

An Important Consumer Protection Update from



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Consumer Protection Bills I voted for in the Assembly:

- Requires Credit Reporting Agencies to provide long-term identity theft prevention services, such as security freezes at no charge to the consumer following a data breach (**A.8695**)
- Protects consumers from price gouging of medicine that is in short supply and provides a legal remedy for penalizing those who attempt to profit from a shortage (**A.7087**)
- Establishes contract requirements for certain home contractors, as well as other measures to protect homeowners from home contracting scams. (**A.3246**)

All three of these bills have passed the Assembly and await further action in the Senate.

**SEE MORE WAYS TO
PROTECT YOURSELF
AND YOUR LOVED
ONES INSIDE.**

HOW TO PROTECT YOURSELF FROM COMMON CONSUMER SCAMS

Phone scams can come in a variety of forms, a few include:

The IRS Scam- a telephone scam in which scammers call pretending to be the Internal Revenue Service looking to collect unpaid taxes. Typically, a recorded message is played which asks the resident to call a contact number. After calling that number, the resident will be asked for personal information to prevent a lawsuit from being filed as well as money to pay a fee. Again, **THIS IS A SCAM.**

The IRS will never:

- Call to demand immediate payment, nor call about taxes owed without having mailed a bill
- Demand taxes be paid without giving the taxpayer the opportunity to ask questions
- Require you to use a specific payment type, such as a prepaid debit card
- Ask for card numbers over the phone
- Threaten to bring in local law enforcement for non-payment

Gift Card Scam- If a person calls and tells you that you have to settle a debt or pay them by buying a gift card at a store, **IT'S A SCAM. DON'T DO IT.**

Contest/Vacation Scam- another phone scam is when residents are called and told they have won a contest or vacation. Residents are then pressured into divulging their address and contact information. Be advised that if you have not entered a contest, you cannot win. **THIS IS ALSO A SCAM.**

Other Potential Scams-

- If you receive an unsolicited phone call about a utility bill, and they ask for account number, credit card or debit card, do not provide them this information. Get the caller's name, phone number and address then call your utility provider directly to check.
- If you receive a phone call or email asking you to wire or send funds to a family member or loved one who has been jailed or hospitalized, this may be a scam. If the caller claims they are your family member, always ask a question that will verify who they say they are and always call the individual directly or other family members to double check. In 2017, nearly 1 in 5 people have reported losing money to this scam.

Avoid Being Victimized By-

- Resisting the pressure to act quickly. Scammers like to play on emotions.
- Always verify – ask for name, company and phone number.
- Contact Law Enforcement.



Visit: <https://ag.ny.gov/consumer-frauds/tips> for even more tips and information on consumer fraud, or call the consumer helpline (1-800-771-7755) for assistance if you feel as though you have fallen victim to a scam of any kind.

For more information on this or any other legislative issue, please contact my office: 200 North Second Street, Fulton, NY 13069
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