

The Daily Union

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Title: Consumer Protection and Resources

The National Consumer Protection Week ends on March 10, 2018. Now in its 20<sup>th</sup> year, the purpose of the week has been to raise awareness of consumer protection rights and focus on steps consumers can take each day to help them avoid being scammed or taken advantage of.

The Federal Trade Commission's (FTC) website offers a wide variety of resources available to consumers. It offers consumers the resources needed to equip themselves for protection against such things as scams, frauds, identity theft, and unsolicited telemarketer calls, to name a few.

In this article, I outline some of the resources and steps consumers can use to avoid being the target of these illegal practices as well as what to do if you have already become a victim of such activities.

**Filing a Consumer Complaint:** Why would a consumer consider filing a complaint with the FTC? There are a wide variety of reasons:

- ✓ If you are concerned about how a company is handling your personal information
- ✓ If you have become a victim of identity theft
- ✓ If you have been scammed by a telemarketer or online service
- ✓ If you are receiving extensive unsolicited or fraudulent telephone calls or emails
- ✓ If you have concern about information being reported on your credit report

Those are just a few of the reasons consumers should file a complaint with the FTC. To file a complaint, you need to first identify which complaint category it belongs to. Use the FTC Complaint assistant to determine what category matches best with your concern at

<https://www.ftccomplaintassistant.gov>

**Register for Do Not Call:** My husband has been battling a high volume of telemarketer phone calls on his cell phone. To avoid annoying calls,

consumer should register all their phone numbers with the National Do Not Call Registry. The purpose of this registry is to notify marketers that we don't want to get unsolicited telemarketing calls. There is no fee for entering our cell phone numbers in the registry and the information you provide to the Registry remains confidential.

Land lines have historically been the target of telemarketers, but now cell phone numbers have fallen prey, as well. There is no deadline for registering a cell phone number, but it doesn't happen on its own. According to the FTC, regulations prohibit telemarketers from using automated dialers to call cell phone numbers without prior consent. Automated dialers are standard in the industry, so most telemarketers will be barred from calling our cell phones or land lines without our consent.

Whether you have a land line, a cell phone, or both, the National Do Not Call Registry is the single database used for the purpose of protecting consumers from unwanted solicitations on their phones. If you find yourself bombarded with unwanted telemarketing calls on any of your personal phones, you can register for this service via telephone (1-888-382-1222) or online at <https://www.donotcall.gov/>.

If you have recently registered your phone number(s), be aware that it will take up to 31 days for this protection to be put in place. If you continue to receive illegal sales calls after that, you can file a complaint at [www.donotcall.gov](http://www.donotcall.gov).

Be aware that current technology makes it easy for telemarketers and other scammers to fake or "spoof" the caller ID information that shows on your incoming call screen. Unfortunately, this means that the number you see is likely not real so the FTC may not be able to follow up on these violators.

**Report Identity Theft:** Another resource offered in cooperation with the FTC consumer protection services. IdentityTheft.gov is an online tool that walks you through the process of filing your complaint and developing a recovery plan. This personal plan will help you through each recovery step and update the plan if needed. It provides you with pre-fill forms and letters to communicate your situation with the businesses, banks, and

other agencies that were connected to the theft of your identity. Your first steps in the process are:

- 1) Call the companies where you know fraud occurred.
- 2) Place a fraud alert and get your credit reports.
- 3) Report the theft to the FTC.
- 4) Report your situation to the local police department (optional)

When you use the online identity theft tool, you will have access to an extensive checklist to help guide you through the process of recovery. The situation is not easily resolved and those who steal identities benefit only when you give up on the process. Using the resources offered by the Federal Trade Commission and being in regular communication with the companies who are impacted by the theft of your identity is very important.

**Check Your Credit Report:** Consumers have free access to their credit report. Because of the requirements tied to the Fair Credit Reporting Act, each nationwide credit reporting company must provide you with a free copy of your credit report once every 12 months. Since there are three of these companies, Equifax, Experian, and TransUnion, you can rotate through each of them to get 1 free credit report every 4 months. Your credit report is one of the best ways to catch illegal movement using your consumer information. To get your free credit report, go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.

By knowing your consumer rights and protections, you can avoid taking the bait from those who are trying to take advantage of your consumer credit and/or identity. For more information on consumer protection, contact me at the Geary County K-State Research and Extension office at 785-238-4161. Until next time, keep living resourcefully!