



Commonwealth of Pennsylvania
Office of Attorney General

RIGHTS AND RESOURCES CONSUMER GUIDE

Dave Sunday
Attorney General

www.attorneygeneral.gov



Dear Fellow Pennsylvanian,

As Attorney General protecting consumers is a critical mission of my office. In almost every facet of our lives there exists someone who wants to scam you and our loved ones out of your hard earned money. Here at the Office of Attorney General, the Bureau of Consumer Protection is ready to help prevent your becoming a victim of fraud or fight for you if you are victimized.

As Attorney General, my job is to protect all Pennsylvanians from fraud and scams. Our staff is ready to help you, no matter how large or small the problem.

Anyone can become a victim to a scammer. Scammers are everywhere online, on the phone even someone at your door trying to sell you a service or product. Scammers can even be present from someone we know or a business we frequent. The best way to fight back is to know what to look for in a scam and to report when you suspect someone is trying to scam you. The staff here at the Office of Attorney General are ready to help you no matter how big or small the problem may seem.

If you have any questions on a consumer-related matter or would like to file a complaint, please contact my office's Bureau of Consumer Protection using any of the following methods:

- Call toll-free at 1.800.441.2555
- Email us at scam@attorneygeneral.gov
- Visit our website at www.attorneygeneral.gov and sign up for alerts

Dave Sunday
Pennsylvania Attorney General

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THE BUREAU OF CONSUMER PROTECTION AND YOUR COMPLAINT

The Bureau:

- *Mediates consumer complaints*
- *Investigates unfair or deceptive business practices*
- *Takes legal action against companies to protect the public interest in a fair marketplace*
- *Cooperates with local, State and Federal law enforcement agencies on consumer protection initiatives*
- *Participates in consumer protection education programs and distributes educational materials*
- *Advises on legislation which may affect consumer interests*

STEPS TO EFFECTIVELY RESOLVE A COMPLAINT YOURSELF

Before you file a complaint with the Bureau of Consumer Protection, here are some tips that may help you resolve your own problem:

- *Determine the specific complaint you wish to make, and do so without delay.*
- *Determine the specific action you want the business to take to remedy your complaint.*
- *If you are making the complaint in person, take along the purchase receipt, any guarantee or warranty and, if possible, the product.*
- *Be assertive! If a salesperson or company representative cannot deal with your complaint, ask for a higher authority or supervisor.*
- *When you complain by mail, give the brand name, model number, size, color and other details needed for identifying the product. Include in your letter a specific explanation of the circumstances surrounding your complaint.*
- *Keep a copy of your letter and all correspondence you receive. If you return the product, be sure to insure it.*



Filing a complaint with the Bureau:

- *The Bureau will attempt to mediate complaints that fall within its jurisdiction, by trying to engage the business in our voluntary mediation process.*
- *The mediation process generally take a minimum of three months and may take longer, depending upon the issues involved, the amount of time it takes to gather all the facts, and the willingness of the parties to cooperate in the process.*
- *If the business refuses to engage in mediation, you may have to exercise your individual rights, because the Bureau cannot, by statute, provide private legal representation for individual consumers.*
- *If your issues fall outside the Bureau's jurisdiction (for instance, the transaction occurred in another State), we will try to refer you to an agency that has the ability to assist you.*

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AUTOMOBILES

Although just about everybody buys an automobile at some point in time, many people are wary of having to purchase a car. Fortunately, Pennsylvania has Automotive Industry Trade Practices Regulations, which provide consumers with many protections when buying a car. These regulations cover numerous aspects of the car-buying process, from advertising to the condition of the vehicle.

ADVERTISING AND REPRESENTATIONS

One section of the regulations prohibits deceptive advertising and misrepresentation in describing a car and its price. Also, dealers must disclose certain defects or conditions. Advertisements must include:

- *The business name and address of the car dealer.*
- *The year, make and model of the car.*
- *The conditions of sale, including the offer's expiration date and any limitations on the number of vehicles available.*
- *If the price is indicated, it must include all charges usual or necessary prior to delivery, such as freight, handling and dealer preparation charges, (tax, registration and licensing costs need not be included).*
- *Any known defects existing in the frame, block, transmission, or differential; flood damage or inability to pass state inspection.*



In addition, the regulations also contain detailed provisions about the written agreement given to you when you buy a car. Among these, the regulations require that:

- *A copy of the written contract or agreement of sale, the installment sales contract, an odometer statement and the warranty be provided to the consumer.*
- *The contract must list the car as “new” or “used,” and, if “used,” must describe the vehicle’s prior usage.*

- *The contract must list itemized charges for any item not included in the purchase price.*
- *The dealer must deliver the car within the time specified in the contract or within eight weeks after the contract date.*
- *The dealer must honor the quoted trade-in allowance.*
- *An "As-is" notice must be in a car being sold without warranty.*

The Internet provides many helpful tools to consumers who are pricing an automobile. Many services will list every new and used car price including the Manufacturer's Suggested Retail Price (MSRP), invoice price, price of options and freight. Both retail and wholesale prices are listed for used automobiles which take into consideration condition, mileage, and options. Armed with this information, an educated consumer is less likely to become the target of a deceptive sales presentation.

LEMON LAW PROTECTIONS

The Pennsylvania Automobile Lemon Law applies to any new vehicle purchased and registered in Pennsylvania for personal or family use and designed to transport up to 15 persons.

Motorcycles, motor-homes and off-road vehicles are not included. Under the law, the manufacturer must, at no cost to the purchaser, repair or correct any defect which substantially impairs the use, value or safety of the vehicle and which occurs within one year after delivery, or 12,000 miles of use, or the terms of the manufacturer's express warranty, whichever comes first.

If the defect cannot be repaired after three (3) attempts, or if the vehicle is out of service for a total of 30 calendar days for repair, generally, you may be eligible for a replacement vehicle or the refund of the purchase price, less a limited allowance for use.

First, contact the manufacturer's zone representative at the telephone number listed in your owner's manual. If the zone representative is not successful in having the defect corrected, you may request an arbitration of your case through the manufacturer's dispute settlement program if one exists.

The arbitration decision is binding on the manufacturer, but not on the consumer, who may proceed further by bringing a private lawsuit.

If the manufacturer has not established an appropriate dispute resolution procedure, you may initiate a legal action at the outset. Some important requirements of the law are:

- *You are responsible for delivering the vehicle to the manufacturer's authorized repair facility unless it would be unreasonably difficult to do so. In that case, you must give written notice to the manufacturer so that arrangements can be made for transporting the vehicle, at no expense to you, to a repair site.*
- *Each time your vehicle is repaired, the repair facility must give you a detailed statement, itemizing all repairs made, and the cost of parts and labor.*
- *Your rights under the law will not apply if the defect is the result of your abuse, neglect or alteration of the vehicle.*

If a vehicle has been returned to the manufacturer for defects, it may not be resold in Pennsylvania unless the manufacturer provides the consumer with:

- *A written statement that the vehicle was returned because of a defect which was not cured within a reasonable time, and*
- *The same express warranty provided originally, except that it may last only for 12,000 miles or 12 months after the resale date.*



Vehicles with defective braking or steering systems, likely to cause death or serious bodily injury if driven, may not be resold in Pennsylvania.

Almost everybody faces the problem of repairing an automobile. No matter what kind of car you drive, at some time or other you will either need to get it fixed, or at least have routine maintenance performed to keep it running.

Unfortunately, auto repair problems are among the most frequent sources of consumer complaints. It is important to know your rights before you go to a repair shop so you can avoid trouble.

CHOOSING THE RIGHT SHOP

There are many auto repair facilities from which you can choose when you need repairs. Some shops are small, independent businesses. Others are part of large national chains. Some will do almost any type of repair, while others specialize in the kind of work they do. Most are good and the people who run them are honest. In deciding where to take your car, there are a few things you should consider:

- *Learn about good shops before you need one, so you won't have to choose a shop at the last minute.*
- *Get recommendations from family and friends about good experiences they have had with repair shops or mechanics.*
- *Make sure the shop you choose is capable of performing the type of repair you need.*
- *If you have a warranty that covers the repair, make certain the shop will honor it, and is authorized to make the repair under the warranty.*
- *Comparison shop for prices: there can be large differences in charges among repair facilities.*



PENNSYLVANIA'S AUTO REGS

Pennsylvanians are protected by the Automotive Industry Trade Practices Regulations, which detail consumers' rights when having a car repaired. The regulations provide that a repair shop must:

- *Obtain the consumer's written or verbal authorization before charging for repairs.*
- *Obtain additional authorization from the consumer before performing repairs which exceed the dollar limit set by the consumer.*
- *Inform the consumer whether parts put on the vehicle are new, used or reconditioned.*

- *Disclose, in advance, any charges for estimates or storage.*
- *Complete repairs within the time specified (or within 24 hours of delivery if no time is mentioned).*
- *Advise consumers of their rights to have replaced parts returned to them.*
- *Provide a detailed bill itemizing charges for parts and labor.*

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CHARITABLE GIVING

Legitimate charities need your help. Before giving, however, you should make sure that a charity deserves your contribution by following these tips for informed giving:

KNOW YOUR CHARITY

Do not be tricked by an impressive-sounding name or one that is similar to a well-known charity. Too many “charities” try to take advantage of another charity’s good name and reputation by using an almost identical name, symbol or logo.

KNOW HOW YOUR MONEY WILL BE SPENT

Before donating, ask for and read printed materials about the charity’s finances and programs. Find out how much of your donation actually goes to helping people and program services, as opposed to fund-raising and administrative expenses. All charities should have a printed annual report that includes this information, and should provide you with a copy if you ask. You may also obtain this information by calling Pennsylvania’s Bureau of Charitable Organizations, toll-free, at 1-800-732-0999, or by writing: Bureau of Charitable Organizations, Department of State, 207 N. Office Building, Harrisburg, PA 17120.

