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 all Illinoisans from consumer fraud.

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

SPRINGFIELD
500 S. Second Street
Springfield, Illinois 62701
1-800-243-0618

CARBONDALE
1745 Innovation Drive, Suites C & D
Carbondale, IL 62901
1-800-243-0607

SENIOR FRAUD HELPLINE
1-800-243-5377

HEALTH CARE HELPLINE
1-877-305-5145

Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.

### TOP 5 SCAMS

**IMPOSTER SCAMS**

- You get a call from the IRS or Social Security Administration 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 claim is past due, under threat of shutting off your service.
- Your “grandchild” calls and asks you to send money immediately.
- You get a call or email asking you to sell your timeshare or saying you have been selected for a job.
- Your caller ID shows that a call is coming from 911, 311, or a local phone number including your own.

**TELEPHONE/ONLINE MARKETING SCAMS**

- You receive an unsolicited call from an unknown person or phone number.
- You get an email from your financial institution asking for sensitive account information.
- A pop-up message directs you to a website prompting you to update or verify account information.
- A solicitor offers you a travel package, get-rich-quick scheme, recovery of previously scammed money, or savings on phone service, electricity, or other utilities.
- You receive an email or pop-up message asking for passwords or personal identification numbers (PINs).

**HOME REPAIR SCAMS**

- You get a call offering a free medical device or telling you there is a problem with your Medicare card or benefits.
- You receive solicitations from a phony charity with a name that sounds like a better-known, reputable organization.
- Fundraisers enclose gifts in mail 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 and without programs in Illinois.

**CHARITY SCAMS**

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

**HEALTH CARE SCAMS**

- 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, results.
- 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.
- A health product is advertised as a scientific breakthrough, miraculous cure, exclusive product or ancient remedy or as containing a secret ingredient.
- A promoter tells you there is a conspiracy to suppress the product by health care companies and doctors.
- Up-front payment is required.
- You are promised a no-risk, money-back guarantee.

### WHAT TO WATCH FOR

**WHAT YOU CAN DO**

- 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.
- Hang up the phone and contact your utility company directly before providing any payment information.
- 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 voice mail.
- 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: 1-888-382-1222
- Hang up the phone, and do not answer subsequent calls from the scammer’s number.
- Do not pay up-front for a prize or for assistance selling property.
- 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.
- Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.

- 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.ilag.gov. Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.
- 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.
- A solicitor offers you a travel package, get-rich-quick scheme, recovery of previously scammed money, or savings on phone service, electricity, or other utilities.
- A solicitor refuses to provide references or proof of insurance when requested.
- You’re offered discount prices that seem too good to be true.
- You are threatened with arrest or incarceration for non-payment of a debt.
- You receive solicitations from paid fundraisers who may receive a percentage of your contribution as a fee.
- A solicitor insists on sending someone to pick up your donation rather than letting you mail it.
- 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 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.
- You get a call from the IRS or Social Security Administration saying you owe money.