

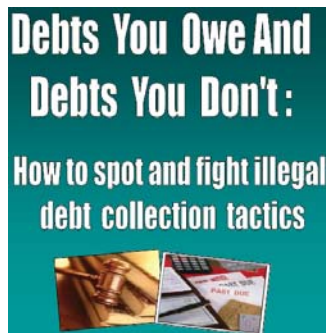
Fake Debt Collectors and Collection Tactics

In today's difficult economy, more people are unable to pay their bills and find themselves falling into debt. As if consumers did not have enough to worry about with legitimate creditors sending letters and making phone calls demanding payments, now many have to worry about phony debt collectors threatening them and demanding immediate payment for debts that are not owed.

While some legitimate collection agencies are hired by creditors to pursue payment of a debt, there are collectors who will use threats and scare tactics to obtain money from innocent victims. Some collectors pose as

lawyers, national banks, or government agencies (FBI, CIA) to gain personal information. These phony collectors may threaten to repossess your house, issue a warrant for your arrest, or even garnish your paycheck if you don't wire funds and give out your credit card or checking account information.

Debt scammers rely on the public's fear and lack of knowledge about debt collection laws. They count on a certain number of consumers, who may be carrying overdue debt on their credit cards, to be susceptible to intimidation. When collectors fail to properly



identify themselves, use misleading statements and do not provide proof of the debt you allegedly owe, they are breaking the law.

Many times, people who take out payday loans online are most susceptible to being scammed. (Payday loans are generally illegal in New York State.) One popular scam involves phony collectors claiming the consumer has defaulted on a payday loan and will be

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ARTICLES:

- Back-to-School Expenses Don't Have to Be Such a Burden
- Recalled Products
- Energy Saving Tips

Employment Scam Is No Mystery!

Mystery shopping is a legitimate tool used by companies to measure the quality of retail service. Companies hire mystery shoppers to pose as customers and then provide detailed reports and feedback about their

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Keep Your Loved Ones and Your Pocketbook Safe This Summer



MINDY A. BOCKSTEIN Chairperson and Executive Director

Each year, consumers lose billions of dollars due to fraud. Scammers use creative approaches to encourage consumers to part with their hard-earned money and/or their personally identifying information. During this economic downturn, scams are

especially evident. In this edition of El Consumidor Latino, the New York State Consumer Protection Board (CPB) tackles some popular scams, such as phony debt collection scams and "mystery shopping" opportunities that may be more mystery than opportunity.

In addition, with children out of school, the CPB is reminding consumers of hidden dangers around the home, as well as safety tips to follow

when enjoying pools and beaches.

With the summer heat upon us, this issue of El Consumidor Latino highlights ways in which consumers can save money when cooling their homes. While we are enjoying the summer weather, we are also thinking ahead and thus, this newsletter features tips on saving money as we begin purchasing back-to-school items for the upcoming school year.

We are pleased to bring news and useful information to consumers around the State to assist them in safeguarding their family and financial welfare. I invite you to check out our new website and contact us if you have a marketplace problem that we can help to mediate on your behalf. Enjoy a safe and happy summer season.



Back-to-School Expenses Don't Have to Be Such a Burden, Says Consumer Protection Watchdog

Shopping for school items during the traditional “back-school” season doesn’t have to break the bank, reminds the New York State Consumer Protection Board (CPB). The CPB has released a series of money-saving tips for parents and guardians with children in grades K through 12.

“School-related purchases should not drain your budget,” said Mindy Bockstein, CPB Chairperson and Executive Director. “Consumers should keep these money-saving tips in mind when looking to purchase school clothing, supplies and lunches.”



