wireless router's instruction manual for instructions on how to change your network's password.

FBI 2019 INTERNET CRIME REPORT

Missourians reported $27,290,803 lost in Internet crime among 5,083 victims.

The 2019 report doesn't include by-state counts for specific crimes. The following numbers are from the 2018 report:

Top ranking crime by victim count:
Nonpayment/nondelivery – 970 victims

Top ranking crime in monetary loss:
Business email compromise / email account compromise – $13,191,920

Talk to your family about social networking.

Many social networks do not allow users under the age of 13 to create an account. When you and your family do sign up for social media, be careful with what personal information you make available to the public.

Create strong passwords.

A strong password should be at least 8 characters long and contain a mix of upper and lower case letters, numbers, and special characters. It should be easy to remember, but difficult to guess, and should be changed on a regular basis.

Learn to avoid scams.

Scams take on a huge range of variation and methods depending on the desired outcome by the scammer. Some target your money directly, while others want your personal information.

2019 IC3 Internet Crime Report
Missouri victims of internet crime: 5,083
Missouri total losses: $27,290,803

Keep computers up to date.

Technology companies regularly release updates for their applications and operating system to improve security by closing holes and exploits used by hackers. Many applications will notify you when these updates are available, and they can be updated with a simple click.

Back up your computer.

Keeping an up-to-date backup of your computers can be very important, particularly if you use your computer as a source of income, but even if your computer is strictly personal, the loss of family pictures and videos, financial documents, and other important files can be devastating. There are many methods for backing up your computer, such as physical drives that you connect to, as well as cloud backups.

Shop safely.

Shopping online is convenient, but it's also an opportunity for scammers to steal your money. Prevent this by only shopping from outlets that you can verify are legitimate businesses and making sure to shop using an encrypted (https://) connection.

Technical Support Scams

"Hello, Mr. Smith. We've gotten a report on problems with your web browser..."

Your phone rings and the voice on the other end sounds urgent. He's from "Major Software Company," and he's calling because they've received reports of malfunctions from your computer. You need to act now to prevent fraud and loss, and he's going to help you…

ONLINE SCAMS

Individuals who believe they may be a victim of an online scam (regardless of dollar amount) can file a complaint with the Internet Crime Center at *ic3.gov*.

Here's how the tech support scam works:

- The goal is for the scammers to get into your computer (or your router or your cable box), so they need your help to gain remote access.
- Tablets and smartphones are particularly at risk. You may be asked to connect your device to a computer to download a fix or patch or for a virus check.
- Not surprisingly, the scammers will tell you about the viruses or other horrifying problems that they found. But, they'll assure you, it's easy to fix for a fee.

"But I don't even have 'Major Software Program'!"

How do you defend yourself and your computer/smartphone/cable box? The FBI offers these tips:

- Resist the pressure to act quickly. The scammers will urge the victim to fast action in order to protect their device. The scammers create a sense of urgency to produce fear and lure the victim into immediate action.
- Do not give unknown, unverified persons remote access to devices or accounts. A legitimate software or security company will not directly contact individuals unless the contact is initiated by the customer.
- Ensure all computer anti-virus, security, and malware protection is up to date. Some victims report their anti-virus software provided warnings prior to the attempt.
- If you receive a pop-up or locked screen, shut down the device immediately. Victims report that shutting down the device and waiting a short time to restart usually removes the pop-up or screen lock.
- Should a scammer gain access to a device or an account, victims should take precautions to protect their identity, immediately contact their financial institutions to place protection on their accounts, and monitor their accounts and personal information for suspicious activity.