KNOW YOUR CHARITY’S GOALS

Make sure you agree with the purpose of the charity. You may wish to support a research-oriented charity, as opposed to a “patient service” charity, or one that only provides public education. Give to a charity that bests fits your goals.

TELEPHONE SOLICITORS

Because telephone solicitations are typically conducted by paid professional fund-raisers on behalf of the charity, ask the caller if he/she is paid or a volunteer and how much the charity receives of each dollar donated. For example, if tickets to a benefit show are being sold with the promise of underprivileged children attending for free, ask how many children will attend the event, how they are chosen, whether free transportation will be provided, and if an accompanying adult is also admitted for free.

DOOR-TO-DOOR SOLICITORS

Demand identification! Do not feel pressured by the person at your door. The best practice is to mail your donation directly to the charity.

DO NOT BE PRESSURED INTO GIVING

Take time to think about your donation. High-pressure tactics and sob stories often are the signs of unscrupulous operators.

UNORDERED MERCHANDISE

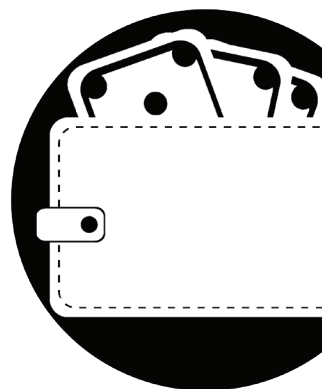
You have no obligation to pay for greeting cards, tickets, advertising, merchandise or any other item you never asked for, nor are you obligated to return them.

WHAT TO DO BEFORE GIVING

Make sure the charity has complied with Pennsylvania's registration law by registering with the Bureau of Charitable Organizations, Department of State, as most charities are required to do. The Bureau can be contacted, toll-free, at 1-800-732-0999.

Additional information may be obtained by contacting the Better Business Bureau, which monitors and reports on charities:

- *1880 JFK Blvd, #1330, Philadelphia, PA 19103 (215) 893-9235*
- *400 Holiday Drive, Suite 220, Pittsburgh, PA 15220*
- *The Better Business Bureau, Wise Giving Alliance 3033 Wilson Blvd., Suite 600, Arlington, VA 22203 (703) 276-0100*



METHOD OF PAYMENT

If you decide to contribute, pay by check. Make the check out to the charity, not to a company or the individual collecting the donations, and send directly to the charity. Never pay cash or use your credit card number in response to a request by a stranger.

CREDIT RIGHTS & IDENTITY THEFT

THE FAIR CREDIT REPORTING ACT

The three major credit reporting agencies, TransUnion, Experian and Equifax, maintain a credit history on you which is available to creditors. According to the Federal Fair Credit Reporting Act:

- *You are entitled to receive one free copy of your credit report from each of the three nationwide credit reporting agencies every twelve months. You can request your free credit report online at www.annualcreditreport.com or by calling 1-877-322-8228.*
- *You are also entitled to receive a free copy of your credit report under certain circumstances, including if you were denied credit, employment or insurance within the last 60 days, you are the victim of identity theft, you are on public assistance, or you are unemployed and expect to apply for employment within 60 days. Your credit report can be shown to those who need such information for extending credit or insurance or reviewing employment applications.*
- *Most information in your file can only be reported for seven (7) years. However, bankruptcies can be reported for 10 years. If you inform the credit bureau of inaccurate information in your file, the information must be investigated, errors must be corrected and creditors who received the incorrect information must be advised of the changes.*
- *If there is a dispute about information in your file which cannot be resolved, you may require the credit bureau to note that the information is disputed in future credit reports.*

TRUTH IN LENDING ACT

Another federal law, the Truth in Lending Act, provides these rights:

- *Periodic statements must be mailed to consumers using credit cards and revolving charge accounts in sufficient time to avoid finance charges by prompt payment.*
- *The issuance of unsolicited credit cards is prohibited.*

- *Cardholder liability for lost or stolen credit cards is the lesser of \$50 or the amount charged prior to notification of the loss.*
- *Creditors must disclose to you the total finance charge, including all charges such as placement fees and insurance, the annual percentage rate of interest and the amount of each monthly payment and the number of payments required.*
- *If a creditor requires you to obtain "credit insurance" to guarantee that a debt will be paid should you die, get sick or become disabled or to cover damage to property which is collateral for the debt, the premium charged must be included when computing the annual percentage rate.*
- *If you voluntarily agree to obtain "credit insurance" or if you choose to obtain it from an outside insurance company, then the premium charged need not be included in the annual percentage rate.*



THE EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act prohibits discrimination in a credit transaction. It does not, however, guarantee that you will get credit. According to the Act:

- *Discrimination because of sex, marital status, race, national origin, religion or age is prohibited.*
- *Except for voluntary information needed to enforce the above anti-discrimination laws, a creditor cannot ask your race, sex, national origin or religion.*
- *A creditor cannot ask whether you are divorced or widowed or about your plans for having children.*
- *A credit application must be accepted or denied within 30 days. If denied, the creditor must inform you in writing of either the specific reason for the denial or your right to request that reason within 60 days.*
- *Where both spouses use or are liable on an account, credit information must be supplied in the names of both spouses.*

PENNSYLVANIA GOODS AND SERVICES INSTALLMENT SALES ACT

This law regulates credit transactions involving goods and services bought for personal, family or household purposes. Under the Act:

- *The seller or holder of a credit agreement cannot take a mortgage against your residential real estate or that of a co-signer.*
- *Before a seller can attempt to repossess goods or start legal action to collect the debt, he must give you one last chance, by way of a 21 – day notice, to pay all amounts in default.*
- *Wage attachments are generally prohibited.*

Once you obtain credit privileges, know your responsibilities in repaying your indebtedness:

- *The amount of the finance charges you may be assessed will vary depending on the type of purchase, the type of lender and the location of the lender.*
- *Late fees and collection charges may also be assessed.*
- *Since a lender earns more interest at the beginning of a loan than near the end, payments which you make at the beginning of a loan do very little to reduce the principal.*

If you have encountered a problem with incorrect information in your credit report, in obtaining credit or in exercising your credit rights, contact the Bureau of Consumer Protection.

IDENTITY THEFT

It is fastest growing white collar crime in the United States. Over ten million Americans fall victim to this crime every year from ordinary citizens to celebrities, young and old, and from all socioeconomic backgrounds.

Identity thieves can operate boldly by picking your pocket or rummaging through your trash and your mailbox. And, they can operate invisibly, through breaching online security systems, on your own computer or on commercial or other computer systems. Other times, they openly lure you under false pretenses into providing your social security number, financial account numbers, passwords, PIN numbers and other personal information. But regardless of how they acquire the information, the thieves may

quickly apply for loans or credit cards, lease cars, make purchases, defraud utility companies or rent apartments using your identity; or, they may hold onto your information for a matter of years and then begin to use it, after you have been lulled back into a sense of security. Some helpful hints to prevent identity theft:

- *Promptly remove mail from your mailbox and deposit mail in US Post Office receptacles.*
- *Empty your purse/wallet of extra credit cards or ID cards, including your Social Security card.*
- *Memorize your PIN numbers.*
- *Never give out personal information over the phone.*
- *Stop credit card companies from sending pre-approved applications to your home by calling 1-888-5-OPT-OUT (1-888-567-8688).*
- *Be certain you receive and review monthly financial statements and bills.*
- *Make inquiries about unexpected bills, unauthorized charges on utility and telephone bills, credit card charges or bank account debits.*
- *Shred credit card receipts, bills and other financial information, as well as magazine subscription labels.*
- *Regularly review your credit report from all three credit reporting bureaus. You are entitled to one free report annually from each bureau, which can be obtained at www.annualcreditreport.com or by calling 1-877-322-8228. There are many other companies which, for a fee, will provide round-the-clock monitoring services for all three credit reports and issue alerts at any activity. Although these monitoring services cannot prevent identity theft, they may help identify rogue or unauthorized activity swiftly and enable consumers to address the problem quickly.*



- *If you are the victim of identity theft, file a report with local police, close bank and credit card accounts and contact the credit reporting bureaus to freeze or place a fraud alert on your credit report:*

Equifax: 1.800.525.6285, www.equifax.com

Experian: 1.888.397.3742, www.experian.com

TransUnion: 1.800.680.7289, www.transunion.com

- *Remember, nobody is more effective at preventing and protecting against fraud than the individual.*

If you are the victim of identity theft, file a report with local police, close bank and credit card accounts and contact the credit reporting bureaus to freeze or place a fraud alert on your credit report. To file a complaint, call the Office of Attorney General, Bureau of Consumer Protection Toll-Free Helpline at 1-800-441-2555 or visit www.attorneygeneral.gov.

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DEBT COLLECTION

The Fair Credit Extension Uniformity Act regulates the debt collection activities of debt collectors and creditors in Pennsylvania. This law, effective as of June 26, 2000, prohibits debt collectors and creditors from engaging in certain unfair or deceptive acts or practices while attempting to collect debts.

COMMUNICATIONS WITH DEBTORS

Unless they have your prior consent or the express permission of a court, debt collectors and creditors may not communicate with you:

- *At unusual times and places.*
- *Before 8 a.m. or after 9 p.m.*
- *At work if they know your employer disapproves of such contacts; or*
- *When they know you are represented by an attorney.*

If you are contacted by a debt collector, ask that they send you written validation of the debt.



COMMUNICATIONS WITH THIRD PARTIES

Debt collectors and creditors may communicate with third parties only for the purpose of acquiring location information about you. During these third party contacts, debt collectors and creditors may not reveal that you owe any debt.

