

September, 2017

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Beaver County Chamber of Commerce
Education Mediation Solution

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BEAVER COUNTY

Alliance for Consumer Protection

Don't Panic! The Equifax security leak

If one turns on the news or reads the paper the Equifax hack and leak is sure to be mentioned. What are we as consumers to do in response?

Don't panic. You would be surprised how much of our personal information is public. Everyone has a spam section on their e-mail because people get your e-mail address. We have junk mail because people secure our mailing address. You get credit card offers because someone found out your credit score. You get invitations to buy a time share because they know your income level. Your information is out there in cyber space. The leak only made public what was already public.

Continue on to the next page for 5 steps that will help you protect your personal information.

It's Raining Scams

Consumer Action

When the waters rise, scammers come out like sharks smelling blood—and my, how the waters have risen! In the (literal) wake of hurricanes Harvey and Irma, scammers have (drum roll please): helped register over 500 unofficial Harvey-related website domain names to bilk money from donors; sent out countless unsolicited phishing emails with malicious links and booby-trapped attachments; set up fake social media posts tugging at the heartstrings of anyone moved by a seemingly realistic sob story; and even gone so far as to create fake investment pools or bonds, to do everything from “help storm victims” to “contribute to water purification” or “electricity generation.” And this is just the start of it: There are also the numerous fake charities and threatening [robocalls](#) to victims (often telling them that their insurance premiums are late and they need to pay up or lose out on flood or homeowners insurance). We have to marvel at the scammers’ ingenuity though: One created a GoFundMe account [pretending](#) to be pop musician Jason Derulo (beware of crowdsourcing scams). Others have [benefited](#) from a shortage of construction workers, offering to repair the roofs of desperate homeowners, and even telling them to sign their insurance policies over to hasten the work (don't do it!). Back when Harvey was happening, we wrote a still applicable alert to help consumers recover their losses without losing more to scammers. [Check it out](#), and if you suspect that a scammer has contacted you, report them to the U.S. Dept. of Justice’s National Center for Disaster Fraud Hotline via [email](#) or phone [\(866-720-5721\)](#) and unleash some fury on *them*. And be sure to keep up to date with the Federal Trade Commission’s (FTC) comprehensive “Dealing with Weather Emergencies” [webpage](#), which includes breaking alerts on the latest scams.

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It's not your salary that makes you rich, it's your spending habits.

**ALLIANCE FOR CONSUMER
PROTECTION**

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Beaver County, PA

We are on the web!
www.acp-beaver.org

Here are five simple steps that will protect your personal information and financial investment.

1. For the next three months with each credit card payment include a letter stating that you suspect that your information was part of the Equifax leak.
2. Ask the credit card company to inform you of unusual activity prior to making a payment.
3. Personally go into the location where you bank and ask them to put a flag on your account so that any suspicious activity is caught prior to it being paid
4. Pay attention to bank balance and charges on Credit Card.
5. Change password and security questions regularly

The easiest act was stealing the information. It is harder to use that information. It is hardest for the hacker to actually get money or merchandise using your information. While 143 million people having their personal information hacked sounds large, in reality it is a relatively small number.

The chances that you are one of that 143 million is slim. The chances that you will have your information used in a manner where it cost you financially is a rarity.

The reason you need not be overly concerned is that there are multiple systems in place to protect your financial investment. There are password and security questions that are not public knowledge. A hacker attempts to use your credit card and it asks for the security question. As

they lack that knowledge the use is stopped. I have been locked out of my banking information because I failed to enter the correct password.

Most credit cards have a protection against unusual activity. For months my PNC debit card was used only in Beaver County. I was in eastern Ohio and attempted to use it for gas. It was declined because PNC thought it unusual that I was in eastern Ohio. It took 20 minutes to convince them that I was myself and that I want to use the card. Had my card been stolen the use would have been prohibited.

