

A Message From  
ILLINOIS ATTORNEY GENERAL  
**LISA MADIGAN**



Nothing is more frustrating than spending your hard-earned money on a product or service only to find that what you received isn't what you thought you were paying for—or that you've been scammed. In many cases, simply contacting the business, its store 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, the Consumer Protection Division of my office may be able to help.

Although in my office attorneys cannot represent an individual in a lawsuit, 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.

Lisa Madigan  
Attorney General

## 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 person or business about which you are complaining. This information may also 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, [www.IllinoisAttorneyGeneral.gov](http://www.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 online at <https://ccforms-submission.ilattorneygeneral.net/> or mail the complaint form and any other relevant documents to:

**Office of Illinois Attorney General  
Lisa Madigan  
Consumer Fraud Bureau**  
500 S. Second Street  
Springfield, Illinois 62701  
Or  
100 W. Randolph Street  
Chicago, Illinois 60601



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## 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

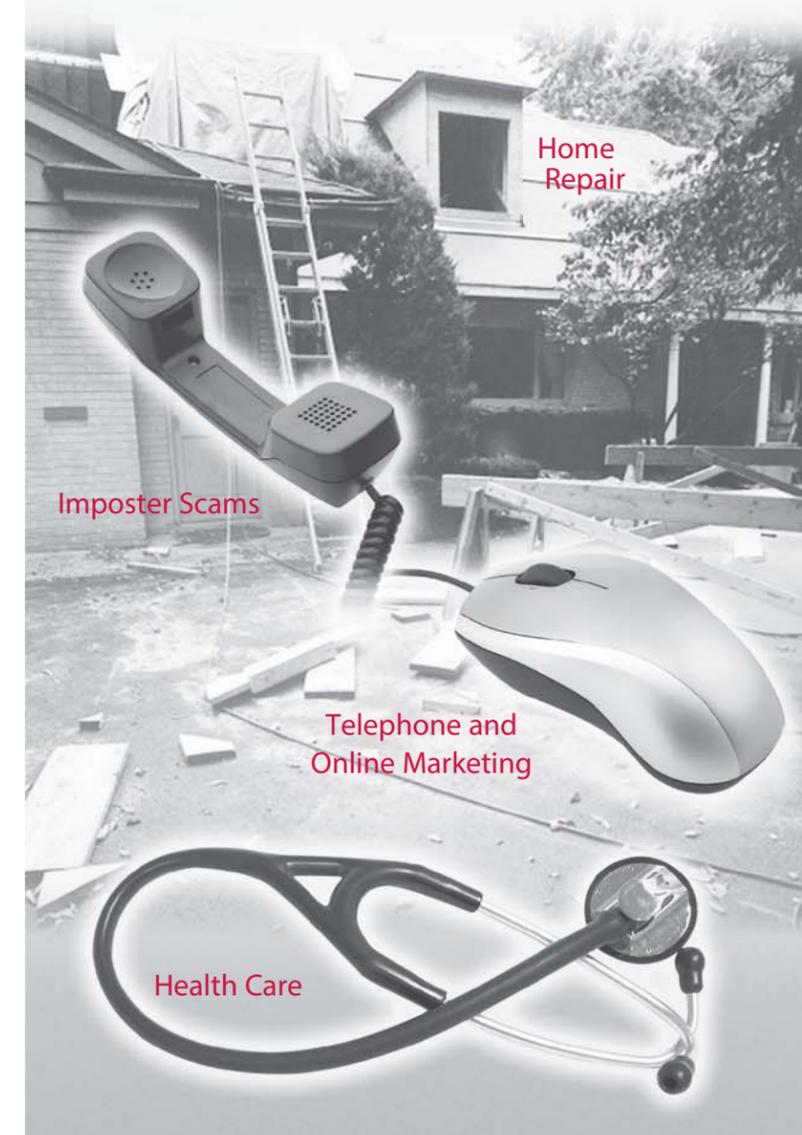
1-877-305-5145  
TTY: 1-800-964-3013

[www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)

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This material is available in alternate format upon request.



