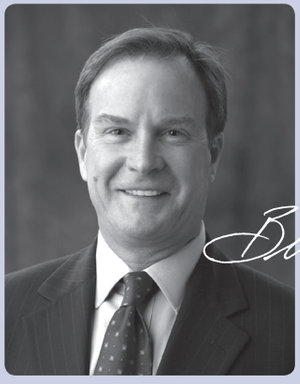
DEAR FRIENDS

Thank you for taking the time to be a savvy consumer. The Michigan Attorney General's office is dedicated to keeping consumers safe and informed, and we've created this brochure with the hope that it will become a quick-reference guide to encourage you, your family, and your friends to be savvy consumers.

These tips will help you to make wise consumer decisions and protect yourself, your family, and your money. One of my top priorities as Attorney General is to protect Michigan consumers by prosecuting unscrupulous people and businesses that try and separate you from your hard-earned money. The best way to protect yourself is to prevent problems from ever occurring.

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



Bill Schuette

Bill Schuette
Attorney General

FILE A COMPLAINT

Law enforcement agencies around the world work together to stop scammers and provide consumers with the information they need to avoid fraud.

If you think you have been scammed or treated unfairly, use our online complaint form or write to the Consumer Protection Division to file a complaint against the business in question. Our address and website are:

Department of the Attorney General
Consumer Protection Division
P.O. Box 30213
Lansing, Michigan 48909
Telephone: 1-877-765-8388 (toll free)
www.michigan.gov/ag

Complaints filed with the Consumer Protection Division are also entered in the Federal Trade Commission's Consumer Sentinel Network, a secure online database used by hundreds of law enforcement agencies in the U.S. and abroad. If your complaint deals with Internet crime, consider also filing with the federal government's Internet Crime Complaint Center at *www.ic3.gov.*

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BILL SCHUETTE
ATTORNEY GENERAL

ENCOURAGING SAVVY CONSUMERS

CONSUMER PROTECTION DIVISION

TOP TEN CON SUMER TIPS

1. BECOME INFORMED.

Educate yourself about scams. Informed consumers are smart consumers. Check the Attorney General's website at *www.michigan.gov/ag* and review the comprehensive consumer alerts.

2. TALK TO YOUR DOCTOR BEFORE PURCHASING HEALTH PRODUCTS OR TREATMENTS.

Be sure you check out any health care provider who offers services or medical equipment. Be wary of "free" services or products. Buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with drugs that may be dangerous because they are fake, expired, or mislabeled. Visit *www.ftc.gov/health* for more information.

3. ORDER YOUR FREE ANNUAL CREDIT REPORT.

The only truly free credit report website is *www.annualcreditreport.com* and the toll-free number to order a free report is 1-877-322-8228. You can order a free credit report from three different credit reporting companies. To maximize your protection, order one report from a different credit reporting company every fourth month and review it for errors. Please note: these systems are automated, and you will be asked to provide your Social Security Number.

4. PAY ATTENTION AT THE CHECKOUT.

To prevent overcharges, make sure the items you purchase scan at the price displayed by the store. If you are charged more than the displayed price, notify the seller right away. Michigan law provides the seller must refund the difference plus a bonus of 10 times the difference, with a minimum of $1 and a maximum of $5, or be subject to a consumer lawsuit.

5. ALWAYS READ THE FINE PRINT.

Read all contracts in full before you sign and make sure there are no blank spaces that could be filled in after you sign. Ask questions and be suspicious of representations or assurances made by salepersons that differ from the written terms of a contract.

6. READ YOUR BILLS AND MONTHLY STATEMENTS REGULARLY – ON PAPER AND ONLINE.

Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants may bill you for monthly "membership fees" and other goods or services you didn't authorize. Regular review of your statements is the fastest way to spot unauthorized charges. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.

7. REDUCE TELEMARKETING CALLS.

The National Do Not Call Registry allows you to block most telemarketing calls. Register online at *www.donotcall.gov* or call 1-888-382-1222 from the number you want to register. If you still receive a telemarketing call, ask for and record the name of the person calling and the company he or she represents and report it to the Federal Trade Commission. Tell the caller to place your name and number on their internal "do not call" list.

9. SLEEP ON IT.

Don't 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. If you have accepted a sales offer that was made at your home, the law gives you three business days to cancel the transaction.

10. CHECK OUT THE BUSINESS BEFORE YOU BUY.

Make sure the companies with which you do business are legitimate before you give them your money. Find a seller's physical address (not just a P.O. Box) and phone number. Do an Internet search for the company name and website and look for negative reviews. If the service you need requires a licensed professional, ask for a license number and check with the licensing entity to determine whether there are complaints. Additionally, the Attorney General's Office and the Better Business Bureau can tell you whether any consumer complaints have been filed against the company and how well the company responds to customer complaints.

8. REDUCE FINANCIAL JUNK MAIL.

You can reduce or eliminate pre-approved applications for credit cards, home equity loans, and insurance products by calling 1-888-567-8688 or registering online at *www.optoutprescreen.com*. Credit bureaus that market credit information will then take your name off their mailing lists. However, companies that maintain existing business relationships with you may still send you these offers.

Scan this code with your smartphone for more information.

www.michigan.gov/ag