HARASSMENT

Debt collectors and creditors may not harass, oppress or abuse you or any third parties while collecting a debt. Examples of this include:

- *Threatening you with violence or harm;*
- *Publishing a list of consumers who refuse to pay their debts (except to a credit bureau);*
- *Using obscene or profane language; or*
- *Repeatedly using the telephone to annoy.*

FALSE STATEMENTS

Debt collectors and creditors may not use any false or misleading statements when collecting a debt. Examples of this include:

- *Falsely implying that they are vouched for, bonded or affiliated with the government;*
- *Falsely implying that they are attorneys;*
- *Falsely implying that you have committed a crime or will be charged with a crime for non-payment;*
- *Falsely implying that documents sent to you are legal documents, when they are not;*
- *Falsely implying that documents sent to you are not legal documents, when they are;*
- *Misrepresenting the amount or legal status of your debt; misrepresenting their name; or*
- *Threatening to file a lawsuit when they cannot, for instance, when the debt is time-barred, or do not intend to do so.*

UNFAIR OR UNCONSCIONABLE PRACTICES

Debt collectors and creditors may not use unfair or unconscionable means to collect a debt. Examples of this include:

- *Collecting any amount greater than your debt, unless permitted by the agreement creating the debt or by law;*
- *Depositing a postdated check prematurely;*
- *Using deception to make you accept collect calls or pay for telegrams;*
- *Contacting you by postcard.*

DECEPTIVE SALES PRACTICES & CONTRACTS FOR GOODS & SERVICES

While most businesses are run legitimately, be on the lookout for the unscrupulous merchant. Beware of the following sales practices.

BAIT & SWITCH

By law, stores are not allowed to advertise with the intent of pressuring or improperly luring customers into buying a different or more expensive product. Bait and switch involves first “baiting” a consumer with an advertisement for an appealing, inexpensive item. When the consumer visits the store, however, and asks to see the advertised merchandise, the salesperson discourages its purchase and attempts to sell a higher priced product, which is the “switch.” Sometimes the “switch” may be to a product that is the same price, but the store benefits because of a higher markup on the item.

GOING-OUT-OF-BUSINESS SALE

Some stores will advertise that they are going out of business when they really have no such intention and, in fact, are constantly bringing in new merchandise.

State laws regulate going-out-of business sales by requiring the business to obtain a license from the local municipality. No goods may be added to the store’s inventory after the application is made.

Going-out-of business sales can be conducted for no more than 30 days. If all goods have not been disposed of during that time, a business may get one 30-day extension. Before making a purchase, remember that, if a store goes out of business, its warranties may no longer be valid (although the manufacturer’s warranty will still be valid), nor will the merchandise be returnable.

THE CONTINUOUS SALE

A store engaged in a continuous sale will constantly claim that all, or a substantial portion of, its merchandise is ON SALE. Some stores put sale tags on merchandise and claim that the item has been specially reduced when the price marked is really the normal everyday selling price.



Protect yourself by shopping around. Go to several stores and compare the prices of the same product. Don't base your decision on what to buy solely on price. Investigate the store's warranty, return and delivery policies.

If you believe you have been a victim of a deceptive sales practice, contact the Bureau of Consumer Protection.

NO RIGHT OF CANCELLATION

There is no automatic right-to-cancellation of the contracts signed away from your home, such as for the purchase of an automobile, so carefully weigh those purchase decisions before signing.

RENT-TO-OWN TRANSACTIONS



Sometimes, as an alternative to buying merchandise such as furniture, large appliances, televisions, computers and other such items, people may rent these typically high-cost items through a rent-to-own transaction. In a rent-to-own transaction, the person will rent the merchandise and, at a certain point, the person can obtain ownership of the item.

A rent-to-own transaction can have some benefits. People who do not have enough cash to simply purchase high-cost items that they need or want, and who may have difficulty getting traditional credit (that is store accounts, credit cards, etc.), often attempt to purchase through the rent-to-own method. By making weekly or monthly payments, the person can get the immediate use of the item and merchandise, which is often new.

Service is usually provided by the rental company at no additional charge, so there may be no repair costs during the rental period.

A rent-to-own transaction also has drawbacks. The final purchase price of an item bought through rent-to-own is usually much higher than the price of the same item bought at a retail store, even if the item is financed over time at the retail store. Rent-to-own costs can be twice as high as the straight purchase costs, and are sometimes three to four times as much! Many people who are considering rent-to-own would be financially better off by either saving money to buy the item, or buying a good used item rather than getting the new item through a rent-to-own transaction.

Rent-to-own transactions are governed by Pennsylvania's Rental Purchase Agreement Act, which has specific requirements about the types of written information that a consumer must be given. The law requires that the rental company provide, in writing: the type of fees and late charges which can be imposed; the total dollar amount which must be paid for an item to get ownership through the rent-to-own method; and the way for the consumer to get ownership of the item earlier (and cheaper) than stated in the original agreement.

If a rent-to-own company violates the Rental Purchase Agreement Act, the Bureau of Consumer Protection can help.

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HEALTH CARE SECTION

The Health Care Section (HCS) advocates for consumers having difficulty with healthcare businesses including doctor's offices, pharmacies, insurers, etc.

HCS mediates consumer complaints, investigates businesses, and takes legal action (on behalf of the Commonwealth) to stop unfair or deceptive acts or practices.

File a Health Care Complaint:

- *Online: www.attorneygeneral.gov, or*

Request a Complaint Form:

- *1-877-888-4877 (weekdays 8:30 a.m. – 5:00 p.m.)*

- *healthcare@attorneygeneral.gov*

The Health Care Section can assist with issues like:

- *Billing disputes/debt collection*
- *Health care provider services (doctors, dentists, hospitals, pharmacies, etc.)*
- *Health insurance (coverage denials, preauthorization/precertification, in-network/out-of-network provider status, balance billing, surprise billing, incorrect or up-coding, discount medical plans, etc.)*
- *Goods/Products (durable medical equipment like CPAP machines, wheelchairs, diabetic supplies; hearing aids; skin care and beauty products; dietary supplements, etc.)*
- *Health information privacy/record access*
- *Health Equity (discriminatory, unfair, or unequal treatment)*



Consumer Tips:

Always call your insurance carrier to verify coverage of a procedure, in-network provider status, and payment responsibility (co-pay, co-insurance, deductible, etc.). NOTE: Preauthorization does not guarantee coverage.

Ask the provider for a full list of all costs (including related services) associated with treatment and whether all providers involved are in-network.

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HOUSE-RELATED ISSUES

Buying or Selling a Home is often the largest and most complicated financial transaction a person will make in his or her life. If you use a real estate agent, there are many things you should know, including:

Sellers:

- *After deciding to use a realtor, a seller should find a good realtor based on references.*
- *The seller should clean and repair the home as needed. This will add value to the home. Generally, a furnished home is more appealing.*
- *As a seller, you have the right to negotiate the commission and terms of your listing agreement with the listing agent.*
- *Six (6) months is often a requested listing period, but three (3) months may be sufficient time to sell your home or to determine whether a real estate agent is doing a good job for you. Listing agreements may be renewed, but be wary of signing one that can be automatically renewed.*
- *Before you sign a listing agreement, it is recommended that you talk with several agents. Find out what each agent will do for his or her fee including the type and quality of the sales campaign each will conduct.*
- *As a seller, you have the right to have an attorney review both the listing agreement and the sales agreement before you sign them. Even though the agent represents you, remember he/she does not get paid unless a sale is made.*
- *Deal honestly and in good faith with buyers; do not fail to disclose material defects in your home.*

Buyers:

- *Find a good realtor and agent by obtaining reliable references.*
- *As a buyer, you have the right to have an attorney review the agreement of sale before you sign it and to represent you at the settlement table.*
- *As a buyer, you have the right to have a “buyer’s broker” represent your interests in finding a home. If you choose this arrangement, it is recommended that you talk with several agents before you sign an agreement. Find out what each agent will do for his or her fee.*
- *You can negotiate the terms of a buyer brokerage agreement including the fee (e.g., a flat fee, a percent of the sale price, or a percent of the listing), the length of the contract (e.g., one day, one month, or one year), where the fee will come from (e.g., from the transaction).*
- *As a buyer you have the right, and are well-advised to hire your own title company or attorney to do the title search and provide the title insurance for the property. A title company or attorney that the seller’s agent recommends may be more interested in repeat business with the seller’s agent than in doing a good job for you.*
- *Shop around for a great loan – it’s a competitive market. Get pre-qualified for a loan because you can avoid wasting money on applications for loans. Ask about VA, FHA, or other loans for which you may qualify.*
- *Read all home warranties carefully, because their coverage is often quite limited.*
- *A sales agreement must contain the zoning classification of the property except where the property is zoned solely or primarily to permit single family dwellings. Check into how your neighborhood is zoned.*



Buyers and Sellers:

- *You may face a situation where the same person represents both the buyer and the seller, or it may be two different agents who work for the same real estate company. You must be informed of any conflicts of interest that exist and both the buyer and seller must agree to the arrangement. This type of arrangement may be acceptable if you do not need the assistance of a real estate agent in the transaction; but, if you do, it may be to your advantage to reject the arrangement.*
- *Before you disclose any information to a real estate agent, be advised that unless you select an agency relationship by signing a written agreement providing for such a relationship, the real estate agent is NOT REPRESENTING YOU. In Pennsylvania, a business relationship of any kind will NOT be presumed but must be established between the consumer and the agent.*

A real estate agent owes you the following duties:

- *To exercise reasonable, professional skill and care;*
- *To deal honestly and in good faith;*
- *To present all offers, counteroffers, notices and communications to and from the parties in writing in a timely manner. The duty to present written offers and counteroffers may be waived if the waiver is in writing;*
- *To account for escrow and deposit funds;*
- *To provide assistance with document preparation;*
- *To advise you to seek expert legal advice on matters about the transaction that are beyond the agent's expertise;*
- *To keep you informed about the transaction and the tasks to be completed; and,*
- *To disclose all financial interests.*

REAL ESTATE COMMISSION

The Pennsylvania Real Estate Commission regulates real estate brokers and real estate agents. Real estate brokers and agents are prohibited from, among other things, making misrepresentations, or engaging in any conduct which demonstrates bad faith, dishonesty, untrustworthiness, or incompetency.

