



Keeping Michigan consumers safe and informed!

Attorney General Bill Schuette's **CONSUMER EDUCATION**

CONSUMER COMPLAINTS 101



Attorney General Bill Schuette warns that Michigan citizens are bilked out of millions of dollars each year through inferior products; overpricing; exorbitantly high interest rates; and unneeded products and services. The Consumer Protection Division of his office helps consumers by mediating complaints that fall within its jurisdiction. So far this year, the office has provided informal mediation for more than 4,000 consumer complaints, and it has reclaimed more than \$800,000 for Michigan consumers.

In the majority of cases, informal mediation will help you satisfactorily resolve your problem. However, if the mediation is not successful, the Attorney General cannot act as a private attorney on your behalf.

Complaint Process

Not all consumer complaints/inquiries are handled by the Attorney General's Consumer Protection Division. By law, many other state and federal agencies and departments are involved in assisting consumers. Consult the [Complaint Directory](#) to make sure you are submitting your complaint to the agency or division that can best help you. For example, if you have a complaint about gasoline quantity, quality, or price advertising, you would be directed to submit your complaint to the Michigan Department of Agriculture & Rural Development instead of the Attorney General Consumer Protection Division.

For most complaints, Consumer Protection will write to the business identified in the complaint and enclose a copy of your correspondence. The business will be asked to respond to Consumer Protection, who will then contact you in writing after receiving a reply from the business. If the business does not reply within 30 days, Consumer Protection will re-contact the business regarding your complaint.

In some cases, Consumer Protection may be unable to get a business to cooperate. If the business refuses to respond, you will be informed in writing. You may then want to consider filing a complaint in small claims court or consult with a private attorney.

Filing Instructions

Consumer complaints may be submitted by mail, fax, or online. All complaints should follow these general guidelines:

- Complaint details: Describe your problem, what attempts you have made to correct it, and how you would like to have the problem resolved
- Be sure to include the address and telephone number of the business you are complaining about, as well as your home address and telephone number. Accurate fax numbers and email addresses will expedite the processing of your complaint.
- It is very important that you include copies of documents that relate to your complaint. Examples: warranties, bills, guarantees, contracts, invoices, checks (both sides), etc.
- If you want to check the status of your already filed complaint, call Consumer Protection to follow up: do not file a new complaint.

To file online, use the [Online Consumer Complaint/Inquiry form](#). When you submit the form, you will immediately receive your Web File Number. Make a record of this number.

To file a written complaint by mail or fax go to: [Consumer Complaint/Inquiry Form](#) (printed), and submit your documents to:

Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909-7713
Facsimile: 517-241-3771

Do not send original documents

If you submit your complaint by mail, make copies of your documents to send—never send original documents. And make certain your documents have some identifying information (Web File Number, Attorney General file number, or your name and date) so Consumer Protection can match your information to your complaint. All documents should be on 8-1/2" x 11" single-sided paper.

If you have any questions, please call the Consumer Protection Division Monday through Friday from 8:30 AM to 4:30 PM at 517-373-1140 or toll free 877-765-8388.

What happens to your Complaint and other information?

If you submit a complaint, a copy of the complaint and any supporting documents you submit may be sent to the entity about whom the complaint is issued. They also may be sent to other governmental agencies for their review. Complaints and supporting documents are public records. Some complaints may become the subject of civil or criminal cases and may be subject to disclosure as part of a court proceeding.

Any information that you give to Consumer Protection will not be sold, rented, or leased to third parties and will only be used by us to respond to you or investigate your complaint. **DO NOT SUBMIT SENSITIVE INFORMATION**, such as your social security number or credit card information, unless it is absolutely necessary for the investigation of your complaint. If you believe that you must submit such information, please send your complaint and any attachments by mail. (You should never send social security and account numbers or other sensitive information in an email.)



ROBOCALLS

2016 Robocall scam trends

If you pick up the phone and hear a recorded message instead of a live person, that's a robocall. And although caller ID and placing your number on the Do Not Call Registry will help reduce the number of robocalls you receive, they will not eliminate all of them. Caller ID often fails because the originating phone number is easily faked and many trying to scam you don't care about following the law; thus, they won't bother to screen for numbers on the Do Not Call Registry.

You need to be on the lookout for illegal robocalls when you answer an unsolicited phone call. One way to help you do that is to know about robocall scam trends.

USA Today recently reported on the scam-tracking activities of Pindrop, an Atlanta-based anti-fraud company that helps banks and insurance companies weed out phone scammers. Pindrop analyzed the fraud calls coming into nearly 100,000 landlines it runs as a "honeypot," a common security technique to lure in attackers to observe and learn from their methods.

Pindrop lines received on average 500,000 fraudulent calls a month, which allowed it to analyze the most common types of fraud robocalls.

The top seven phone scams targeting consumers and small businesses Pindrop has observed so far in 2016 include:

Online business listing scam

Directed at small businesses, this scam tells targets that their listings on Google, Yahoo, or Bing are not up to date or are at risk of being removed from the top page of search results unless the business pays a fee.

Loan scams

Loan scams threaten victims with arrest for loans that are allegedly past due, or they offer to help lower loan rates to get money from the victims. The callers may use information they've gotten from legitimate online loan applications to trick victims into believing they are actually from their loan provider.

Free vacation

If you get a recorded call saying "You've won a free vacation!" hang up. The "free vacation" includes high-pressure tactics to get victims to hand over credit card information to pay for "taxes" or additional fees such as food and beverage packages. You end up paying a premium rate for a sub-standard vacation.

Politics or donations

To trick you into talking with them, fraudsters claim they are legitimately doing political surveys, collecting donations, or registering voters. Some may offer a "prize" or promise you can vote by phone. All ask for personal information that could help them gain access to victims' accounts.

Local map verification

A robocall solicits personal information from small businesses by saying the firm has been flagged to verify online map information and without the information, the firm will no longer be listed on the map. With this information, the fraudsters can take over accounts.

Lower electricity bills

Fraudsters pretend to be from consumers' local electrical company and offer to lower monthly bills, which requires disclosing personal information.

Important personal message

To get victims to give personal information, these scam messages say they have an urgent message about “important personal business” and ask the victim to press 1 to hear the message, which tells them they owe money to the state or for student loans.

Don't provide personal information over the phone unless you've initiated the call to a number you know is reliable!



How to Spot a Telemarketing Scam

It is illegal for telemarketers to ask you to pay with any of the following three methods:

1. Cash-to-cash money transfers like those from MoneyGram and Western Union;
2. PINS from cash reload cards like MoneyPak and Vanilla Reload; and
3. Remotely created checks or remotely created payment demands using your bank account and routing numbers.

If a telemarketer asks you to use any of these payment methods, it's a scam, and you should hang up and report it to our office or report it to the Federal Trade Commission (FTC).

Best Payment Form for Phone and Online Purchases

Consumers get the most protections when they pay by credit card, which remains the gold standard for phone and online payments.

Under the federal Truth in Lending Act, a consumer's maximum liability for unauthorized use of their credit card is only \$50.

However, many card issuers have “zero liability” policies, which means that cardholders aren't liable for unauthorized charges. And for online purchases, consider using one-time, “virtual” credit card numbers that many card providers offer.

CONNECT WITH US:

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