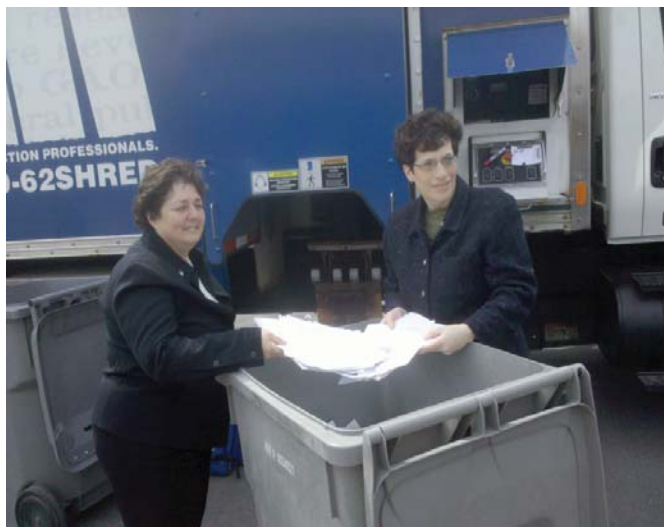
BACK-TO-SCHOOL EXPENSES DON'T HAVE TO BE SUCH A BURDEN

Among these tips, the CPB recommends consumers:

- Shop at home first. Often you have just about everything your child will need around your home. Clean out those junk drawers and make an inventory of what you already have before going shopping.
- Check with friends, family members and neighbors who work in offices if they are getting rid of any products that your child can utilize for school supplies. Recycling binders, folders and other items is great for the environment.
- Watch for special sales and promotions and use coupons wherever possible.

The full set of money-saving tips for back-to-school shopping is available on the CPB’s website at www.nysconsumer.gov.

CPB Chairperson and Executive Director Mindy A. Bockstein and New York State Assemblymember Roann M. Destito Shred Documents at a Recent Event in Utica, N.Y. to Raise Awareness of Identity Theft Prevention



An advertisement for window safety. It features a photograph of a young girl looking out of a window with a brick wall below. The text is in a teal and maroon color scheme. The headline reads "WINDOW SCREENS KEEP BUGS OUT BUT WON'T KEEP KIDS IN". Below this, there are three bullet points: "Never depend on screens to keep children from falling out of windows.", "Open windows from the top—not the bottom, whenever possible.", and "Keep furniture away from windows, to discourage children from climbing near windows." At the bottom, it says "Use Window Guards or Window Stops to safeguard your children" and "Install window guards" with a bullet point: "to prevent children from falling out of windows." Below that, it says "Install window stops" with a bullet point: "so that windows open no more than 4 inches." The background of the ad is a brick wall with a window.

Employment Scam Is No Mystery! ... continued from page 1

experiences. Individuals might be asked to visit a particular business, purchase a product, ask questions or register a complaint. After a mystery shopper submits their findings, the employer mails a payment to the person for the work performed.

Scam artists are using mystery shopping offers as a way to perpetrate fraud and steal money from innocent victims. People who are interested in earning additional income might be lured by a letter from a company stating they have been selected as a mystery shopper. The letter includes a list of assignments and a check made out to the individual for several thousand dollars. The mystery shopper is instructed to deposit the check in their bank account, take their fee out of the check plus the cost of the merchandise they

are buying and wire the rest of the money back to the company. The alleged "job" is to report on the customer experience at the retail establishment. Unfortunately, the check will eventually bounce and the mystery shopper will be out the funds they spent on merchandise and transmitted back to



EMPLOYMENT SCAM IS NO MYSTERY!

the company. The New York State Consumer Protection Board (CPB) offers these tips to avoid victimization:

- Do not cash or deposit a check if you don't know its origin. Forgeries can take weeks to be discovered and corrected.

- Verify that the business offering a mystery shopper job is legitimate by contacting the authorities, including the New York State Department of Labor at www.labor.ny.gov and the Better Business Bureau at www.bbb.org.

- Do not be lulled into a false sense of security by official-sounding corporate names.

- Don't pay a company to hire you. It is unnecessary to pay money to anyone to get into the mystery shopping business.

- Be wary of companies that ask you to disburse money from your own pocket for the goods you buy as their secret shopper.