If you have a complaint about the way in which a real estate broker or real estate agent conducted themselves on your transaction, you can file a complaint with the:

Real Estate Commission
Bureau of Professional and Occupational Affairs
2601 North 3rd Street
P.O. Box 2649
Harrisburg, PA 17105-2649
1-800-822-2113

HOME IMPROVEMENTS

Most home improvement contractors operate an honest business and provide quality services. But there are unscrupulous people who hold themselves out as home improvement contractors, engage in deceptive – and sometimes fraudulent – business practices and consumers who deal with them lose large sums of money.

The Home Improvement Consumer Protection Act, known as “HICPA,” requires most home improvement contractors to register with the Bureau of Consumer Protection, to display their registration number on advertising and on contracts, to carry certain minimum insurance coverages and to include specific terms in their contracts. HICPA also requires contractors to disclose background information including whether they have been convicted of certain crimes, including home improvement fraud or theft, among other things, as well as whether they have filed for bankruptcy or received a final civil judgment entered against them involving a home improvement transaction.

These are all important things, designed to protect consumers. But HICPA does not require that contractors be skill-tested or otherwise trained or qualified to perform the contracting services they are offering to provide. This makes it critically important for consumers to use due diligence before hiring a contractor.



Before you sign:

- *Check the internet to see if you can find any verified reports from other consumers about the contractors you are considering hiring*
- *Ask the contractors from whom you are getting bids for a list of references and check them out – try to get references from other homeowners who may have had work done by the contractor, as well. Your local municipality may be helpful in providing the names of homeowners for whom the contractor obtained permits for work done on their properties.*
- *Be cautious about entering into any contract where high pressure tactics are being used to get you to sign “on the spot.”*
- *Be sure to obtain more than one estimate for the same job involving exactly the same specifications. Remember – the least expensive quotation may not necessarily be the best or most cost effective option: you will want to consider the contractor’s experience level and references, as well before making a decision.*

Tips when having repairs done:

- *Don’t use a contractor who has no experience performing the work you need to have done. The contractor should be able to share references and give examples of workmanship on similar projects.*
- *If the contractor requires subcontractors, such as an electrician or a plumber, ask for their names and check them out too.*
- *Obtain at least three estimates for the improvement project.*
- *Always get a written contract before you allow someone to work on your home. Examine the contract carefully!*
- *Don’t pay a contractor before you read and sign a contract.*
- *Verify that the contractor has the minimum insurance coverage of \$50,000.00 for property damage and \$50,000.00 for personal injury, mandated under HICPA.*

Home Improvement Contracts:

- *Be sure the contract describes the work to be done and includes starting and completion dates.*
- *Make sure all guarantees are in writing and are included in the contract.*
- *Arrange for the contract to contain a clause requiring the company to clean dirt and debris away from the work area.*
- *You have the right to cancel home improvement contracts within three (3) business days, with the exception of contracts for emergency services or repairs.*
- *HICPA only permits contractors to request or accept a 1/3 deposit, plus the cost of "special order materials" when the contract price exceeds \$5,000.*

After the work has been completed:

- *Inspect the work thoroughly. Work that looks good might still have been performed in a shoddy manner.*
- *Review the entire project with the contractor.*
- *Find out about any special provisions you should know concerning maintenance of the work.*
- *Point out any defects immediately.*
- *You may be asked to sign a completion certification. Do not do so until all work called for in the contract has been done to your satisfaction. Be careful not to sign a completion certificate when you sign the original sales order.*



Beware of:

- *Contractors who approach you with tales of “just being in the neighborhood” or “working on your neighbor’s property.” These lines should set off alarm bells for you, especially if they claim to have a little extra asphalt or roofing tiles left over from that other job.*
- *Contractors with out-of-State license plates on their vehicles. Before dealing with them, check to be sure they are registered as home improvement contractors in Pennsylvania. Many out-of-State contractors have registered in Pennsylvania, but there are some who have not and consumers should proceed with caution before dealing with unregistered businesses.*

The Office of Attorney General has a Toll-Free Helpline for consumers to call to get information about contractor registration: 1-888-520-6680. Consumers can also verify that a contractor is registered by visiting our website at www.attorneygeneral.gov.

Consumers are reminded that the HICPA statute is a registration statute – it is not a license – and registration under HICPA does not imply endorsement, approval or recommendation of the contractor or his or her competency or skill by the Office of Attorney General or the Commonwealth of Pennsylvania.

MANUFACTURED HOUSING RESIDENTS' RIGHTS

Residents of manufactured housing have certain rights as set forth in the Manufactured Home Community Rights Act. Community owners are required to post a copy of this Act in a conspicuous place in their parks. This Act also requires community owners to give each resident who enters the park a copy of a notice explaining their rights under the law. The following are some of the rules and regulations that residents of manufactured home communities should be aware of:

- *All fees and charges, including rent, must be disclosed to you in writing before you make any initial payments.*
- *Increases in rent or other fees are not enforceable until 30 days after a notice of the increase is posted in the community and mailed to residents. It is important to remember that your rent cannot be increased during the lease term.*

- *In order to be enforceable, all rules and regulations must be written, posted in a conspicuous place and a copy must be provided to all residents.*
- *Rental charges and rules must be applied in a uniform manner to those community residents in the same or similar category.*
- *A community owner or operator can designate the type of under-skirting and other amenities to your manufactured home, but cannot require you to purchase such items from a particular supplier.*
- *You cannot be charged an entrance or exit fee.*
- *You can be charged an installation fee, but only in the amount of the owner or operator's actual cost. This fee must be refunded if the owner or operator recovers possession of your space within one year of installation for any reason other than nonpayment of rent; two or more violations of community rules in a six-month period; changes in use of community land; or, termination of the community.*
- *A manufactured home park owner cannot prevent you from selling your home and cannot claim any fee in connection with the sale, unless a separate written agreement exists. However, a manufactured home community owner may reserve the right to approve the purchaser of your manufactured home as a resident of the manufactured home community.*
- *You can be evicted, but only for the following reasons: non-payment of rent; two or more violations of community rules in a six-month period; changes in use of community land; or, termination of the community.*
- *Owners of manufactured home communities must provide written notice to residents and tenants upon the sale or the lease of a community within thirty (30) days of a community's sale or lease, and must also post a copy of such notice in the same conspicuous and readily accessible place that the community's rules and regulations are posted.*



- *Owners must also provide written notice to residents, tenants and the Pennsylvania Housing Finance Agency prior to closing all or a portion of a manufactured home community within sixty (60) days of deciding to close. A notice of closure must contain an estimated date of closure and an estimated date by which residents and tenants will be expected to vacate the community, at least one hundred and eighty (180) days after the date of notice.*
- *Unless a community owner has obtained a court order, he or she cannot evict you by locking your home or moving it while you are away.*
- *The manufactured home community owner must notify you in writing why you are being evicted by certified or registered mail before beginning any eviction proceeding.*
- *You cannot be charged unreasonable fees, such as an additional monthly charge for having overnight guests.*
- *The rights and duties of manufactured home community owners and manufactured home community residents under the Act cannot be waived by any written or oral agreement.*

If you have any questions about the rights of a manufactured home community resident, contact the Bureau of Consumer Protection.

LEASES AND SECURITY DEPOSITS

Before looking at apartments or rental houses, evaluate your living needs: number of rooms, location, and distance from shopping and public transportation, price and amenities. Friends and newspapers provide inexpensive advice. Real estate agencies can help, but may charge a fee for their services.

Avoid “apartment finders” who charge merely for lists of vacancies that are simply taken from newspaper classified ads. Consider the following before renting:

- *Check the furnace, plumbing and all appliances. Are there enough electrical outlets and lights? Is the wiring adequate to handle several appliances?*
- *Are storm windows, screens and shades provided?*

- *Are the floors solid, without holes or splinters?*
- *Are the walls and ceilings painted, papered and without cracks?*
- *Are the doors, windows and entrances to the building secured? Are the stairs safe and well lit? Are the fire escapes easily accessible?*
- *Is the apartment quiet? Can you hear those next to, above or below you?*
- *Is there evidence of rodents or insects? Who pays for an exterminator?*
- *Ask others in the apartment complex about any negative aspects of living there.*
- *If the apartment is furnished, check for, record and save a written list of all defects in the furniture.*
- *Make and keep a list of all existing damage and repairs that need to be made. Keep a copy of the list, give one to your landlord and attach a copy to the lease. When you move out, such records will assure that your security deposit will only be applied to damages for which you are responsible.*



The Rental Application - Your new landlord may ask you to provide credit references and a list of past landlords, addresses and your employment history, including salary. An application fee may be charged and may be non-refundable if you are not approved. At the landlord's option, he may apply the application fee to your first month's rent or security deposit, but it is not required by law.

Signing a Lease - Your best protection is a written lease signed by both parties, reflecting the terms of the rental between landlord and tenant.

Make sure your lease contains:

- *The specific address, including apartment number of the property.*
- *The length of the lease.*
- *An explanation of the rent payment procedure, including late penalties and rent increases.*
- *Which utilities you are responsible for paying and how costs for those utilities are assessed.*
- *Termination or renewal terms.*
- *The amount of security deposit.*

Be sure to keep a copy of the lease for yourself. Make a second copy and keep it in a bank deposit box or give it to a friend or family member for safekeeping. Do not sign a lease until all blanks are filled in.

SECURITY DEPOSIT

A security deposit is money which actually belongs to the tenant, but is held by the landlord for protection against damages or unpaid rent.

- *During the first year of a lease, the amount of the security deposit cannot exceed two month's rent.*
- *At the beginning of the second year of a lease, a landlord cannot retain a security deposit of more than one month's rent.*
- *At the beginning of the third year of a lease, the landlord must put any security deposit over \$100.00 in an interest bearing bank account, unless the landlord obtains a bond.*
- *A tenant who occupies a unit or dwelling for two or more years is entitled to interest on his security deposit, beginning with the 25th month of occupancy. The landlord must give you the interest earned by the account (minus a one percent fee which the landlord may retain for his costs) at the end of the third and each subsequent year of tenancy.*

To have your security deposit refunded, give the landlord a forwarding address and return the keys to the property. Within 30 days after you move out the landlord must either return the security deposit or send you a list of damages, the cost of repairs and any money remaining from the security deposit.

