

Being in the Know

“Being in the know” means being an informed consumer. It also means learning about the many consumer scams, so you won’t be taken advantage of. The following are just a few questions and concerns to ponder. How frequently are you harassed by credit card predators, or by telemarketers? Or, how many of us are flooded with junk mail almost daily at home, or interrupted by telemarketers just as we sit down to dinner? Have you ever made a large purchase, and then upon second thought realized you didn’t need and/or didn’t want the purchase? Much more frequently we are hearing about the need to protect our identity.

Listed below is some valuable information and beneficial resources that are available at no cost that can help protect you and make life easier:

1. One way to reduce telemarketing calls is by registering your phone number on the Federal Trade Commission’s National Do Not Call Registry (www.donotcall.gov or 1-888-382-1222).
2. To reduce or eliminate junk mail call the Consumer Credit Reporting Industry “Opt in and Opt Out” toll free at 1-888-567-8688. Calling this number will remove your address from telemarketers’ mailing lists.
3. Take the time you need when making a purchase. Don’t fall victim to the sales pitches that offer bargains or discounts if you sign right away. However, if you have a change of mind-for whatever reason-be informed that Michigan law provides you 3 business days to void the transaction.
4. One of the foremost actions that can help to protect identity is not giving personal information over the telephone or internet. Most legitimate businesses will not ask for your social security number over the telephone or internet. If you must conduct business over the telephone it is best for you to initiate the call.
5. The Office of the Attorney General has very valuable “consumer alerts”. To review any of these alerts visit the Office of the Attorney General website at www.michigan.gov/ag, under AG-Hot Links click on “Consumer Alerts”.

Other resource includes; the DOC Work/Life web page at www.michigan.gov/corrections, click on “Human Resources”, the click on “Work/Life Services”, and the Employee Service Program at www.michigan.gov/esp.

“Being in the Know” has provided important information and helpful resources for consumers. *Stay tuned* for a second work/life article on additional consumer awareness such as; estate planning, trusts and wills, real estate concerns, landlord/tenant matters, business matters and more.

References:

The Office of the Attorney General website: <http://www.michigan.gov/ag>, on lower right side under AG-Hot Links, click on “Consumer Alerts”

The Office of the Attorney General website:
<http://www.michigan.gov/agbrochures>, under Brochures click

Ten Tips for Beating Consumer Fraud in Michigan