

Strong Consumer Protections Rely on You and Your Neighbors

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This week Senator Vinehout writes about a couple of the latest scams reported by the DATCP Division of Consumer Protection. □ People who receive suspicious phone calls or emails should report them to Consumer Protection Investigators.

MADISON - "I got a call saying the IRS was taking me to court, but I filed everything on time. What do I do?" Linda asked. We both agreed the phone call sounded fishy, so I reached out to the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) to learn more.

The Consumer Protection experts explained there has been an explosion in the number of IRS imposters contacting people and demanding their financial information. Tax identity theft can lead to fraudulent tax filings or use of the victim's Social Security number.

IRS Commissioner John Koskinen stated the first contact with the IRS would be official correspondence sent through the mail. Consumer Protection officials advise never to respond to an email or phone call requesting your Social Security number or other financial information.

Every year I am reminded that scammers and thieves prey on Wisconsinites and they become more sophisticated in their tactics. It is important for everyone to know what to watch for and where to get help.

According to DATCP officials, consumer complaint statistics have been on the rise. They report that scammers and thieves have stepped up efforts to steal people's money or identity. Sandy Chalmers, Division Administrator of Trade and Consumer Protection, noted that many citizens report, "receiving fraudulent calls offering 'Credit Card Services', Microsoft tech support and medical equipment."

One of the latest scams reported by the Consumer Protection Bureau relates to people receiving emails from the "State Court". The message falsely claims the person must appear in court on a specific date with documents related to "the case." DATCP officials warn the email and attachments should be deleted because they contain malicious software that can infect your computer with a virus.

This scam has been reported nationwide. The general rule to know is that Wisconsin courts will not send you email unless you are participating in an electronically filed case or consent to receive electronic court notifications.

Consumer Protection officials noted the other most often reported scam is offers that sound too good to be true. Prize scams offer "official" entry numbers, certificates, and envelopes all or like telegrams to lure you into opening the envelope and returning what is inside. Internet scams offer the promise of quick cash or investment schemes.

"You can be sure you won't win any prize with a brand name, cash, or a government bond. Prizes such as jewelry and watches are junk, vacations are actually vacation certificates hardly worth the paper they're printed on, and shopping sprees amount to coupons that are good only when making purchases," warns the Senior Alert & Advice page on the Consumer Protection website.

They also warn about the late night calls saying your debit card needs to be re-activated and asks that the card number be entered. The other type of call to be wary of is one that offers lower interest rates on mortgages or credit cards. The caller asks for a credit card number so the lower rate can be "processed."

The bottom line on all of these types of calls is that the caller is trying to lure you into giving away personal information. The rule of thumb is if someone calls asking for your credit card or

bank information over the phone, hang up and report the scam.

A few other rules the Consumer Protection folks reminded me to pass on is do not pay a handling fee or provide a credit card number or information about your savings or checking account to win an award. Also, do not wire a payment or send a check through an express courier service without checking references and contacting the Office of Consumer Protection.

Finally, if you do lose money to a fraudulent telemarketer – REPORT IT! Many people are embarrassed and do not report. That allows the swindler to victimize other people in our community. Wisconsin law has serious penalties for those who engage in such illegal behavior. The best way to protect yourself and others is to be informed and to report any suspicious phone calls or email messages. You can call 800-422-7128 to speak with a consumer protection investigator or file a complaint on-line at <https://mydatcp.wi.gov/Complaints> .

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