If the landlord does not provide a written list of damages within 30 days, he may not keep any part of the security deposit. You may then sue to recover the deposit without the landlord being able to raise any defense.

If, within 30 days, the landlord fails to pay the tenant the difference between the security deposit and the actual damages to the property, the landlord is liable for double the amount by which the security deposit exceeds the actual damages to the property.

CONDOMINIUMS

If your apartment building is being converted to condominiums, the new owner/developer must give you one year's written notice before you are required to move and he cannot raise your rent or change the terms of your lease. If your lease is for more than one year, you may remain in your unit until the termination of your lease.

You have the first chance and exclusive right to buy your rental unit within the first six months after you receive the conversion notice.

You can give 90 day notice and terminate your lease without penalty after receiving a conversion notice.



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MEMBERSHIPS

HEALTH CLUB MEMBERSHIPS

Pennsylvania's Health Club Act became effective in 1990 to address abuses that were occurring in the health and fitness club industry. Some of these bad practices still occur today. As a result, there are a few things you should know before signing up for a health club membership.

Before you sign up, you should know:

- *Any health club that offers to sell health club contracts – membership agreements for more than three months – must register the health club facility with the Bureau of Consumer Protection. Ask to see the club's registration certificate if it is advertising health club contracts for sale!*
- *Some health club operators must register with the Bureau of Consumer Protection and post financial security.*
- *If a health club offers contracts for terms that are over 12 months, it must register and post financial security.*
- *If a health club offers a payment option to allow you to prepay for more than 3 months, it must register and post financial security.*
- *The term of a health club contract cannot be longer than 36 months.*
- *Some health clubs operators must register with the Bureau of Consumer Protection, but they do not need to post financial security.*
- *If a health club offers health club contracts for terms no longer than 12 months AND the dues are payable in equal monthly installments, the club must register.*
- *If the club only offers this type of membership, they are exempt from posting financial security.*
- *This type of health club is not permitted to charge you any fees except the initiation fee and the monthly dues.*

- *Extra fees, such as “enhancement fees” or biannual fees to upgrade the facility are not permitted.*
- *The health club must provide you with a copy of your contract!*
- *The copy must contain the date when it was signed and the specific address of the facility.*
- *If you do not receive a copy, you can cancel the membership at any time.*
- *You can cancel the health club contract within 3 days of signing. If you cancel within three days, you must be provided a full refund.*
- *Automatic renewals are not allowed, unless you give permission at the end of the contract term.*

After you sign up, you should know:

- *What happens if a health club must close for a period of time:*
 - *If the health club must close for 30 days or less, you are entitled to an extension of your membership equal to the number of days the facility is closed.*
 - *If a health club must close for more than 30 days, the operator must provide you with an equivalent facility within a 10-mile range.*
 - *If the health club cannot provide an equivalent facility within ten miles, you may cancel the contract and receive a pro-rata refund.*
- *What happens if a health club shuts down completely:*
 - *If you have prepaid any portion of your health club dues, you are entitled to a pro-rata refund.*
 - *If the health club shuts down within 30 days of you sign a contract, you may void the contract completely and receive a refund.*



- *What happens if you become unable to use the health club facility:*
 - *If you become temporarily disabled and you cannot use one-third or more of the facility, you may request an extension to your contract covering the time you are disabled.*
 - *If you become permanently disabled, you may cancel the contract and receive a refund. Keep in mind that the health club is permitted to request verification of disability by a physician.*
 - *If you move more than 25 additional miles from your health club, the health club operator must transfer your membership to a comparable facility within 5 miles of your new residence.*
 - *If you move more than 25 additional miles from your health club AND the operator cannot transfer your membership to a comparable facility, you may cancel your member and receive a refund.*

Quick Tips

- *If you are signing up for a contract that is over three months, verify that the club is registered!*
- *If the club is exempt from posting financial security, remember that they are not permitted to charge you any extra fees!*
- *Get a copy of your signed and dated contract!*
- *Don't believe health clubs that say they offer "lifetime" memberships – these are not permitted!*
- *Know your rights to refunds if a club closes or you move!*

TIMESHARE SOLICITATION AND CAMPGROUND MEMBERSHIPS

Timeshare resorts and campground memberships have been heavily promoted in recent years as a means of enjoying "vacation home" benefits without the full costs incurred in acquiring a vacation home or permanent woodlands retreat for camping.

In effect, the purchaser “buys” a vacation resort unit or campground site for a specific portion of a year or a certain number of weeks per year, along with several other “buyers” who share the unit or campsite on a rotating basis.

However, some promoters have resorted to deceptive tactics and consequently, some restrictions have been placed on these transactions:

- *All timeshare businesses operating in Pennsylvania must be registered with the State Real Estate Commission, which can be reached at 717-783-3658.*
- *Mailed solicitations must not be deceptive. They may not use symbols or colored envelopes or stationery that would mislead the recipient to believe that it came from a government body, a charity or was a negotiable instrument, such as a facsimile of a check.*
- *Contests must be legitimate and consumers cannot be misled to believe that their name was selected at random for a prize if that isn't the case. Promoters must state the odds of winning in such a way that will not misrepresent the consumer's actual chances of winning a prize. Promotions must state the fair market value of the prize.*
- *Resorts often offer a “premium” in addition to the prize to all those who agree to travel to the facility for a tour and a sales promotion. Consumers must be informed both in writing and orally that such a tour is a condition of receiving the premium and the prize.*
- *The prize and any premiums must be equal in value and quality to what was described in the firm's mailed solicitations. Any fees charged for obtaining the merchandise promised must be disclosed in a clear and conspicuous manner.*



You may cancel a timeshare contract within five (5) days after signing. However, you must do so in writing and send the cancellation by certified mail.

PRODUCT SAFETY AND RECALLS

The federal government actively monitors a wide variety of consumer goods and products for safety concerns. There are several agencies which identify potential safety and health problems, and make that information available to the public.

In addition, the government often depends on consumers to alert it about potential hazards in goods and products. Many times, that is the first indication there is a problem. Where appropriate, you are encouraged to contact these agencies to report concerns. The following is a list of consumer products which have specific federal agencies responsible for identifying problems.

To report safety problems with household products, toys, home appliances and recreational products or inquire about recalls or warnings, containing them, contact:

U.S. Consumer Product Safety Commission

4330 East West highway

Bethesda, MD 20814

(800) 638-2772 (toll-free)

(301) 595-7054 (TTY)

To report safety problems about foods, drugs, medical devices, cosmetics, and veterinary products or to inquire about recalls or warnings concerning them, contact:

U.S. Department of Health and Human Services

Food and Drug Administration

10903 New Hampshire Ave.

Silver Spring, MD 20993-0002

1-888-INFO-FDA (1-888-463-6332)

For information on food recalls and warnings, or to report food safety or labeling problems, call:

Safe Food hotline 1-888-SAFEFOOD

(1-888-723-3366)

To learn about recalls of meat and poultry, or to report safety concerns, contact:

U.S. Department of Agriculture
Food Safety and Inspection Service (FSIS/USDA)
1400 Independence Ave., SW
Washington, DC 20250-3700
1 (888) MPH hotline
1 (800) 256-7072 (TTY)

To report a vehicle or vehicle equipment safety problems or to inquire about recalls or warnings, contact:

National Highway Traffic Safety
Administration (NHTSA)
1200 New Jersey Ave., SE
West Building
Washington, DC 20590
Auto Safety hotline:
1 (888) DASH-2-DOT (1-888-327-4236)
1 (800) 424-9153 (TTY)



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SCAMS - DETECTING AND AVOIDING

INFORMATION IS THE BEST DEFENSE

Anyone can be a victim, even those with an advanced education, substantial assets and lengthy business experience. In fact, some of the most sophisticated scams are targeted toward wealthy individuals or businesses, because, as Willie Sutton reportedly replied when asked why he robbed banks, "That's where the money is."

Many con artists seek potential victims among the elderly and those who live alone. These criminals seek out those whose background and status in life naturally make them more trusting or dependent, or victims whose sense of charity or even loneliness make them more vulnerable to the con artist's story.

GOVERNMENT AGENCY SCAMS

You receive a threatening collection call from someone claiming to be with the Attorney General's office, a Court, law enforcement, a law office, or some other official sounding name. The caller typically indicates he is calling to collect on an unpaid payday loan or other debt. The caller will threaten that the consumer will be charged with a crime, a warrant may be issued and the consumer may be arrested by local law enforcement if payment by credit card or electronic money transfer is not made within 24 hours. These calls have been made by people posing as Internal Revenue Service or Department of Revenue representatives, calling to collect unpaid taxes. Versions of this scam can be sent to consumers in an email, claiming the sender has been watching them and their family, threatening to harm the consumer or a member of the consumer's family unless money is paid by a remote payment mechanism.

GRANDPARENT SCAM

You receive a call or text from someone claiming to be your grandchild or relative, indicating they are in an emergency situation that requires you to wire money or purchase pre-paid gift cards in order to help them. A new twist on this scam is called "virtual kidnapping," where a parent or grandparent receives a phone call from a screaming child, claiming to be the person's child or grandchild, claiming they've been kidnapped. With the child screaming in the background, an adult will then come on the line and demand the parent or grandparent withdraw money from their bank and transfer it to another bank account for

ransom. The caller will threaten the child will be harmed or killed if the parent or grandparent does not comply with the caller's demands.