Banks, financial institutions, and businesses are for profit entities. The lower the loss due to fraud the greater the profit. It behooves their bottom line for your account to not be compromised. PNC, Citizens, Key and Huntington bank along with 24 of the nation's largest financial institutions were rated by Javelin Strategy & Research. The banks were evaluated on the criteria of prevention, detection and resolution. PNC scored the best overall among the four local banks. They scored in the top tier for resolution and the second tier for prevention and detection. Citizens placed in the second tier for prevention and the third tier for detection and resolution. Huntington finished in the second tier for detection, third tier for prevention and bottom tier for resolution. Key Bank fared the worst, landing the third tier for prevention and resolution and in the bottom tier for detection.

Our information is in cyberspace just waiting for someone to find and use. When Equifax leaks our information it should not be a shock as it is already out there. The leak just made it easier for someone to get ahold of it. There are multiple walls that must be climbed before one can use your credit card, open a new account, or cost you financially. Your financial situation is relatively safe.

-Dr. Phillip Huggins

Executive Director

WELCOME ABOARD!

Robert “Bob” Joudy has returned to volunteer. He will be primarily assisting as an outreach person. Bob will participate at the number of promotional opportunities ACP has over the next several months. He is excited to be an ACP representative.

Katherine Stathes has joined the ACP team as an executive assistant. She will be an acting receptionist as well as working with client intake. Katherine is a Colorado native, Marine Corps Veteran, and mother. She is currently in the process of applying to graduate school for Occupational Therapy.

D

o you have a complaint about a service or action? Take the first step and contact the service directly. Make sure to keep copies of all the documentation of the correspondence. Here is an example of how to approach an unsatisfactory event. This can be sent as an e-mail or a hand written letter.

**Your name
Address
Phone number**

**Company official
Company name
Company address**

Date

Dear (title) ____:

I wish to complain about ____ (name of product or service, with serial number or account number) that I purchased on ____ (date and location of transaction).

I am complaining because ____ (the reason you are dissatisfied). To resolve this problem I would like you to ____ (what you want the business to do).

When I first learned of this problem, I contacted ____ (name of the person, date of the call) at your company, and was told that nothing could be done about my problem. I believe that this response is unfair because ____ (the reason you feel the company has an obligation to you). I would like a written statement explaining your company's position and what you will do about my complaint.

I look forward to hearing from you as soon as possible to resolve this problem. If I do not hear from you within ____ days I will file complaints with the appropriate consumer agencies and consider my legal alternatives. I am enclosing copies of my receipt (or other proof of purchase). I may be contacted at the above address and phone number.

Sincerely,

(your signature)

(Type or print your name)

**CC: (local consumer group) (appropriate government agencies)
ATT: (attach and list documentation of your complaint, if any)**

SCAMS & SCOUNDRELS

A COMMUNITY SERVICE EVENT

How to Avoid Scams & Fraud!



Learn from the Experts

- How to Spot a Scam
- Protect yourself from being a victim
- Where to turn if scammed



- ✓ Cyber Security ~ Malware
- ✓ Credit Card Scams
- ✓ Identity Theft

- ✓ Telephone Scams
- ✓ Financial Fraud
- ✓ Online Shopping

Presented by:

Robert Bickerton
President
MGSoft-Net

Dr. Phillip Huggins
Executive Director
Alliance for Consumer Protection

Date: Wednesday, October 4, 2017

Time: 7:00 PM – 8:30 PM

Place: Homemaker-Home Health Aide Service

376 Market Street, Beaver (next to courthouse)

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Benefits of Membership

Individual	\$10 Annual donation
Business	\$50 Annual donation

- Receive quarterly newsletter with informative articles to educate and alert consumers of scams.
- Advertisements for companies that are respected members of ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/mediation and credit counseling/budgeting FREE OF CHARGE. Your membership and donations are greatly appreciated.

Business \$50 _____ Individual \$10 _____

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Email: _____

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 — Consumer issues/problems
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