

A message from Attorney General Luther Strange



One of the most important jobs of the Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars or rob

them of their identity. My office is working to empower and equip individuals with the information and tools to protect themselves against fraud and the criminals who prey on the unsuspecting.

In this brochure you will find information about consumer protection. Learn the warning signs of telemarketing scams and protect yourself against scammers and their phone calls.

Luther Strange



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IMPORTANT CONSUMER PROTECTION RESOURCES:

Office of the Attorney General Consumer Protection

1-800-392-5658

www.ago.alabama.gov

National Do Not Call Registry

1-888-382-1222

www.DoNotCall.gov

Federal Trade Commission

1-877-382-4357

www.ftc.gov

Better Business Bureau

1-800-824-5274

www.bbb.org

Annual Credit Report

1-877-322-8228

www.annualcreditreport.com

Transunion

1-800-916-8800

www.transunion.com

Experian

1-888-397-3742

www.experian.com

Equifax

1-800-685-1111

www.equifax.com



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DO NOT GET HOOKED BY TELEMARKETING SCAMS

Consumer Protection Contact Information:

Local: 334-242-7335

Toll Free: 1-800-392-5658



Do not get hooked! Hang up the phone!

Do not feel pressured to make an impulsive decision. Legitimate sales offers will still be good after you have had a day or two to consider the offer.

Do not give your credit card information, your checking account number or any other personal information out to unknown callers.

Do not pay for something just because you are promised a free gift.

Always have all the information about a product and a company in writing before you agree to purchase an item.

Do not invest your money without checking to see if the company is registered with the state securities regulator.

Be aware that telemarketers may have bits and pieces of your personal information and will lead you to believe they have all of your information. DO NOT confirm any account information over the telephone or internet.

Always confirm a charity is registered before donating. Ask specifically how the money you give will be used. Request written information regarding the operation of the charity.

Federal Law mandates that phone solicitations must be made during the hours of 8:00 AM to 9:00 PM.

Do not be afraid to hang up on a telemarketer or scammer. They will not have their feelings hurt but will simply move on to the next victim.

Register for the Do Not Call List

If you add your number to the official Do Not Call List, according to Federal Law, telemarketers will not be able to contact you. Register by calling 1-888-382-1222 or by visiting www.donotcall.gov.

SIGNS TO ALERT YOU TO TELEMARKETING SCAMS

The following statements or statements similar to these should automatically signal a warning of a telemarketing scam:

"May I speak to the lady or gentlemen of the house?"

"You have won one of three valuable prizes!"

"You have been specifically selected to hear this offer."

"You will receive a free bonus gift if you buy our product."

"This offer is only good for today!"

"If you buy one product, you will receive more like it for free and only pay for shipping and handling."

"This is a low risk investment and provides a higher return than anywhere else."

"Federal 'Do Not Call Lists' do not apply to our company."

"We will not provide any written information about our company, but you can trust our years of experience."

While there are very few entities exempt from the Do Not Call List, most are not.

Do Not Hesitate to HANG UP!

Do not be afraid to hang up on a telemarketer.

- A telemarketer does not care if you speak poorly to him or hang up the phone. That same telemarketer will simply move on to the next phone number on his list.
- If you do not want a business or person to call you again, let the telemarketer know and register your number on the "Do-Not-Call List." If you are registered, telemarketers are committing a Federal offense by you calling again.
- Report telemarketers and businesses directly to the Federal Trade Commission.

REMEMBER THESE GUIDELINES

Never give out personal information over the phone or internet.

Check unsolicited offers with the Attorney General's Consumer Protection Office and the Better Business Bureau.



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