# TIPS TO PREVENT CONSUMER FRAUD



Imposter Scams

Home  
Repair

Telephone and  
Online Marketing

Health Care



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# SCAMS

## TELEPHONE AND ONLINE MARKETING

## HOME REPAIR

## CHARITIES

## HEALTH CARE

## IMPOSTER SCAMS

### WHAT TO LOOK FOR

- You receive an unsolicited call from someone you don't know.
- You get an email purportedly from your financial institution asking for sensitive account information.
- A pop-up message directs you to a website prompting you to "update" or "validate" account information.
- A solicitor offers you a travel package, get-rich-quick scheme, recovery of previously scammed money or change of long distance phone carrier.

- Door-to-door salespersons with no local connections offer to do home repair work for much less than the market price.
- You receive solicitations for repair work from a company that provides only a telephone number or post office box number to contact.
- A salesperson or contractor offers to inspect your home for free or asks you to sign a contract that still has blank spaces.

- You get solicitations from a phony charity with a name that sounds like a better-known, reputable organization.
- Fundraisers enclose "gifts" in mailing to persuade you to donate.
- You get solicitations from paid fundraisers who may receive a percentage of your contribution as a fee.
- You receive solicitations from charities with unfamiliar names that do not have programs in Illinois.

- A promoter markets a health care product as a quick, effective cure-all that remedies many diverse ailments.
- A health product is advertised with impressive, but undocumented, case histories.
- Promotions are written in medical jargon that you don't understand to hide the deficiencies of their claims.
- A health clinic requires you to travel and stay far from home during treatment.

- You get a call supposedly from the IRS saying you owe money.
- 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 falsely claim is past due, under threat of shutting off your power.
- Your "grandchild" calls and asks you to send money fast.
- You get a call or email asking you to sell your timeshare or saying you have been selected for a job.

### BEWARE IF...

- You receive an email or pop-up message asking for passwords or personal identification numbers (PINs).
- You win a "free" gift, vacation or prize but must pay for postage and handling or other charges such as taxes.
- You must send money, give a credit card or bank account number or have a check picked up by courier before you've had a chance to carefully consider the offer.

- A contractor demands cash payment or full payment before work is completed.
- You are asked to write a check payable to a person other than the owner or company name.
- A contractor refuses to provide references or proof of insurance when requested.
- You're offered "discount" prices that seem too good to be true.

- A solicitor cannot or will not answer basic questions about the charity.
- A solicitor uses high-pressure tactics to obtain a donation.
- You are asked for cash payment rather than a check.
- A solicitor insists on sending someone to pick up your donation rather than letting you mail it.

- A health product is advertised as being a scientific breakthrough, miraculous cure, exclusive product or ancient remedy, or as containing a secret ingredient.
- You are told there is a conspiracy to suppress the product.
- Up-front payment is required.
- You are promised a no-risk, money-back guarantee.

- Your caller ID shows that a call is coming from 911, 311 or your own phone number.
- You are threatened with arrest or incarceration for non-payment of a debt.
- You are advised by a caller to send money via wire transfer or pre-paid debit cards for any reason.

### WHAT TO DO

- Reduce the number of telemarketing calls you receive by signing up for the national Do Not Call Registry:
  - Log on to: [www.donotcall.gov](http://www.donotcall.gov)
  - Call: 1-888-382-1222
  - TTY: 1-866-290-4236
- Hang up the phone.
- Do not reply to the email or click on any links inside it. Do not open attachments if you do not know who sent them or why.
- Never provide personal or financial information in response to unsolicited calls or messages.

- Do not open 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.
- Report scams to 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 <http://charitableviewer.ilattorneygeneral.net/>.
- Ask for the charity's length of operation, exact name and local and national addresses.
- Ask what percentage of the money 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 Attorney General's Office.

- 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.

- 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 give the caller your financial or other personal information, especially your Social Security or bank account number.
- Never answer a call identified by caller ID as coming from 911, 311, a government or state agency or your own telephone number.
- Never pay up-front for a prize or for assistance selling property.