

Consumer Alert

Office of Consumer Affairs



FOR IMMEDIATE RELEASE

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Contact: Cynthia Sich, Director
330-643-2879 or 330-643-2470

County of Summit Office of Consumer Affairs Warns of Financial Scams

Consumers need to beware of mail, email, and telemarketing scams that are flocking in along with the tough economic times!

-- Below are some of the most recent scams that have been reported to the office --

"Federal Stimulus"

Consumers are receiving mail, telephone calls or visiting websites claiming to have access to funds from the President's Stimulus Bill. Businesses are using words like "Neighborhood Stimulus" or "Federal Stimulus" in their advertisements to lure consumers into believing they are part of the government plan. These are attempts to get you to pay for their programs. Before signing up with a company, call and check on them with Summit County Office of Consumer Affairs, Ohio Attorney General's Office, or Better Business Bureau.

"Debt Collection"

Consumers are receiving telephone calls from individuals claiming they owe a debt that must be paid immediately in order to avoid having a police officer sent to your home or place of work to arrest you. Even though the callers may have some of your personal information it does not necessarily mean it is a legitimate debt. Consumers cannot be jailed for a civil debt and under the Fair Debt Collection Practices Act you have the right to a copy of the debt in writing within 5-days of the call. In addition, callers can not threaten, harass or intimidate you in order to collect a debt. If you receive threatening debt collection calls, please contact the Summit County Office of Consumer Affairs for help.

"Automobile Warranties"

Consumers are receiving postcards and telephone calls stating their vehicle's warranty has expired and they need to pay immediately. Often these solicitations say "Final Notice" or "Request for Immediate Action" from companies using high pressure tactics to get consumers to buy their extended automobile warranty plans. Before buying or agreeing to the extended automobile warranty plan, ask them to send details in writing so you can see what repairs are covered or more importantly, what is not covered.

"In today's economy consumers need to take extra care when receiving any type of solicitation by mail, email or telephone," said Cynthia Sich Director of the Summit County Office of Consumer Affairs. "Financial scams increase during rough financial times."

Remember, consumers can stop telemarketers by registering your home and cellular telephone number(s) with the National Do Not Call Registry by calling the toll-free telephone number at (888) 382-1222, for TTY – (866) 290-4236 or register online at www.donotcall.gov.

For more information on these or other types of scams, please contact the County of Summit Office of Consumer Affairs at 330-643-2879, or visit our website at www.co.summit.oh.us/conaffairs.htm.