



The Consumer Connection

A quarterly publication by the Orange County Consumer Fraud Unit

FEBRUARY 9, 2009

VOLUME 1, NUMBER 1

FROM THE DESK OF CARLOS MORALES

Consumer Investigator Supervisor

Welcome to the first issue of *The Consumer Connection*. The Consumer Fraud Unit has been effectively protecting consumers in Orange County for the past 30 years. This online newsletter is one of the ways we can communicate the important work we do, as well as pass on useful information.

According to the Federal Trade Commission, scam artists and fraudsters follow the headlines and are likely to be using the economic downturn to take advantage of consumers who may be underwater financially.

This online newsletter is one of the ways we can communicate the important work we do, as well as pass on useful information to the consumers of Orange County. Each issue will contain articles addressing consumer concerns and useful suggestions on how consumers can protect themselves from fraud and scams. The articles will be presented in an informative, concise manner, with the mission of helping consumers help themselves. We hope you find this information valuable.

We always seek to shed light on issues that affect you. If you have story suggestions for *The Consumer Connection*, please feel free to email us at fraudhelp@sao9.org. It is our goal to give you news you can use.



The OCCFU is proud to announce that it has joined a group of federal, state and local government agencies and national consumer advocacy organizations to launch the 11th annual National Consumer Protection Week.

The theme – **Nuts and Bolts: Tools for Today's Economy** – focuses on giving consumers the tools they need to make smart financial decisions in today's marketplace. Information can help people get the most for their money, whether they are trying to stretch their paychecks, find a quick fix for a spotty credit history or tell the difference between a real deal and a potentially fraudulent product or service.

We have tips on a wide range of topics, from how to get a free credit report to how to spot a telemarketing scam, from how to deal with debt to how to deter and detect identity theft, from how to avoid home and auto repair scams to how to file a consumer complaint.

In times like these, information is one commodity that retains its value. We invite everyone to visit the following websites where you'll find these tips and more to help you make smart choices in the marketplace.

www.orangecountyfl.net

www.consumer.gov/ncpw

"When buying something as-is, it means you are responsible for anything that is wrong or goes wrong."

If a telemarketer is asking for a charitable contribution make sure the charity is registered with the Florida Division of Consumer Services.

www.800helpfla.com

Online Buying Tips:

1. *Know what you are buying.*
2. *Check other sources for the item's value.*
3. *Know as much about the seller as possible.*
4. *Never use a wire transfer to send money to someone you don't know.*
5. *If the deal sounds too good to be true, skip it and move on.*

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We're on the Web!

www.orangecountyfl.net

It's Time for an Annual Checkup

Get a free copy of your credit report. Visit www.annualcreditreport.com or call 877-322-8228 to request a free credit report, once every 12 months from each of the nationwide consumer credit reporting companies. AnnualCreditReport.com is the only site consumers can depend on for a truly free credit report with no strings attached. To learn more about credit, mortgages, debt collection and other financial issues visit www.ftc.gov/credit.

Reduce Telemarketing Calls

The National Do Not Call Registry gives consumers a choice about whether to receive unwanted telemarketing calls at home. Legitimate telemarketers should not call phone numbers that have been on the registry for 31 days. To find out what type of telemarketing calls can be blocked or to register a home or mobile phone for free, visit www.donotcall.gov or call 888-382-1222 from the number to be registered.

Report a Rip-Off

If you have a complaint regarding the purchase of goods or services, and the transaction occurred in Orange County, contact us. We will receive and investigate your complaint and attempt to secure a resolution to the problem. If you are in doubt as to which agency would be best to handle your complaint, contact our Unit and we will either direct you to the proper office or accept your complaint for review and referral as warranted. You may call the Consumer Fraud Unit at 407-836-2490 or email us at fraudhelp@sao9.org.

Recent Cases

In July 2008, a consumer rented a car from a local car rental agency. At the end of their wonderful vacation they turned in the vehicle and flew home. A month later the rental car agency sent them a bill claiming the vehicle was damaged and requested over \$800. The consumer denied causing any damage but the rental agency persisted. Through our intervention the rental car agency withdrew the claim for payment.

In August 2008, a consumer contacted a local transmission repair shop. The shop provided an estimate and told the consumer the work would be completed by the next week. Weeks passed and the car was not repaired even though \$2,221 had already been paid. Soon the weeks turned into months. In November the consumer contacted our office for assistance. In a short time, the shop completed the repair and returned the car.

In September 2008, a consumer ordered some clothing items from an online retailer. The consumer contacted the company many times to either get the items or a refund but only received empty promises. The consumer filed a complaint with our office and we were able to negotiate a full refund of \$714.60.

Did You Know?

- The Orange County Consumer Fraud unit was established in 1978
- In the fiscal year ending 9/2008, our office received 1,997 written complaints and settled 1,830 cases
- We also recovered \$558,597.00 restitution for consumers
- We give dynamic and interesting presentations to organizations throughout the community and it's free!! If you are interested in a speaker please contact our office.