

● Make sure all guarantees, warranties and promises are in writing.

● If you have any doubts, think it over. Don't be pressured into buying.

● For auto repairs over \$200, get several estimates and written itemizations; keep any mechanical parts that were replaced. If you feel that you were either over charged or charged for unnecessary repairs, you can report them to the Bureau of Automotive Repairs.

● Keep all receipts, warranties and instructions in a safe, convenient place.

● If you are dealing with a legal service, make sure you keep a copy of all documents that were processed such as applications, forms or correspondences. Document all transactions.

The following are resources for consumers.

SMALL CLAIMS COURT

If you have been victimized and the claim is \$5,000.00 or less, you can sue in small claims court to try to recover your money. You do not need an attorney. Orange County provides free lectures on procedures and the things you need to know to proceed. Call the Small Claims Advisor to get more information. 1(800) 963-7717 or (714) 571-5277.

Orange County District Attorney's Office: (714) 834-3600

Better Business Bureau of the Southland
(909) 835-6064 Fax (909) 825-6246 Email: info@la.bbb.org
Better Business Bureau: www.bbbsouthland.org

US Consumer Product Safety Commission
4330 East-West Highway, Bethesda, Maryland 20814-4408

Consumer Hotline: (800) 638-2772
TTY for the Hearing Impaired: (800) 638-2772

California Department of Consumer Affairs

<http://www.dca.ca.gov/>
400 R Street, Suite 1080
Sacramento, CA 95814
(800) 952-5210 (California residents only)
TDD Only (800) 326-2297 or (916) 322-1700

National Consumer Information Resources:

First GOV for Consumers: www.consumer.gov
Federal Trade Commission: <http://www.ftc.gov>

Other possible sites

Secretary of State: <http://www.ss.ca.gov>
Contractors State License Board: <http://www.cslb.ca.gov>
Department of Motor Vehicles: <http://www.dmv.ca.gov>
Department of Real Estate: <http://www.dre.cahwnet.gov>
Medical Board: <http://www.medbd.ca.gov>
Public Utilities Commission: <http://www.cpuc.ca.gov>
Dental Association: <http://www.cda.org>
Small Claims: <http://www.occourts.org/>
(800) 963-7717 or Spanish: (714) 571-5277

California State Bar Association <http://www.calbar.ca.gov>

Orange County Bar Association <http://www.ocbar.org/>
Phone: (949) 440-6700 FAX: (949) 440-6710

Orange County Asian Bar Assn <http://www.oacaaba.org/>
Phone: (714) 835-4540 FAX: (714) 835-4542

Orange County Hispanic Bar Assn
<http://www.ochba.org/index.shtml>
Phone: (714) 545-4800 FAX: (714) 668-5905

Legal Aid Hotline: (800) 834-5001

Dispute Resolution: (949) 851-3168

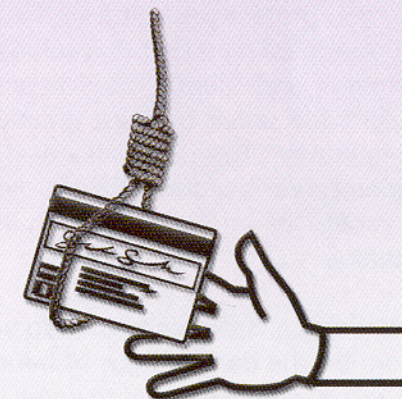
Office of the Orange County District Attorney

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CONSUMER FRAUD PROTECTION



ORANGE COUNTY
DISTRICT ATTORNEY'S
OFFICE

Consumer fraud affects many people. However, consumers may not know that they have been victimized. Fraud costs consumers untold millions of dollars per year. The act of deceiving unsuspecting consumers can be easily committed, difficult to prosecute and very profitable for the perpetrator. Whether the financial loss is large or small, no one likes to be swindled or deceived. The unwary can be easy targets, unaware that they have been defrauded or too ashamed to admit it when they discover that they are victims of fraud. Con artists sometimes focus on minority communities hoping to take advantage of language or cultural differences. Examples include bogus immigration "specialists", unfulfilled promises to transmit money overseas, and failure to provide a Spanish-language contract when a sale is made in Spanish.

The Orange County District Attorney's Office wants to help you protect yourself from fraud. The office has a Consumer Fraud Unit that serves and protects consumers and legitimate businesses from fraudulent and unfair business practices impacting the community. The office also has a community education services program that provides outreach on a variety of crime prevention topics to the community.

This publication is designed to help you learn how to recognize the danger signs of fraud, understand your rights as consumer, and to know how to report fraud and access services should you become a victim. Fraud can take many different forms. The only limit to the con artists is their creativity and imagination.

One of the fastest growing types of fraud is **Identity Theft**. An identity thief takes some piece of your personal information and uses it without your knowledge. The thief may run up debts or even commit crimes in your name. It may not be possible to completely prevent identity theft, but you can lower your risk of becoming a victim.

PROTECT YOURSELF

- ✓ Manage your personal information wisely. Protect your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers.
- ✓ Don't carry your Social Security card in your wallet. It's an open invitation for an identity thief.
- ✓ Check your health plan and other cards. They may have your Social Security number on them.
- ✓ Carry only the identifying information that you need.
- ✓ Tear up or shred papers with personal information, credit card offers, and "convenience checks" that you don't use before you throw them away.
- ✓ Don't give out your personal information on the phone - unless you made the call or know the caller. The same goes for mail.

"The only limit to the con artists is their creativity and imagination."

- ✓ Be especially careful when posting personal information on the internet.
- ✓ Ask how your information will be used before you give any personal information to a business.
- ✓ Request that any personal information you provide will be kept confidential.
- ✓ Check all your bills carefully each month. Look for

unauthorized charges and report any to your card issuer immediately.

- ✓ Call if bills don't arrive on time. It may mean that someone has changed the address or other information so that you would not learn about fraudulent charges.
- ✓ Check your credit reports.
- ✓ Get copies of your credit reports from the three major credit bureaus at least once a year. Check for changed addresses or fraudulent account information.

To order your reports, contact:

Equifax	Experian	TransUnion
(800) 685-1111	(888) 397-3742	(800) 888-4213
www.equifax.com	www.experian.com	www.transunion.com

CONSUMER TIPS

The best way to reduce fraud is through increased awareness and prevention. It is easier to prevent a fraud than it is to repair the damage after the fact. **The greatest enemy to the perpetrator of fraud is the informed consumer.**

- Before making a large purchase, check Consumer Reports at the library and comparison shop.
- Check on the reliability and reputation of the company you are dealing with.
- Make sure that the price you pay matches the advertised price you see.
- Home Repairs; If you are dealing with a contractor, check with the Contractors License Board. Make sure that the contractor is both licensed and bonded. Have a reputable company inspect all completed work.