ELECTRICITY SCAMS

You receive a call from someone claiming to be with the electricity distribution company, threatening to discontinue electrical service if you do not immediately pay by credit card or electronic money transfer. Local electrical distributors have reported a rash of such scam calls to their customers, some of whom have been victimized by the scheme. We have also seen a variation of this phone scam involving the caller claiming the consumer's telephone bill or other utility bill is past due and must be paid immediately. There is a variation on this scam where the caller will claim the consumer overpaid on their utility account, with the caller asking for the consumer's debit or account number so the overpaid funds can be refunded back to the consumer's account.

TECH SUPPORT SCAMS

You see a pop-up message on your computer or receive a call from someone claiming to be affiliated with software, technology companies or service companies, claiming your computer is compromised. The caller or pop-up message's purpose is to gain remote access to your computer so malicious software and spyware ("malware") can be installed. Once accomplished, your computer will be held hostage until you pay the caller a ransom. Another version of this scam is the caller claims you have illegally downloaded something onto your computer and you must now pay a fine or penalty to avoid further legal prosecution.

INTERNET SALES SCAMS

These scams may lurk in innocent-appearing advertisements, "pop-ups," Craigslist, internet auctions & classified ads. Although legitimate sellers use the internet to promote their products and services, there are a considerable number of scam purveyors who mask themselves in the cloak of technology and consumers should always approach internet sales with considerable caution.



Remember that scam artists can easily misappropriate graphics and pictures from other websites and appear to be selling or leasing something to which they have no claim. For example, scam artists have been known to “lift” the pictures and details about summer vacation rental properties and connect them to their own contact information, charge and collect a deposit for the rental and direct the lessee to pick up the key at the rental property the day he is taking occupancy. It is only then that the lessee discovers someone else has lawful occupancy of the property and the lessee has been scammed!

Some scam schemers have replicated the logos and website designs of legitimate retailers and set up fake surveys and contests to collect consumer information, with the promise of coupons redeemable at the retailer.

ELECTRIC & GAS GENERATION SUPPLIER SALES

Sales representatives solicit energy customers to “switch” from their current electric or natural gas distribution company (“EDC” or “NGDC”) or electric generation or natural gas supplier (“EGS” or “NGS”), promising better deals and lower rates. Many of these salespeople have misrepresented who they are and why they are approaching utility customers, claiming to be from the utility itself in order to gain access to account information needed to “switch” the customer to a new supplier. In some extreme situations, the salesperson was not affiliated with a supplier at all, but was masquerading as one, to get into the consumer’s home and get personal information for the purposes of identity theft.

Whether you receive a knock on your door or a telephone call from someone claiming to be from an energy supply company, you should be aware that the Public Utility Commission has established marketing and sales guidelines for the activities of the EGSs and NGSs, whether communicated orally (in person or by telephone), electronically or in writing.

EGS and NGS representatives who engage in door-to-door solicitations must wear identification badges and identify themselves and their relationship with the supplier. Consumers must be informed of the three-business-day right of rescission; must authorize the transfer of their account to the new supplier (the authorization may be written, oral or electronic); and any authorization by the consumer to transfer the account must be verified by a third party.

You should always be wary about letting strangers into your home. If they are offering a worthwhile product, they should be willing to provide you with written material explaining the offer. If they are not willing to do that, alarm bells should sound.

Telemarketers must also clearly identify themselves and upon whose behalf they are calling. They may not suggest that the consumer must choose a competitive energy supplier. They must explain the supplier's verification process, the mailing of the disclosure statement and explain the consumer's three-business-day right to cancel the transaction after receiving the disclosure statement.

As with all telemarketing calls, where you cannot know the true identity of the person calling you, if you think the deal sounds like something you are interested in, ask for written information to be sent to you, rather than committing to anything over the telephone.

HOME SECURITY SYSTEMS

The sale and installation of home security systems and monitoring is another area that frequently involves both door-to-door and telephone solicitations. Just as with the marketing of energy suppliers, the people perpetrating scams can appear just as "legitimate" as the authentic home security dealers. Consumers should be wary of representatives who claim to be affiliated with an existing security company; to have just purchased the consumers' existing security company; or that an existing security system needed to be updated or replaced.

WORK-AT-HOME SCHEMES

Many newspapers, magazines and computer bulletin boards contain advertisements about consumer work-at-home plans which often promise fantastic monetary returns for a small investment.

Two frequently used schemes are:

- *Addressing or stuffing envelopes - Often, you must pay for the cards or envelopes used. You may not get any money unless someone buys the product being advertised in the cards or envelope.*



- *Assembly or craft work - The company sells you instructions and materials for making items within your home and promises to purchase the finished product, provided your work is acceptable. The company may reject the product for not being up to its standards, leaving you the burden of selling the product yourself.*

Learn to recognize a work-at-home scheme. Generally such projects include:

- *Promises of large profits for apparently little work or money.*
- *The payment of money to obtain additional information about the opportunity or to purchase products to be sold.*
- *Promises of exclusive territories and individualized training programs.*

Some tips:

- *Find out exactly what you must do in order to benefit from all that is promised in the advertisement.*
- *Get a complete description of all initial and future changes which you must pay.*
- *Get a description of any help the selling company will provide.*
- *If the advertisement was on a computer bulletin board, obtain a name, street address and telephone number, and then find out about the person or company.*
- *Learn about the company's procedures for handling complaints.*
- *Obtain a description of the conditions under which the contract may be changed by either party.*
- *Before committing yourself to any deal, talk with a lawyer and anyone who has been involved in a business similar to the one that interests you.*
- *Don't fool yourself: never believe you are going to make a lot of money without doing much work.*

Contact the Better Business Bureau in the region where the business is located to see if it has any complaints on file. Call the Bureau of Consumer Protection if you need assistance finding the phone number of the correct Better Business Bureau.

LIVING TRUST MILLS AND ANNUITY SCAMS

Unfortunately, when it comes to living trusts, unscrupulous con artists are ready to play on consumers' fears of the unknown. In some cases, consumers – mostly elderly – are solicited by phone or mail to attend seminars or to set up in-home appointments to discuss living trusts.

Living trusts are then marketed through high-pressure sales pitches which prey on the fear that assets will be tied up indefinitely or that estates are prone to heavy taxes and fees if a living trust is not in place. Con artists often rely on unfamiliar legal terminology to convince consumers that a living trust is right for them, even though many of the complex rules and fees that can complicate estate distributions do not exist in Pennsylvania.

Sometimes victims are sold worthless “kits,” costing several thousand dollars, which are nothing more than standard forms that may or may not be valid, as laws concerning living trusts vary from state to state. In other cases, false promoters simply want to gain access to consumers' financial information so they can sell them other products, like insurance annuities.

Tips to avoid becoming victims of Estate Planning scams:

- *Watch out for companies that market trusts and also sell annuities or other investments.*
- *Estate planning is a complex task and usually involves the advice of more than one expert, such as an attorney and tax accountant.*
- *Living trust mill agents are not attorneys and are not experts in estate planning. Their goal is to sell their products and earn commissions, not protect the interests of seniors.*



- *Documents in trust packages may not comply with Pennsylvania law.*
- *Do not give in to high-pressure sales tactics. Legitimate offers will be around long enough for you to properly research them.*
- *Sales agents may fail to disclose possible adverse tax consequences or early withdrawal penalties that may be incurred when transferring stocks, bonds, CDs or other investments to annuities.*
- *Shop around. Check out offers with a trusted attorney or estate planner.*
- *Verify any stated government affiliation or endorsement.*
- *Before withdrawing money from an existing investment to buy an annuity or to make any other investment, get copies of the sales offer documents and review them with people you trust, such as your financial advisor, attorney or family member before signing anything.*
- *The Cooling-Off Rule states that if you buy a living trust in your home or somewhere other than the seller's permanent place of business (like a hotel seminar), you have three business days to cancel the deal.*

LOTTERY OR SWEEPSTAKES SCAM

You receive an official-looking notice by mail or email saying you've won a large sum of money, possibly even including a check. To claim your valuable prize, you are asked to deposit the check and send a money transfer to cover taxes and processing fees. Be aware: if you don't remember entering a lottery, you didn't win. And never send money to receive money. No legitimate lottery or sweepstakes asks for money up front.

THE MYSTERY SHOPPER SCAM

You get hired to be a mystery shopper. Your first task: evaluate the customer service of a retail store. You're given a check to cash and use for purchases in the store, yet the amount of the check is more than it should be. The scammer tells you to wire back the amount they've overpaid. The original check turns out to be counterfeit, and you can't get back the money you sent by wire transfer, so you lose both amounts.

INVESTMENT SCAMS

Because many seniors find themselves planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years.

From pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complex financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people.

Online financial fraudsters send e-mail spam, or they approach you on a social media website or in a web forum. An internet advertisement may also lead you to a website, designed to gather your personal information, which they will use to approach you directly or to steal your identity.

Things to remember: Don't expect to get rich quick. Be careful with your personal information. Don't be lured by claims of 'insider information'. Delete and block spam emails. Do your own research. Make sure you get all the information you need before you invest (don't be rushed into an investment). Keep printed copies of all correspondence and investment information.

Before investing, contact the Pennsylvania Department of Banking and Securities at 1-800-PA-BANK-SECURITIES (800-722-2657) to request more information.

TRAVEL SCAMS

These scams are most active during the summer months. You receive an email with the offer to get amazingly low fares to some exotic destination but you must book it today or the offer expires that evening. If you call, you'll find out the travel is free but the hotel rates are highly overpriced.

Some can offer you rock-bottom prices but hide certain high fees until you "sign on the dotted line." Others, in order to give you the "free" something, will make you sit through a timeshare pitch at the destination. Still others can just take your money and deliver nothing.



Also, getting your refund, should you decide to cancel, is usually a lost cause, often called a nightmare or mission-impossible.

Your best strategy is to book your trip in person, through a reputable travel agency or proven legitimate online service.

