Nothing is more frustrating than spending your hard-earned money on a product or service only to find that it wasn't what you thought you were paying for—or that you've been scammed. In many cases, simply contacting the business, its manager or a customer service representative can settle any dispute you may have. But when that doesn't work or you're the victim of a scam, my office's Consumer Protection Division may be able to help.

While attorneys in the Office of the Attorney General cannot represent individuals in lawsuits, our mediation program can assist in resolving disputes or complaints filed by individual consumers. When patterns of fraud, deception or unfair methods of competition emerge, my office may file suit against a business on behalf of all Illinois consumers. That is why it is important to contact us promptly and file a complaint. The sooner we know about questionable business practices or scams, the less likely it is that a fly-by-night operator will leave town or go out of business before consumers can get their money back.

If you feel you have been a victim of consumer fraud, please call one of the hotlines listed in this brochure. By working together, we can better protect ourselves from consumer fraud.

HOW TO FILE A CONSUMER COMPLAINT

When submitting a consumer complaint, please supply all information requested on the consumer complaint form, including:

• Your complete address and phone number
• The business's address and phone number
• Copies of all supporting documentation

The information you submit will be used by attorneys, investigators and other members of the Attorney General’s staff.

If appropriate, we will forward a copy of your complaint to the subject of the complaint. This information also may be shared with other governmental enforcement agencies responsible for consumer protection and other laws.

Complaint forms are public records, which are subject to the Freedom of Information Act. If we receive a request for copies of records that include your complaint, we may be required to provide a copy of your complaint to the requester. Information that would reveal your identity as a complainant is, however, exempt from disclosure and will be deleted from copies we provide, allowing the requester to read your complaint without compromising your privacy.

Complaint forms may be accessed on our website, IllinoisAttorneyGeneral.gov, or obtained by calling one of the consumer fraud hotlines listed on the back of this brochure. You may complete and submit the form at ccformsubmission.illattoyergeneral.net or mail the complaint form and any other relevant documents to:

Office of Illinois Attorney General
Kwame Raoul
Consumer Fraud Bureau
500 S. Second Street
Springfield, Illinois 62701

Or
100 W. Randolph Street
Chicago, Illinois 60601

CONSUMER FRAUD HOTLINES

CHICAGO
100 W. Randolph Street
Chicago, Illinois 60601
1-800-386-5438
TTY: 1-800-964-3013

SPRINGFIELD
500 S. Second Street
Springfield, Illinois 62701
1-800-243-0618
TTY: 1-877-844-5461

CARBONDALE
601 S. University Avenue
Carbondale, Illinois 62901
1-800-243-0607
TTY: 1-877-675-9339

