

**CONSUMER PROTECTION DIVISION
DEPARTMENT OF
THE ATTORNEY GENERAL**



**TEN TIPS FOR
BEATING
CONSUMER
FRAUD
IN MICHIGAN**

**JENNIFER M. GRANHOLM
ATTORNEY GENERAL**



Every year, thousands of Michigan residents are cheated out of their hard-earned dollars by dishonest businesses and individuals who make their money the easy way: by stealing it. Consumer fraud already costs this state billions of dollars. With the growth of the Internet and our increasing dependence on technology, the opportunity for con artists and professional scammers is getting larger every day.

There are some quick and easy steps you can take, however, to protect yourself, your family, and your savings from the hustlers looking to separate you from your money.

I've developed this brochure as a guide to help you become a safer, savvier consumer. I hope you'll share the tips you find inside with your family, your neighbors, your elderly relatives, and your friends across the state.

As Michigan's Attorney General, I'll be there to protect your transaction every time you open your wallet, but I need your help to stop the fraud before it starts. Be vigilant and be vocal!

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TOP TEN TIPS FOR BEATING CONSUMER FRAUD IN MICHIGAN

1 *Get Informed.*

Increase your “consumer literacy” by educating yourself about consumer scams. Remember: informed consumers are smart consumers. To get comprehensive consumer advice and information on almost any subject, check out the Attorney General’s web site at www.ag.state.mi.us.

2 *Stand Up to Phone Solicitors.*

Immediately ask for the name of the person calling and the company he or she represents. You are not being rude — the solicitor is! You can reduce or eliminate unwanted telemarketing calls by telling the caller to place your name and number on their “Don’t Call” list. Federal law requires telemarketers to maintain these lists and to honor such requests.

3 *Stop Junk Mail at Its Source — Call 1-888-567-8688.*

You can reduce or eliminate pre-approved applications for credit cards, home equity loans, and insurance products by calling the above toll-free number. Credit bureaus that market credit information will then take your name off their mailing lists. You may have your name permanently removed from these lists by requesting and returning an “election form.”

4 ***Don't Buy Extended Warranties (or any other credit insurance you don't need).***

You can save money on your purchases by steering clear of credit-life insurance and extended warranties. These “long-term money savers” are rarely a value.

5 ***Always Read the Fine Print.***

Avoid disputes with businesses before they arise by reading all contracts in full and making sure there are no blank spaces before you sign. Ask questions and be wary of oral representations or assurances made by salespersons that conflict with the written terms of a contract.

6 ***Pay Attention at the Check-Out.***

To prevent overcharges, make sure the items you purchase have price tags affixed to them and that those tags match the price the check-out scanner is reading. If there's an error, Michigan law requires businesses to refund any overcharge ten times the difference up to \$5.00. If price tags are missing, be a proactive consumer and ask the store manager to do a better job with item pricing.



7 ***Sleep On It.***

Don't let yourself be talked into making a purchase by high-pressure sales tactics. Take the time you need to think about your purchases. Don't fall for sales pitches that offer bargains or discounts if you "sign now." Legitimate businesses will usually give you the same deal later. Remember: if you've accepted a sales solicitation that was made at your home, the law gives you three business days to cancel the transaction.

8 ***Check Out the Business Before You Shop.***

Make sure the companies with whom you do business are legitimate before you give them your money. The Attorney General's Consumer Protection Division or your local Better Business Bureau can tell you whether any consumer complaints have been filed against the company in question and how well they respond to customer complaints.

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9 ***Be Vigilant.***

Be wary of salespeople or telemarketers who offer you a free gift or tell you you've won a prize. In all likelihood, your "free" gift will cost you money in the end. Ask to get all offers in writing and to have background information sent for your review.

Be Vocal.

10 If you think you've been scammed or treated unfairly, stand up for your rights as a consumer. Use our on-line form or write to the Consumer Protection Division to file a consumer complaint against the business in question. Our address and website are:

**Department of the Attorney General
Consumer Protection Division
PO Box 30213
Lansing, Michigan 48909
Telephone: 877-SOLVE-88 (toll free)
(877-765-8388)**

www.ag.state.mi.us

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