- Do not wire money to strangers or to firms that have supposedly hired you.

Legitimate companies will never send their mystery shoppers a check to cash prior to work being completed. Checks received from mystery shopping companies should only be for payment of work performed.

If you believe you have been targeted by a mystery shopper scam involving a counterfeit check, report it to the following agencies:

Federal Trade Commission
www.ftc.gov or
1-877-382-4357

US Postal Inspection Service www.postalinspectors.uspis.gov
or 1-877-876-2455

The CPB
www.nysconsumer.gov or 518-474-8583 or
1-800-697-1220. ●

The CPB and NeighborWorks USA Join to Provide Information to the Public in Times Square About Mortgage Scams



Need Foreclosure Avoidance Counseling?

Visit :

www.nw.org

or

1-888-995-4673

Product Recall Round-Up: Movie Themed Drinking Glasses, Coffee Makers, Are Among Latest Items Recalled

Consumers should stay away from purchasing or using items that were involved in recent product recalls, such as movie-themed drinking glasses, washer/dryers, drop-side cribs and other specific items, cautions a leading New York State consumer products safety advocate.

The New York State Consumer Protection Board (CPB) is warning consumers not to purchase or use items if they have been recalled, and to heed manufacturer/distributor instructions. "Potentially hazardous consumer products should be taken out of the marketplace immediately and consumers should follow all steps outlined in recall alerts for any recalled items in their home," said Mindy Bockstein, CPB Chairperson and Executive Director.

Recent consumer product recalls include:

McDonald's Recalls Movie Themed Drinking Glasses Due to Potential Cadmium Risk

The U.S. Consumer Product Safety Commission (CPSC) in cooperation with McDonald's Corp. of Oakbrook, Ill., announced the recall of about 12 million "Shrek Forever After 3D" collectable drinking glasses. These 16 ounce glasses, coming in Shrek, Fiona, Puss n' Boots, and Donkey designs, were sold exclusively at McDonald's restaurants nationwide from May 2010 into June 2010 for approximately \$2. The designs on the glasses contain cadmium. Long-term exposure to cadmium can cause adverse health effects. Consumers should immediately stop using the glasses and return the glasses to any McDonald's for a refund of \$3 each. It is illegal to resell or attempt to resell a recalled consumer product. For additional information, contact McDonald's toll-free at (800) 244-6227 between 9 a.m. and 5 p.m. CT Monday through Friday or visit the firm's website at www.mcdonalds.com.

Infant Death Prompts Recall of Ring Slings Made by Sprout Stuff Due to Suffocation Risk

The CPSC in cooperation with Sprout Stuff, of Austin, Texas, announced the recall of about 40 Sprout Stuff infant ring slings. CPSC advises consumers to immediately stop using these slings due to a risk of suffocation to infants. CPSC and Sprout Stuff are aware of one report of a death of a 10-day-old boy in the recalled sling in Round Rock, Texas in 2007. The Sprout Stuff infant ring sling is fabric/natural muslin and comes with or without a shoulder pad. The sling is worn by parents and caregivers to carry a child up to two years of age. "Sprout Stuff" is printed on the backside of the tail's hem. Sprout Stuff sold the recalled infant slings, which were made in the United States, directly to consumers between October 2006 and May 2007 for between \$35.00 and \$45.00. Sprout Stuff is directly contacting known purchasers of the recalled



RECALLED PRODUCTS

Fake Debt Collectors ... continued from page 1

arrested if they don't pay immediately. Claiming to be lawyers, the scammers use threatening and harassing language. They already suspect you are in financial duress because you took out a short-term loan, so they seize on your vulnerability to pressure you into giving them your personally identifying and financial information to steal your identity and money. Thus, they make matters worse.

