



CONSUMER PROTECTION HOLIDAY NEWSLETTER

This holiday season, the Michigan Department of Attorney General’s Consumer Protection team has compiled resources for all Michiganders as they prepare to shop or donate. These resources include a series of consumer alerts – the 20 Days of Scams Calendar – with tips to safeguard your wallet. Our pro-active holiday consumer campaign begins Nov. 23 and continues through Dec. 23. Research, learn, protect yourself, and please have a safe holiday season!



HOLIDAY SHOPPING

Retailers anticipate more people will shop online this holiday season and will offer doorbuster discounts both in-person and on-line, in advance of Thanksgiving.

[Find out what to expect during the 2020 Holiday Shopping during COVID-19.](#)



TELEMARKETING FRAUD

Do you know the difference between a telemarketer and a robocaller? Or if the call is legal or illegal?

Learn the difference by reviewing the [Attorney General’s Robocall and Telemarketing Fraud Consumer Alert.](#)



BLACK FRIDAY

Whether you are shopping IRL (in real life) or online, you may choose to pay with a credit card.

[Learn how to keep your credit card accounts safe from those who would like to get their hands on your information and your money.](#)



CYBER MONDAY

More shopping will be done online this holiday season than ever before, and not just on Cyber Monday.

Be smart and shop safely at all times by [reading the Consumer Alert Online Shopping – Be Smart, Stay Safe](#) to protect your personal information and your money.



GIVING TUESDAY

Before you make a charitable donation this season, we want to ensure you’re aware of the facts first.

To help residents give wisely, [review It’s the Season for Wise Charitable Giving](#) for a few helpful tips.



SCANNER LAW

Did you know: if a scanner charges you more than a displayed price, you may be entitled to a refund and a bonus?

[Download our Scanner Law reminder card](#) so you never forget your “Scanner Error Bill of Rights.”



USING DEBIT AND CREDIT CARDS

Michigan retailers may charge you a surcharge for using your credit card, but not for using your debit or a pre-paid card.

[Visit our Credit and Debit Cards - Surcharges Consumer Alert](#) to ensure surcharges don’t come as a surprise.



DID I CHARGE THAT?

Complaints involving suspicious credit card charges are on the rise.

Learn how to avoid unauthorized charges and how to address these concerns if they arise by [viewing the Consumer Alert Credit Cards - Did I Charge That?](#)



IN STORE REBATES

If it looks like a great deal, be sure to take a closer look at the small print.

Check out [What a Savvy Consumer Should know about In-Store Rebates](#) to learn more information and your money.



KNOW THE DIFFERENCE

Most experts suggest using credit cards for online purchases.

[Visit our Credit Card v Debit Card - Know the Difference Consumer Alert](#) to see the method of charging merchandise.



PUPPY SCAMS

Thinking of surprising your loved one with a furry friend this season? Michigan is one of the top 10 states for complaints about pet store puppies.

[Read our Puppy Scams tips to avoid becoming a victim.](#)



ONLINE DATING

While online dating, be sure to protect your heart from financial heartache.

[Review our Romance Scams: Stay Safe and Avoid Financial Heartache alert for some necessary tips before you “swipe right.”](#)



FREE SHIPPING DAY

Worried about porch pirates?

[Consider these tips:](#)

- Ship to an Amazon Locker or Fed Ex Office
- Sign up for USPS Informed Delivery or tracking alerts
- Arrange delivery to your job
- Keep your porch well lit
- Leave lights, television, or music on at home when absent.



GREEN MONDAY

E-skimmers install [malware on websites to steal your payment details](#) from your shopping cart in real time.

Protect yourself by reviewing our tips on how to stay safe online this holiday season.



DROP SHIPPING

Would you willingly pay someone \$20, \$30 or even \$50 more than a product costs just for them to order it for you online? Well that's essentially what drop shipping is.

[Visit our website to learn how to avoid wasting your money while shopping online this season.](#)



BUSINESS SUDDEN CLOSURE

The pandemic has hit small businesses hard. They struggle to provide the product ordered and just to stay open for business.

[See how to protect yourself if you have transactions with a business that suddenly closes.](#)



GIVING A GIFT CARD/ GIFT CERTIFICATE

Did you know Michigan law requires merchants to honor gift cards and certificates for at least five years from the date of purchase?

[Review our Gift Cards and Gift Certificates Consumer Alert to understand exactly what merchants owe you.](#)



CHECK YOUR CREDIT REPORT

If you have ever been denied credit, unable to get a loan, or if you have creditors calling you, it might be a good time to check your credit reports.

[Find out why you should check your credit reports annually at Free Annual Credit Reports: What consumers should know.](#)



RETURNS

Did you know merchants are not required by law to accept returns unless the items are defective or not as represented? Always double check the return policy before you buy and [visit our website to learn how to avoid unhappy returns.](#)



FILE CONSUMER COMPLAINT

As we wrap up the #20DaysOfScams, we want to be sure that you know how to reach our Consumer Protection team to file a complaint online, by fax, or U.S. mail.

[Learn more about our complaint process.](#)

Follow the AG's official [Facebook](#), [Twitter](#) and [Instagram](#) pages along with [subscribing to the department's consumer alerts](#) to receive the most up-to-date to date consumer news.

As always, we encourage you to contact the Consumer Protection team at 877-765-8388 or [file a complaint online](#).

