

Financial Health in a Pandemic

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Agenda

- Your Office of the Attorney General
- Consumer Protection Overview
- Pandemic Scams
- Resources

Office of the Attorney General

MISSION

The Office of the Attorney General will provide excellent, independent, and ethical legal services to the State of Washington and protect the rights of its people.



Consumer Protection

Mission

The mission of the Consumer Protection Division is to secure, for the people of Washington State, a marketplace free from deceit and unfairness through strong enforcement, effective education, and creative problem solving.



Consumer Services Statistics

○ 2020

- 25,455 written complaints
- 21,003 telephone inquiries
- \$10.9M in savings to consumers

○ 2019

- 17,037 written complaints
- 22,381 telephone inquiries
- \$11.8M in savings to consumers



Scams Defined



What is a Scam?



Scam describes any fraudulent business or scheme that takes money or other goods from an unsuspecting person. As the world becomes more connected via the Internet, online scams have increased significantly.

Signs of a Scam

One or more of the following can be a sign of a scam:

- Unsolicited contact
- Emergency or urgent action needed
- Unconventional payments
- Requests for personal information
- Secrecy

Pandemic Scams

Scammers use COVID related issues to steal your money and/or information:

- Government imposters
- Fraudulent cures or medical equipment
- Quarantine resources
- Unemployment benefits
- Stimulus payments
- Job opportunities

Fake Cures

- Ignore offers for vaccinations, miracle treatments, or cures
- Real contact tracers and scammers
- Be wary of ads for test kits
- Watch for emails claiming to be from the CDC or WHO
- Avoid fraud

Cancellation Issues


- Airlines
- Cruise Lines
- Trains
- Lodging
- Gym memberships

What is Price Gouging ?



It is the act or instance of charging customers too high a price for goods or services, especially when demand is high and supplies are limited.

Price Gouging in Washington



Size:
1 Bottle

View image on Twitter

\$21⁹⁵
(\$0.17 / Fl Oz) ✓prime & FREE Shipping on orders



bounty duratowel 2 king rolls
Ami Ventures
\$107.36
OUT OF STOCK

Sold Out

Secure checkout on Facebook

Details & Shipping
great paper towel option for tough spills and quick cleanup
the disposable white paper towels can be used in place of a
dishcloth and tossed after use...

Show More

Like Comment

Write a comment...

amazon.com



Nestle
Nestle Pure Life Bottled Purified Water, 16.9 oz. Bottles

Price: **\$39.99** ✓prime

Get \$70 off instantly. \$100.00 upon approval for the Amazon Prime Rewards Visa Card.

Note: Available at a lower price from other sellers, potentially without free Prime shipping.

In Stock.

Want it Friday, Sept. 8? Order within 16 hrs 58 mins and choose Two-Day Shipping at checkout. Details

Ships from and sold by ShipIQ.

Size: 24 Count

- Beverage Type - Water
- Purified Spring Water
- Packing Type - Bottle
- Large Case Size
- Enhanced with minerals for taste

New (5) from \$13.18 & FREE shipping.

Report incorrect product information.



Wickedly Prime Organic Teas
Delicious is brewing. Check em out



Hand Sanitizer for
HOSPITAL, DOCTOR,
OFFICE, SCHOOL, OFFICE, GYMS, AND
MORE, Hand Sanitizer with Aloe, 8
oz. Bottles Pack of 6(six)

by ASSURED
★★★★☆ 3 ratings | 4 answered questions

Note: This item is only available from third-party sellers
(see all offers).

Available from these sellers.

- Effectively kill 99.99% of germs without soap or water.
- Decreases bacteria on your hands to help prevent the spread of germs and leaves behind a fresh, clean scent.
- It's enriched with moisturizers, vitamin E, and aloe to be gentle on the skin
- Great for HOSPITAL, DOCTOR OFFICE, SCHOOL, OFFICE, GYMS, AND MORE.....

Report incorrect product information.

1 new from \$109.00

See All Buying Options

Add to List

Share

O'KEEFE'S
Frequent sanitizing drying out your hands?

O'Keefe's Working Hands Hand Cream,
3 ounce Tube, (Pack of 2), 2 Pack
★★★★★ 3,908
\$10.95 ✓prime

Ad

GLOVES IN A BOTTLE
Healing Your Skin
From Within
Gloves in a Bottle Shielding Lotion
\$23.95 ✓prime

Report price gouging **to the Attorney General's Office**



See it



Snap it



Send it

www.atg.wa.gov/file-complaint




Mobile Payment Apps

- Fake support
- Giveaway scams
- Don't purchase products
- Triple check name of person
- Use safely

Personally Identifiable Information (PII)



What is PII?

- 
- Social Security Number
 - Driver's License or State ID #
 - Passport Number
 - Alien Registration Number
 - Financial Account Numbers

Prevention



What Can You Do?

- Protect your PII
- Run credit reports throughout the year
- Ask how and why your SSN will be used
- Don't carry more info than needed
- Update the operating system and security software on all devices (computers, smart phones, etc.)

Resources



Resources

- SPAM – Report

spam@uce.gov

Text: 7726

- FBI Internet Crime Complaint Center

www.ic3.gov

www.fbi.gov

(206) 662-0460 – Seattle Office

○ Experian

www.experian.com/freeze

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

○ Equifax

www.freeze.equifax.com

800-685-1111

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

○ Transunion

www.transunion.com/credit-freeze/place-credit-freeze

888-909-8872

Transunion LLC

P.O. Box 2000

Chester, PA 19016

- Federal Trade Commission

<https://reportfraud.ftc.gov/#/>

877-FTC-HELP

www.identitytheft.gov

- www.annualcreditreport.com

- Washington Office of the Attorney General

www.atg.wa.gov/file-complaint

800-551-4636

www.atg.wa.gov/identity-theftprivacy

cpoutreach@atg.wa.gov

Questions?

