

Protecting Consumers

Consumer Protection is the largest division and most often interacts with the public

Top Ten Consumer Complaints

Home Repair and Remodeling complaints topped the 2019 list for the first time since 2000

- 1.** Construction/Home Improvement (remodeling, roofs and gutters, heating and cooling, plumbing)
- 2.** Consumer debt (collection agencies, mortgages, banks)
- 3.** Identity Theft (credit cards, data breaches, utilities, government document fraud)
- 4.** Promotions/Schemes (phone scams, lottery scams, investment schemes, phishing)
- 5.** Motor Vehicle/Used Auto Sales (as-is used cars, financing, advertising, warranties)
- 6.** Telecommunications (cable and satellite TV, telemarketing, cell phones, phone service and repairs)
- 7.** Internet/Mail Order Products (internet and catalog purchases, TV and radio advertising)
- 8.** Education (student loan debt, for profit schools)
- 9.** Motor Vehicle/Non-Warranty Repair (collision, engines, oil changes and tune-ups)
- 10.** Motor Vehicle/New Auto Sales (financing, defects, advertising)

Common Scams and How to Avoid Them

Overview of Common Scams

1. IMPOSTER SCAMS
2. TELEPHONE/ONLINE MARKETING SCAMS
3. HOME REPAIR SCAMS
4. CHARITY SCAMS
5. HEALTH CARE SCAMS

Imposter Scams

- Professional fraudsters launch scams that take on many forms. They have wide networks and well-developed techniques
- Common goal is to create trust so they take your money
- Just hang up or let it go to voicemail
- Don't buy gift cards for someone or wire money
- Verify the caller's story by calling the company, agency or family member yourself at a number you know to be real
- Report incidents to local law enforcement or the Attorney General

Telephone/Online Scams

Examples:

- “Tech support” plants a WARNING on your computer that can be malware to take over your files
- Fake emails from your financial institution capture sensitive account information
- “Get rich quick” schemes for travel packages, savings on electricity take your money
- You win!...but you must pay taxes, shipping, handling, processing...
- A utility contacts you and demands payment to prevent suspension of service

DO NOT CALL REGISTRY: 1-888-382.1222 / donotcall.gov

Report, Ignore it, HANG UP



Home Repair Scams



WATCH OUT FOR:

- Door-to-door salespeople without local connections offer home repair work for much less than the market price
- No online presence? PO Box only? Not a good sign!
- Inspection for free? Contract with blank spaces?
- Cash payment required?

STOP THE SCAM!

- Get written estimates
- Check the contractor's background
- Do not sign a contract that has blank spaces/that you don't understand
- Check for licenses
- Alert local law enforcement

Charity Scams

Watch out if:

- You get a solicitation from a phony charity with a name similar to a reputable, well-known organization.
- You are asked to donate using cash instead of a check.
- A solicitor cannot answer basic questions about the charity.
- Resists mailing information to you
- Pressures you to donate by phone immediately

STOP THE SCAM

Call 312.814.2595 or check the Attorney General's online database: charitableviewer.ilattorneygeneral.net

Ask what percentage of the funds raised go to the cause and ask for financial records

Request information to be mailed

Just hang up!

Health Care Scams

- Cure-all remedies or “scientific breakthrough”
- Free medical products or devices
- Upfront payment required or a promise of a product that is not covered by insurance

Office of the Attorney General's
Health Care Bureau can help 877-305-5145



Help from the Attorney General's Office

Steps to Filing and Resolving a Complaint

Contact OAG to file a complaint

- In person
- Phone
- Online

Review

- Direct to appropriate department
- Gather information
- Open a case if needed or make referral
- Assign an advocate or mediator

Resolution

- Contact the business or organization
- Investigate and work the case
- Initiate mediation
- Report results

Questions and Answers

Key Contacts

- Consumer Fraud Lines
800-386-5438 Chicago 800-243-0618 Springfield 800-243-0607 Carbondale
- Identity Theft Line 866-999-5630
- Health Care Line 877-305-5145
- Charitable Trust Line 312-814-2595
- Crime Victims Assistance 800-228-3368
- Linea Gratuita en Espanol 866-310-8398

IllinoisAttorneyGeneral.gov

To arrange a presentation...Outreach@ILAttorneyGeneral.gov