Ways to Protect Yourself

- Do not provide or confirm any bank account, credit card or other personal information over the phone. Ask the caller to verify the legitimacy of the debt by sending a letter with proof that you are responsible for the debt.
- Do not let a debt collector become abusive whether you owe money or not. The federal Fair Debt Collection Practices Act forbids collectors from using abusive and threatening language.
- Do not provide or confirm any information in writing unless you are sure you are dealing with a legitimate debt collector.
- Keep track of your current creditors and how much you owe.
- If you believe you have been targeted by a phony debt collector, immediately place a fraud alert on your credit file and report it to the authorities, including the Federal Trade Commission, the New York State Consumer Protection Board and the Better Business Bureau.

Recalled Products.. continued from page 1

infant slings. Consumers should immediately stop using the recalled slings and contact Sprout Stuff to return the sling for a full refund. Do not attempt to fix these carriers. Contact Sprout Stuff toll-free at (877) 319-3103 anytime, e-mail the firm at sproutstuffrefunds@gmail.com or contact the firm by mail at Sprout Stuff Refunds, P.O. Box 612, Buda, Texas 78610.

Walmart Recalls General Electric® Coffee Makers Due to Fire Hazard

The CPSC, in cooperation with Walmart Stores Inc., of Bentonville, Ark. announced a voluntary recall of approximately 900,000 General Electric® branded 12-cup digital coffee makers sold exclusively at Walmart stores nationwide from March 2008 through January 2010 for about \$30.00. The coffee maker can overheat, posing fire and burn hazards to consumers. Walmart has received 83 reports of overheating, smoking, melting, burning and fire, including three reports of minor burn injuries to a consumer's hands, feet and torso. Reports of property damage include a significant kitchen fire and damage to countertops, cabinets and a wall. This recall involves General Electric® (GE) brand 12-cup coffee makers sold in white or black. The digital coffee maker has programmable functions and plastic housing. The GE logo is printed on the base of the coffee maker and the model number is printed on the bottom of the base. Model numbers included in the recall are 169164 (Black) and 169165 (White). No other models are included in this recall. Consumers should immediately stop using the recalled coffee makers and return them to any Walmart for a full refund. For additional information, consumers may contact Walmart at (800) 925-6278 between 7 a.m. and 9 p.m. CT Monday through Friday, or visit the firm's website at www.walmart.com.

Top 5 Hidden HAZARDS IN THE HOME

- MAGNETS**
Small powerful magnets, if swallowed, can attract inside the body and block, twist or tear the intestines. If you think your child has swallowed a magnet, seek medical attention immediately.
- RECALLED PRODUCTS**
Be aware of the latest safety recalls and get dangerous products out of the home. Sign up for recall notices now at www.cpsc.gov.
- WINDOWS**
Never place a crib or playpen near a window blind. To prevent strangulation use cordless blinds or install safety devices on blind cords; and install window guards or stops to prevent falls.
- TIPOVER**
Kids will climb. Top-heavy furniture, TVs and stoves can tip over and crush young children. Make them all more stable by installing anchors and brackets.
- POOLS AND SPA DRAINS**
Suction from a pool or spa drain can be powerful enough to trap a child or adult underwater. Inspect pools and spas for missing or broken drain covers.

U.S. Consumer Product Safety Commission
CPSC hotline: 800-638-2772 and 800-638-8270 (TTY) www.cpsc.gov

NYS Consumer Protection Board
CPB hotline: 800-697-1220 www.nysconsumer.gov

Sign up to receive free NSN safety alerts and posters

NSN-07-6

Drop-Side Crib Warning

Since 2005, the CPSC has announced 12 recalls involving more than 9 million drop-side cribs due to suffocation and strangulation hazards. The CPB is assisting the CPSC in alerting consumers to this potential hazard through a new consumer advisory. The CPSC has proposed a rule that would ban the manufacture and sale of drop-side cribs. For more information regarding crib safety, visit www.nysconsumer.gov.

The full listing of consumer products recalls can be accessed on through the CPB's website at www.nysconsumer.gov.

FRUSTRATED?

