

Dear Friends:

Every year, thieves and con artists cheat thousands of Oregonians out of their hard-earned money and valuable personal information.

I need your help to stop the fraud before it starts and alert others so they can avoid becoming victims.

This brochure was created in the hope that it will become a quick-reference guide to encourage you, your family, and your friends to be savvy consumers.

These tips should help you make wise consumer decisions and protect yourself, your family, your money, and your personal information.

Please share them with family, neighbors, and friends across the state, to help them become smarter consumers as well.

Thank you,



Ellen F. Rosenblum
Attorney General



The Oregon Department of Justice Can Help

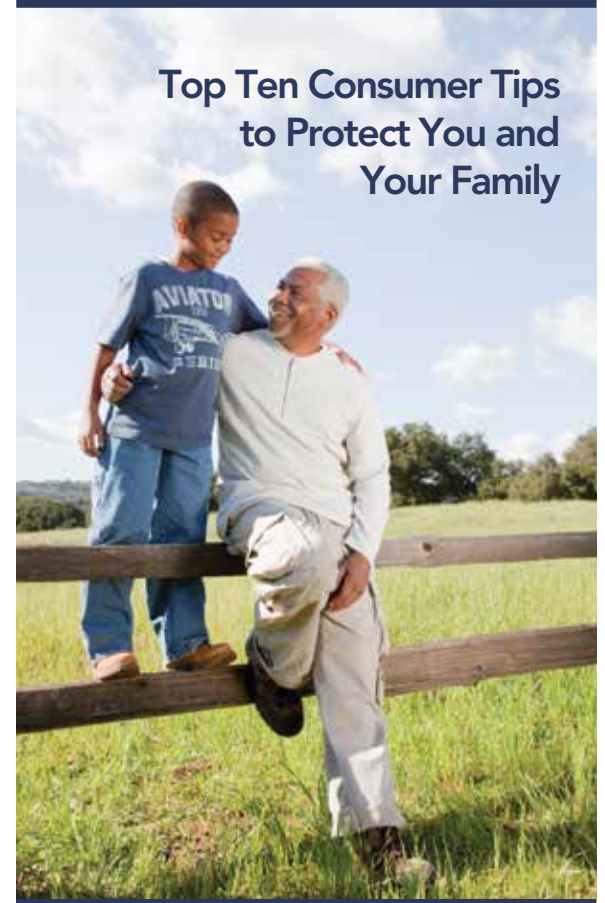
Contact the Oregon Department of Justice online at oregonconsumer.gov, by phone at 1-877-877-9392, or by email at help@oregonconsumer.gov to:

1. Learn how to protect yourself from scams and fraud.
2. Request written materials be mailed to you.
3. Ask a question about a business or learn how to file a complaint against one.
4. Sign up for the Scam Alert Network.
5. Search Be InFORmed, a database of consumer complaints.
6. Ask a speaker to present at your next meeting.

Los recursos también están disponibles en español.

Oregon Department of Justice
Financial Fraud/Consumer
Protection Section

Top Ten Consumer Tips to Protect You and Your Family



Attorney General Ellen Rosenblum

Consumer Hotline: 1-877-877-9392

Website: oregonconsumer.gov

Email: help@oregonconsumer.gov

Twitter: @oregonscamalert



Top Ten Consumer Tips to Protect You and Your Family

1. Become educated. Informed consumers are smart consumers. Visit oregonconsumer.gov to learn more about consumer protection in general, and visit onguardonline.gov to learn how to be safe, secure and responsible online.

2. Join the Scam Alert Network. Sign up online at oregonconsumer.gov to be notified of new scams, fraud and other consumer threats.

3. Reduce junk mail. Call 1-888-567-8688 or register online at optoutprescreen.com to reduce offers of credit and insurance. You can also opt out of receiving unsolicited mail from many other companies by registering with the Mail Preference Service online at dmachoice.org and paying \$1.


4. Check out the business before you buy. Call the Oregon Department of Justice at 1-877-877-9392 or search Be InfORmed, an online database at oregonconsumer.gov, to research complaints and resolutions. You should also confirm the business's physical

address and phone number in case you have questions or problems.

5. Reduce telemarketing calls. The National Do Not Call Registry allows you to block most telemarketers, who should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint with the Federal Trade Commission. Register online at donotcall.gov or call 1-888-382-1222 from the number you want to register.

6. Understand that wiring money is like sending cash. Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Do not wire money to:

- Someone who claims he or she wants to hire you.
- Sellers who insist on wire transfers for payment.
- Someone who claims to be a relative or friend in trouble and wants to keep it a secret from the family.

 Remember, if it sounds too good to be true, it probably is.

7. Order your free annual credit report. Visit annualcreditreport.com or call 1-877-322-8228 to order a free credit report and review it for errors.

8. Read the fine print. Read contracts in full and make sure you understand the terms before you sign. Be suspicious of promises made by salespersons that differ from the written terms and make sure you get a copy of the signed contract for your files.

9. Sleep on it. Sales pitches that offer discounts if you "sign now" are often scams. Legitimate businesses will usually give you the same deal later.

10. Report fraud. If you think you have been a victim of fraud, call the Oregon Department of Justice at 1-877-877-9392 and request a complaint form be mailed to you or visit tinyurl.com/ORcomplaintform to file a complaint online.

Contact the Oregon Department of Justice with questions or concerns about the following:



Automobile sales



Credit/debit



Home repair



Retail sales



Services



Internet sales



Fraud



Real Estate



Telemarketing



Home solicitations