Adapted from FBI Alert Number I-060216-PSA

COVID RESOURCES

FOR THE CONSTITUENTS OF THE 69TH DISTRICT

General Information

DHSS 24-Hour Hotline: 877-435-8411
DHSS Chatbot: *info.mo.gov/covid*
State of Missouri Response: *health.mo.gov/coronavirus*
US Government Response: *usa.gov/coronavirus*
St. Louis Department of Public Health: 314-615-0600

Taxes/Wages/Loans

SBA Disaster Loans: *sba.gov*
MO Unemployment: *labor.mo.gov/coronavirus*
St. Louis: 314-340-4950
IRS Tax Relief and Changes: *irs.gov/coronavirus*
MO Department of Revenue: *dor.mo.gov* • 573-751-3505
MO Higher Ed/Workforce Dev: *dhewd.mo.gov/ covid-19.php*
573-751-2361

Social Services

MO Dept of Social Services: *dss.mo.gov/covid-19*
Family Support: 855-373-4636
Children's Division: 573-522-8024
MO HealthNet: 573-751-3425
Administration for Community Living: *acl.gov/covid-19*

Important 2020 Dates

General Election Day: November 3
Municipal Election Day: April 6, 2021

PROTECTING YOUR HEALTH

Food and Water Safety

("Does this smell funny to you?")

Missouri recalls

For information about food recalls, here's your Missouri information source:

Bureau of Environmental Health Services
Department of Health and Senior Services
PO Box 570
Jefferson City, MO 65102

866-628-9891

health.mo.gov/safety/foodrecalls/index.php

Email: *info@health.mo.gov*

Restaurant inspections

Your local public health agency is responsible for restaurant inspections. Missouri has 16 cities with food ordinances, 47 counties with food ordinances, and 67 counties where inspections are under state authority.

Department of Health and Senior Services
PO Box 570
Jefferson City MO 65102

573-751-6170

health.mo.gov/living/lpha/pdf/printablelisting.pdf

Email: *CLPHS1@health.mo.gov*

Safe drinking water

The Missouri Department of Natural Resources maintains a list and a map of current boil orders:

dnr.mo.gov/env/wpp/boil/index.html

You can also check to see where chronic violators of safe water standards are located:

dnr.mo.gov/env/wpp/chronic/violators.htm

For more information, contact the department's Public Drinking Water Branch at 800-361-4827.

National recalls and alerts

Covers both the Department of Agriculture and the Food and Drug Administration

www.foodsafety.gov
877-696-6775

Recycling and Reusing Assistive Technology and Durable Medical Equipment

(Source: Missouri Assistive Technology)

Assistive technology can be expensive, often making affordability a problem for persons with limited or fixed incomes. Often assistive technology devices, adaptive equipment and durable medical equipment (DME) may be available through Recycle and Reuse programs.

Missouri Assistive Technology (MoAT) has three programs that give consumers access to reusable assistive technology. These reuse programs create an opportunity for those who need AT to obtain it at low cost or no cost. An added, "green" benefit is keeping usable equipment out of Missouri landfills.

Assistive Technology/Durable Medical Equipment Recycling

Durable medical equipment (DME) recycling provides refurbished walkers, crutches, canes, commodes, shower chairs, manual and power wheelchairs, positioning equipment and miscellaneous wheelchair parts (e.g., tires, cushions, armrests, footplates). Other types of assistive technology devices in addition to DME may also be available. MoAT has agreements with nine Missouri recycling locations to help provide statewide access to the programs. Donations of used equipment are also accepted.

For more information on Assistive Technology recycling:

Web: *at.mo.gov*
Phone: 816-655-6700
TTY: 816-655-6711
Email: *info@mo-at.org*

Swap 'n Shop

Missouri AT's Swap 'n Shop Program is like a "classified ads" for assistive technology that matches "buyers" up with "sellers." Missouri Assistive Technology provides a listing of equipment that consumers would like to sell, trade, donate or buy at Swap 'n Shop.

Other Recycling Resources

There are also other resources for recycled assistive technology equipment. Many of Missouri's Centers for Independent Living have loan closets or recycling programs. You can look here to locate your nearest Center for Independent Living to find out about specific services: *mosilc.org/mo-centers-db* or call 877-222-8963.

Hazelwood Recycle Day

The 11th Annual Hazelwood Recycle Day will take place in September of 2021. For exact date, times, and locations, please contact:

Earl Bradfield, City Planner
ejbradfield@hazelwoodmo.org • 314-513-5013

Nikki Miller, Project Development Coordinator
nmiller@hazelwoodmo.org • 314-513-5031

2020-21 CONSUMER PROTECTION BOOKLET

Missouri House of Representatives

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State Representative • District 69

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