Billing Disputes - Utility Services - Identity Theft - Product Repair - Recalls - Online Scams

The NYS Consumer Protection Board can help!

We advocate for and empower NY consumers

www.nysconsumer.gov
Toll-Free Hotline:
1-800-697-1220

Play It Cool This Summer with Energy Saving Tips

During the summer heat, the air conditioner is our best friend. We make every effort to stay cool in our home and this translates into high electricity bills. By following these money-saving tips, you can remain comfortable during the summer without breaking your budget.

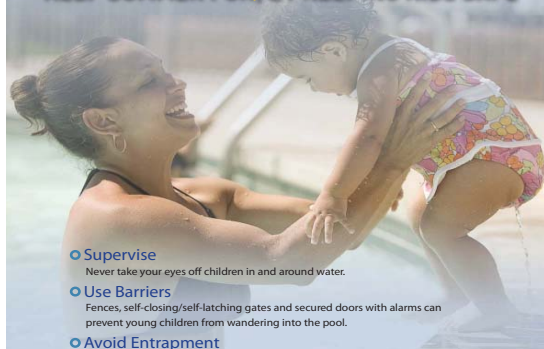
- Leave the thermostat alone. Set it at a comfortable temperature and leave it there. If necessary, only reduce or raise the temperature one degree at a time.
- Invest in a timer to program your air conditioner to avoid wasting energy on cooler days. If you are not home during the day, save money by turning off the air conditioning.
- Replace your air conditioner filters. A dirty filter can increase cooling costs.
- Keep the curtains closed. Preventing the sun's rays from warming the house reduces the amount of effort your air conditioner uses to maintain a cool home.
- Turn on a fan. Fans can help save a great deal of energy on cooler summer days. Fans can also help move cool air around the house.
- Cook outside. Save money and energy by using a BBQ grill to cook outdoors.
- Switch over to compact fluorescent lights (CFL). Not only do CFLs use less energy, but they produce very little heat.

The CPB and the Ecuadorian International Center Host Recent Forum About Consumer Rights



Be there, for those who need you

KEEP SUMMER FUN, BY KEEPING KIDS SAFE



- **Supervise**
Never take your eyes off children in and around water.
- **Use Barriers**
Fences, self-closing/self-latching gates and secured doors with alarms can prevent young children from wandering into the pool.
- **Avoid Entrapment**
Suction from a pool's drain is so powerful it can trap an adult underwater. Check for broken or missing drain covers.
- **Learn to Swim**
To stay safe in the water, all family members should learn to swim well.
- **Know How to Respond**
Get training in basic water rescue skills, first aid and CPR. Have rescue equipment and a phone by the pool.

Partners in Drowning Prevention



U.S. Consumer Product Safety Commission
CPSC hotline: 800-638-2772 and 800-638-8270 (TTY)



Safe Kids USA



American Red Cross

NYS Consumer Protection Board
Advocating for and Empowering NY Consumers
CPB hotline: 800-697-1220
www.nysconsumer.gov



Sign up to receive free NDN safety alerts and posters at www.cpsc.gov

CPB Hosts Bilingual Presentations for Seniors at New York Public Library

Library series in partnership with NYS Department of Health-EPIC and NYC Department for the Aging to inform about current consumer issues and services.

August 6
St. George Library Center, Staten Island 2-3:30 p.m.

August 12
Bloomingdale Library, Manhattan 3-4:30 p.m.

August 13
Countee Cullen Library, Manhattan 10:30 a.m.-12 p.m.

August 16
New Dorp Library, Staten Island 10:30 a.m.-12 p.m.

August 16
Richmond Library, Staten Island 2-3:30 p.m.

August 23
Riverside Library, Manhattan 1-2:30 p.m.

August 23
St. Agnes Library, Manhattan 4-5:30 p.m.

August 25
Roosevelt Island Library, 1-2:30 p.m.

August 31
Mulberry Street Library, Manhattan 4-5:30 p.m.