SENIOR FRAUD HELPLINE
1-800-243-5377
TTY: 1-800-964-3013

HEALTH CARE HELPLINE
1-877-305-5145
TTY: 1-800-964-3013


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<th>TOP 5 SCAMS</th>
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<th>TELEPHONE/ONLINE MARKETING SCAMS</th>
<th>HOME REPAIR SCAMS</th>
<th>CHARITY SCAMS</th>
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<td>• You receive a solicitation from a charity asking for your donation.</td>
<td>• A solicitor cannot or will not answer basic questions about the charity.</td>
<td>• Door-to-door salespeople without local connections offer home repair work for much less than the market price.</td>
<td>• You get solicitations from a phony charity with a name that sounds like a better-known, reputable organization.</td>
<td>• A promoter markets a health care product as a quick, effective cure-all that remedies many diverse ailments.</td>
<td>• You receive solicitations from a charity asking you to mail a check.</td>
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<tr>
<td>• Your “grandchild” calls and asks you to send money immediately.</td>
<td>• A solicitor uses high-pressure tactics to obtain donations.</td>
<td>• You receive solicitations for repair work from a company that provides only a telephone number or post office box number to contact and does not have any online presence.</td>
<td>• A solicitor offers you a travel package, get-rich-quick scheme, recovery of previously scammed money, or savings on utilities.</td>
<td>• A health product is advertised as a scientific breakthrough, miraculous cure, exclusive product or ancient remedy or as containing a secret ingredient.</td>
<td>• A solicitor offers you a discount for health care products and doctors.</td>
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<tr>
<td>• You get a call offering a free medical device or telling you there is a problem with your Medicare card or benefits.</td>
<td>• A solicitor refuses to provide references or proof of insurance when requested.</td>
<td>• A contractor demands cash payment or full payment before work is completed.</td>
<td>• A solicitor insists on sending someone to pick up your donation rather than letting you mail it.</td>
<td>• A promotor tells you there is a conspiracy to suppress the product by health care companies and doctors.</td>
<td>• You are asked to donate using cash instead of a check.</td>
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<tr>
<td>• You receive an unsolicited call from an unknown person or phone number.</td>
<td>• You’re offered discount prices that seem too good to be true.</td>
<td>• You are asked to write a check payable to a person other than the owner or company name.</td>
<td>• You are threatened with arrest or incarceration for non-payment of a debt.</td>
<td>• Up-front payment is required.</td>
<td>• A solicitor markets a health care product as a quick, effective cure-all that remedies many diverse ailments.</td>
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<tr>
<td>• You are contacted by someone who says they work for your gas or electric company to verify payment information or to collect a payment they claim is past due, under threat of shutting off your service.</td>
<td>• You must send money, give a credit card or bank account number or have a check picked up by courier before you have had a chance to carefully consider the offer.</td>
<td>• A contractor provides references or proof of insurance when requested.</td>
<td>• You are promised a no-risk, money-back guarantee.</td>
<td>• A health product is advertised as a scientific breakthrough, miraculous cure, exclusive product or ancient remedy or as containing a secret ingredient.</td>
<td>• A solicitor markets a health care product as a quick, effective cure-all that remedies many diverse ailments.</td>
</tr>
<tr>
<td>• You report the incidents to local law enforcement.</td>
<td>• A caller tells you to send money via wire transfer or prepaid debit or gift cards for any reason.</td>
<td>• You must send money, give a credit card or bank account number or have a check picked up by courier before you have had a chance to carefully consider the offer.</td>
<td>• A solicitor insists on sending someone to pick up your donation rather than letting you mail it.</td>
<td>• A health product is advertised as a scientific breakthrough, miraculous cure, exclusive product or ancient remedy or as containing a secret ingredient.</td>
<td>• A solicitor markets a health care product as a quick, effective cure-all that remedies many diverse ailments.</td>
</tr>
<tr>
<td>• You hang up the phone and contact your utility company directly before providing any payment information.</td>
<td>• A caller tells you to send money via wire transfer or prepaid debit or gift cards for any reason.</td>
<td>• A contractor provides references or proof of insurance when requested.</td>
<td>• You are suspended or your service is threatened with arrest or incarceration for non-payment of a debt.</td>
<td>• A health product is advertised as a scientific breakthrough, miraculous cure, exclusive product or ancient remedy or as containing a secret ingredient.</td>
<td>• A solicitor insists on sending someone to pick up your donation rather than letting you mail it.</td>
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**WHAT TO WATCH FOR**

- Verify the caller’s story. Call your grandchild, the IRS, your utility company or whoever else with a phone number from your records or the phone book.
- Do not wire money. Wire transfers are like sending cash. Once you send the money, the recipient can pick it up moments later, and you cannot get your money back.
- Do not purchase debit cards or gift cards (such as iTunes, Vanilla, Green Dot) as a form of payment.
- Do not pick up calls from numbers you don’t recognize.
- Hang up on suspicious callers. Do not give the caller your financial or other personal information, especially your Social Security or bank account numbers.
- Let calls from 911, 311, local phone numbers you don’t recognize or your own telephone number go to voicemail.
- Do not pay up-front for a prize or for assistance selling property.
- Report the incidents to local law enforcement and the Office of the Attorney General.
- Reduce the number of telemarketing calls you receive by signing up for the National Do Not Call Registry: Log on to: donotcall.gov.
- Call: 1-888-582-1222.
- Hang up the phone, and do not answer subsequent calls from the scammer’s number.
- Ignore the email, and do not click links inside it. Do not open attachments if you do not know who sent them or why.
- Refrain from providing personal or financial information to unsolicited calls or messages.
- Report the incident to local law enforcement and the Office of the Attorney General.
- Hang up the phone and contact your utility company directly before providing any payment information.
- Refrain from opening your door to contractors or salespeople unless you initiated the call.
- Get at least three written estimates.
- Check the contractor’s background, references and prior work.
- Never sign a contract that you do not understand or has blank spaces.
- Be aware of what licenses are required in your municipality and check that your contractor/worker has those licenses.
- Report scams to local law enforcement and the Office of the Attorney General.
- Contact the Office of the Attorney General, Better Business Bureau or your local Chamber of Commerce for more information.
- Find out if the charity is registered with the Office of the Attorney General by calling 312-814-2595 or checking the online database at charitableviewer.illatoattorneygeneral.net.
- Ask for the charity’s length of operation, exact name and local and national addresses.
- Ask what percentage of funds raised by the charity actually goes to the cause, and request a current financial statement.
- If you feel a solicitation is suspicious, do not donate and report it to the Office of the Attorney General.
- Ask a pharmacist, doctor or health professional about the product or service before purchasing or using it.
- Contact the Office of the Attorney General’s Health Care Bureau at 1-877-305-5145 (TTY: 1-800-964-3013) for more information or to report a scam.