Tips to help you avoid being taken by a travel scam:

- *Avoid offers that sound “too good to be true,” particularly if you have been solicited by phone or have received a postcard or certificate in the mail.*
- *Never give your credit card number or information about your bank accounts over the phone to a solicitor.*
- *Get the complete details in writing about any trip before paying.*
- *Be cautious with companies that require you to wait at least 60 days to take your trip or require that you select several dates of departure for your trip.*
- *Avoid mailings using words like “grand finalist,” “urgent” or “winner” that appear to be sent by special mail or courier.*
- *Be wary of “900” phone numbers. The calls will cost you and may not result in any benefit to you.*
- *Don’t be pushed into a decision. It’s the surest sign that someone’s up to no good. Never feel that you have to make a decision on the spot.*

HOW TO DETECT A SCAM?

Scams are designed to separate you from your money or something of value, for instance, your identity. The perpetrator may be looking for a “quick hit,” or may be willing to invest more time and energy on maximizing the return. Keep in mind that the more skilled a criminal, the more believable will be the scheme.

So, what should set off warning bells in your mind? First and foremost, urgency—if anyone is pressuring you to act immediately, that person should be approached with skepticism and suspicion, especially if you are cautioned to keep the transaction secret. It does not matter if the contact is by telephone, email or by someone at your door: if you are being urged to act now or lose an opportunity or have an unfortunate fate befall you, stop and

think. Separate yourself from the person and think critically about what you are being asked to do. If something is truly a good deal or – in the case of a family member needing your help, truly an emergency – you should be able to verify the information you have been given before doing anything further.

Second, special types of payment – if you are being asked to pay through a novel money transfer method, such as remotely created checks or payments orders, wire transfers, cash-to-cash money transfers or cash reload mechanisms, beware. Unlike with conventional payment methods, such as credit or debit card transactions, there is no legal recourse for a consumer to seek a refund once funds are transferred through these “novel” transfer methods, regardless of how fraudulent the transaction.

As technology changes, criminals’ use of technology evolves. In the case of the cash reload products, the scam artist will urge the consumer to buy them (there are many different “name brand” products available), and then provide the protected code number. The criminal is then able to access the funds by activating the card over the telephone or internet or loading the funds onto his own prepaid card. Once the scammer has withdrawn the cash from the card, the funds – and the perpetrator – are untraceable and anonymous.



TIPS TO AVOID BEING VICTIMIZED

- *Never give out personal or sensitive information to anyone over the telephone unless you initiated the call to a company you are certain is legitimate.*
- *Never give out billing information over the phone, especially if you receive an unsolicited telephone call from a stranger.*
- *Never wire money, purchase iTunes gift cards, purchase prepaid cash cards in response to a telephone appeal, whether it is from a stranger or someone who claims to know you.*
- *Never let emotion or fear overcome your common sense. If you get a call for money from a friend or relative, slow down and verify everything. Do not let anyone rush you.*

- *Be careful when responding to any pop-up ad either online or via social media: more often than not, the offer of gift cards or other prizes to customers in the guise of a specific company are set up to get your personal information for nefarious purposes. Remember that appearances can be deceiving: it is easy to reproduce the colors, logos and header of an established organization. Scammers can also make links look like they lead to legitimate websites and emails appear to come from a different sender.*
- *Legitimate businesses do not ask for credit card numbers or banking information on customer surveys. If they do ask for personal information, like an address or an email address, be sure there is a link to the company's privacy policy and confirm that the business exists before providing the information.*
- *Never forget that if an offer or reward sounds too good to be true, it likely is not true! If a survey or contest is real, you may be entered in a drawing to win a gift card or receive a small discount off your next purchase. Few businesses can afford to give away \$50 gift cards for completing a few questions.*
- *Remember that many of the old adages have stood the test of time for a reason – If a deal sounds too good to be true, it likely is a SCAM! If you are promised something for nothing, you will either get nothing or what you get will be worth nothing!*
- *If you are told you have won a contest, lottery, sweepstakes, grant, etc., first ask yourself if you ever entered the contest, lottery, sweepstakes or applied for the grant. If you have not, this is a scam. If you are being asked to pay taxes or other fees on such winnings, up front, this is a scam. If you are being sent a check and asked to return a certain smaller amount to the sender, this is a scam.*
- *If someone tells you they are in your neighborhood and have left-over materials that can be used for a home improvement project at a discounted price; or surplus frozen or perishable food at a special price, or a great deal on overstocked clothing, beware. You should always be cautious about dealing with unknown people*

who may be selling stolen, defective or tainted goods or substandard services or – even more frightening – looking for an opportunity to get into your home to show you their wares.

- *If someone offers to install a security or other home improvement system for free in exchange for your agreement to become a “model” home, beware: there may be hidden costs and fees attached to this “free” offer, in addition to having your home used for unknown purposes by a stranger.*
- *Beware of strangers: be cautious about letting anyone who solicits goods or services, door-to-door, into your home. Before doing so, make sure the salesperson has clear identification and that you have verified the identification with the company. It is very easy for people to falsify documents and masquerade as a company representative, when they are not.*
- *Do not be afraid to say “no.” Do not be afraid to hang up the telephone or to close the door or to delete the email.*
- *Do not be intimidated into saying “yes.”*
- *Do not give out personal identifying or financial information until you have had the opportunity to think over the deal, without the pressure of anyone on the telephone, sending you emails or at your door: If something is worth buying or a deal worth entering into, it will be worth it after you have had a chance to think about it.*
- *If you decide to enter into a transaction, make sure you get everything in writing. Under Pennsylvania law, any contract for goods or services costing \$25 or more, resulting from a contact with you at your home, must be in writing and must give you the ability to cancel within three business days.*



WHAT ARE CARD SKIMMERS?

Skimmers are high-tech devices placed over factory-installed credit and debit card readers, most typically found at bank ATMs or at gas stations. Scammers use these devices, especially in tourist areas, to capture information from the magnetic strips on consumers' cards. They frequently use a nearby concealed camera to record your personal identification number (PIN). With that information, the thieves can get everything they need to drain your account or to make unauthorized purchases. In addition, they may sell your information to others.

Criminals often target automated payment machines in airports, convenience stores, hotel lobbies and public places where the machines may not be regularly inspected by the machine owners. However, card skimming is possible at any ATM or card processing machine, including those on bank premises. As technology makes these devices smaller and more powerful, the risk of card skimming grows.

HOW TO AVOID BEING SCAMMED BY SKIMMERS

- *Inspect the entire card reader before using it – if parts of the card reading unit do not match in styling, color or material or if you see anything loose, crooked, or damaged, or if you notice scratches or adhesive tape residue – do NOT use the machine.*
- *If you have the option of using a bank card as a credit card, select that option; but, if you are using your bank card as a debit card, block the keypad with your other hand when entering the PIN, to prevent possible hidden cameras from recording your number.*
- *Whenever possible, use an ATM at an inside location where it may be less likely that a criminal could install a skimmer without being detected.*
- *Whenever possible, avoid ATMs in tourist areas, which are more often targeted by card skimmer scammers.*
- *If your card is not returned after the transaction or after hitting “cancel,” immediately contact the financial institution that issued the card.*
- *Monitor your bank and credit card accounts for any unauthorized charges.*

TELEMARKETING

Pennsylvania's Telemarketer Registration Act requires many telemarketers to register with the Office of Attorney General on a biennial basis, and secure a \$50,000 bond as security for any losses resulting from fraud, misrepresentation or violations of the Pennsylvania Unfair Trade Practices and Consumer Protection Law. Certain persons are excluded from the registration and bonding requirements, such as businesses licensed by, certificated by or registered with a Federal or Commonwealth agency.

Some of the protections afforded by this law include:

- *Telemarketers must promptly disclose their names, the business on whose behalf they are calling, the purpose of the call, and what they are selling before they make their pitch.*
- *Telemarketers must make their calls between the hours of 8 A.M. and 9 P.M.*
- *It is illegal for telemarketers to misrepresent: any facts about the goods or services being offered; the earnings potential, profitability, risk or liquidity of an investment; the nature of a prize in a prize promotion scheme; or any other material facts about the offer.*
- *In prize-promotions, telemarketers must tell you the odds of winning, that no purchase is necessary to win, and any restrictions or conditions to receive the prize.*
- *Before you pay, the telemarketer must tell you the total cost of the goods and any restrictions on getting or using them. The telemarketer must disclose their refund policy and the fact that sales of goods or services having a price of \$25.00 or more can be canceled within three (3) full business days following the sale.*
- *It is illegal for a telemarketer to withdraw money from your checking account, savings account or a similar account without your express verifiable authorization.*
- *Telemarketers may not make calls on a legal holiday.*



In 2002, the Telemarketer Registration Act was amended to add the “Do-Not-Call” section. Its goal was to stop unwanted calls from telemarketers who were soliciting the sale or lease of a product or service. The law was amended again in 2019 to prohibit unwanted calls to businesses as well as residential subscribers, among other things. This section prohibits telemarketers from calling residential or business telephone numbers – whether landline or cellular – of Pennsylvania residents or businesses who have placed their names, addresses and telephone numbers on our Do-Not-Call registry.

A 2003 amendment to the Telemarketer Registration Act added a provision making robocalls unlawful, consistent with Federal Law that prohibits robocalls. The 2019 amendment added some additional restrictions on robocalls. Consumers and businesses can reduce telemarketing solicitations by visiting our website at www.attorneygeneral.gov or by calling toll-free 1-888-777-3406 to be placed on PA’s Do Not Call list. Consumers can also place their land line and cellular telephone numbers on the National Do Not Call Registry by visiting the Federal Trade Commission’s website at www.donotcall.gov or by calling 1-888-382-1222 (TTY: 1-866-290-4236). NOTE: If you are calling, you must call from the telephone number you wish to register.

Under Pennsylvania’s law, some calls are still allowed including: calls made in response to the express request of the consumer or business; debt collection calls; calls from businesses with which the consumer or business has an established business relationship within the past 12 months; calls on behalf of charitable organizations; and calls on behalf of political candidates or political parties.

Telemarketers are required to maintain company-specific “Do-Not-Call” lists. When you receive an unwanted call from a telemarketer, simply say you want to be placed on its “Do-Not-Call” list. It is illegal for a telemarketer to call after you have asked to be placed in the “Do-Not-Call” list.

The large number of Do Not Call complaints we receive today are not against legitimate telemarketers. In most cases, the callers are scam artists, attempting to obtain citizens’ personal information, credit card data or to separate them from their money. These calls are generally placed using sophisticated computer technology (VOIP) called “Caller ID Spoofing”.

Caller ID Spoofing occurs when callers use computer technology, or even a smartphone app, with the intention of falsifying the telephone number or name displayed on the Caller ID to disguise the true identity of the calling party. Spoofing, with the intent to defraud or cause harm, is illegal. We receive calls daily from consumers about these calls. The consumers are frustrated and find the calls intrusive and disturbing. Our office, along with Federal agencies like the Federal Trade Commission (FTC) and the Federal Communication Commission (FCC), are aware of how technology thwarts the efforts of law enforcement to identify and prosecute the perpetrators.

Placing one's number(s) on the Pennsylvania or National Do Not Call lists is not a guarantee of protection against all unwanted calls. Remember that phone scams come in all shapes and sizes. Keep your guard up to avoid being victimized.

Remember these tips:

- *If the caller fails to identify himself and the company he represents before making his pitch, he has violated the law – hang up the telephone.*
- *If the caller is talking fast and urging you to take advantage of a one-time-only, time-sensitive offer, without giving you the opportunity to have your questions answered – hang up the telephone.*
- *Prerecorded telemarketing calls (known as robocalls) are generally illegal, so hang up the telephone immediately if you receive one, unless you request it.*
- *If the caller says you have won something, a prize, a gift, a contest, but you have to pay something, anything – hang up the telephone: free means free.*
- *If the caller keeps trying to get you to say “yes” to questions that seem odd, hang up the telephone: some scam artists have been known to use recordings of a consumer’s voice saying “yes” to suggest he or she has consented to purchase something.*
- *Never give out personal information over the telephone.*



- *Never give out financial or billing information over the phone, especially if you receive an unsolicited telephone call from a stranger.*
- *Never wire transfer money or purchase prepaid cash cards in response to a telephone appeal, whether it is from a stranger or someone who claims to know you.*
- *Never let emotion or fear overcome your common sense. If you get a call for money from a friend or relative, slow down and verify everything. Do not let anyone rush you.*
- *Here is a good rule of thumb: never give out sensitive information to anyone on the phone unless you initiated the call to a company you are certain is legitimate.*

Individuals and businesses are asked to contact the Attorney General's Office at the toll-free line, 1-888-777-3406 to request a Do Not Call complaint form, or they can file their complaints at our website, www.attorneygeneral.gov if they receive a suspicious phone call.

CONSUMER PROTECTION
HELPLINE

1.800.441.2555

www.attorneygeneral.gov

WARRANTIES AND GUARANTEES

Warranties and guarantees are a manufacturer's or seller's promise to stand behind its product or service. On most major products, warranties must be:

- *Easy to read and understand.*
- *Available for consumers to look at before they buy the products.*
- *Labeled either "Full" or "Limited."*

A full warranty means:

- *A defective product will be fixed or replaced free of charge within a reasonable time.*
- *Consumers will not have to do anything unreasonable to get warranty service.*
- *If the product cannot be fixed, the consumer gets the choice of receiving a new product or a full refund.*
- *The warranty is good for anyone who owns the product during the warranty period.*



A limited warranty is anything that provides less coverage than a full warranty. A limited warranty may:

- *Cover only parts and not labor.*
- *Cover only the initial owner.*
- *Allow charges for handling.*
- *Require you to return the product to the store.*

IMPLIED WARRANTIES

While a product might not have a written warranty, under state law, consumers are guaranteed certain implied warranties. A "warranty of merchantability" comes automatically with every sale and is the seller's promise that a product is fit for its ordinary and intended use.

A “warranty of fitness for a particular purpose” is created if a consumer buys a product relying on the seller’s advice that it can be used for a particular purpose.

Beware of merchandise that is labeled “As Is” or “No Warranty.”

This language is used to give notice that the seller assumes no responsibility for providing warranty coverage. A few general tips:

- *Read all warranties before making a purchase.*
- *Make certain any verbal promises by the salesperson are included in the written warranty and signed by the salesperson.*
- *Keep your sales slip, warranty, owner’s manual and when, possible, original box or packing.*
- *Products with full warranties may cost more than those with limited warranties; however, it may be worthwhile to spend the additional money in order to acquire full protection.*

PENNSYLVANIA OFFICE OF ATTORNEY GENERAL

16th Floor, Strawberry Square, Harrisburg, PA 17120

717.787.3391

BUREAU OF CONSUMER PROTECTION HELPLINE

800-441-2555

consumers@attorneygeneral.gov

CHARITABLE TRUSTS AND ORGANIZATIONS SECTION

717-783-2853

charities@attorneygeneral.gov

DO NOT CALL HELPLINE

888-777-3406

donotcall@attorneygeneral.gov

HEALTH CARE SECTION HELPLINE

877-888-4877

healthcare@attorneygeneral.gov

HOME IMPROVEMENT CONSUMER PROTECTION ACT HELPLINE

888-520-6680

hic@attorneygeneral.gov

OFFICE OF CONSUMER ADVOCATE (UTILITIES)

717-783-5048

consumer@paoca.org

SENIOR PROTECTION HELPLINE

866-623-2137

seniors@attorneygeneral.gov

MILITARY AND VETERANS AFFAIR

717-783-1944

pavets@attorneygeneral.gov

REPORT A SCAM:

You can report a scam to the Office of Attorney General by:

- *Call toll-free at 1.800.441.2555*
- *Email us at scam@attorneygeneral.gov*
- *Visit our website at www.attorneygeneral.gov and sign up for text alerts*

SIGN UP FOR SCAM ALERTS:

You can register to receive scam alerts from the Office of Attorney General via email and/or text message to your cell phone by signing up on www.attorneygeneral.gov.



DIRECTORY OF CONSUMER RESOURCES

AGING

Eldercare Locator	800-677-1116
Older Adult Protective Services	800-490-8505
Pennsylvania Department of Aging	717-783-1550
<i>APPRISE</i>	
<i>Health Insurance Counseling Program</i>	800-783-7067
PACE/PACENET Cardholder Services	800-225-7223
Pennsylvania Department of Human Services Helpline	800-692-7462

CONSUMER PROTECTION

Consumer Product Safety Commission	800-638-2772
Federal Communications Commission	888-225-5322
Federal Trade Commission	877-382-4357
National Consumers League	202-835-3323
PACE Fraud and Abuse Line	800-992-2433
PA Department of Banking & Securities	800-722-2657
Pennsylvania Department of Health	877-724-3258
Pennsylvania Department of State	
<i>Bureau of Corporations and Charitable Organizations</i>	800-732-0999
Pennsylvania Insurance Department	877-881-6388
Pennsylvania Welfare Fraud Tip line	800-932-0582
Public Utility Commission	800-692-7380
Social Security Fraud Hotline	800-269-0271
U.S. Postal Inspection Service	877-876-2455

CREDIT INFORMATION

Annual Credit Report (www.annualcreditreport.com) 877-322-8228

FINANCIAL ASSISTANCE

Pennsylvania Commission on Crime and Delinquency

Victim's Compensation Assistance Program 800-233-2339

Social Security Administration 800-772-1213

U.S. Department of Labor

Employee Benefits Security Administration 866-444-3272

HEALTH CARE

Long Term Living Helpline (M-F 8am-8pm) 866-286-3636

Medicare Information 800-633-4227

National Alliance for the Mentally Ill (PA) 717-238-1514

Partnership for Prescription Assistance 888-477-2669

Pennsylvania Department of Health

HMO Information 888-466-2787

Home Health Hotline 800-222-0989

Nurse Aid Registry 800-852-0518

Nursing Home/Long Term Care Facilities 800-254-5164

HEARING/VISION PROBLEMS

Hearing Aid Helpline 800-521-5247

Pennsylvania Department of Labor and Industry

Bureau of Blindness and Visual Services 717-787-6176

LEGAL SERVICES

Pennsylvania Bar Association Lawyer

Referral Service 800-692-7375

Pennsylvania Senior Law Helpline

(M-F 10am-4pm) 877-727-7529

MEDICAL TREATMENT/SELF HELP/SUPPORT GROUPS

Alzheimer's Disease Education/Referral Center	800-438-4380
American Diabetes Association	800-342-2383
American Cancer Society	800-227-2345
American Heart Association	800-242-8721
Centers for Disease Control and Prevention	800-232-4636
Multiple Sclerosis Society	800-548-4611
National Cancer Information Center	800-422-6237
National Drug and Alcohol Treatment Referral	800-662-4357
National Office of the American Kidney Fund	800-638-8299
National Osteoporosis Foundation Information	800-231-4222
Pennsylvania Coalition Against Domestic Violence	800-932-4632
Pennsylvania Coalition Against Rape	888-772-7227

MISCELLANEOUS

Pennsylvania Department of Labor and Industry	
<i>Bureau of Workers' Compensation</i>	800-482-2383
<i>Unemployment Compensation</i>	888-313-7284
Pennsylvania Department of Revenue	
<i>Personal Income Tax</i>	717-787-8201
<i>Property Tax/Rent Rebate Program</i>	888-222-9190
Pennsylvania Department of Transportation	800-932-4600
Pennsylvania Human Relations Commission	717-787-4410
Pennsylvania Treasury Department Bureau of Unclaimed Property	800-222-2046
Pennsylvania Veterans Affairs	
<i>(M-F 8:15-4:30pm)</i>	800-547-2838
Problem Gamblers Hotline	800-848-1880
U.S. Equal Employment Opportunity Commission	800-669-4000

Notes



Consumer Protection Helpline
1-800-441-2555

Report a scam:
scam@attorneygeneral.gov

