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## Attorney General Kicks Off National Consumer Protection Week

In honor of National Consumer Protection Week, which kicks off Sunday March 1<sup>st</sup>, Attorney General Doug Peterson urges Nebraskans to take a few minutes to learn about the free and beneficial services available through the Consumer Protection Division of the Nebraska Attorney General's Office.

The Consumer Protection Division enforces state consumer protection laws against those engaging in fraudulent, deceptive, unconscionable and unfair trade acts and practices that affect Nebraska. It also mediates thousands of complaints from individual consumers and issues alerts on emerging consumer protection issues. In addition to enforcement and mediation services, the office provides educational outreach services focused on preventing the victimization of Nebraskans by arming them with tools to detect, deter and defend against consumer fraud.

In 2014, Nebraskans reported over 10,000 issues to the Attorney General's Office Mediation Center. Mediation relies on the voluntary cooperation of both the business and the consumer to resolve their differences. The Mediator acts as a "go between" or buffer for communication, which often results in successful mediation. Because the Attorney General's Office brings enforcement actions on behalf of the state, not individual consumers, it is prohibited by law from providing legal advice to individuals. That being said, if mediation is unsuccessful, the parties' involved may want to consult private legal counsel or request information about Small Claims Court.

While litigation may be unavoidable in some situations, the mediation service is a great starting point for dispute resolution. Peterson encourages consumers who have been victims of deceptive or unfair practices to file complaints with the Mediation Center.

"Imposter scams topped the Attorney General's list of consumer complaints, due in large part to the IRS scam targeting the nation," said Tessa Peters, Supervisor of the Mediation Center. "Sweepstakes and lottery prize complaints came in at number two."

The office was able to recover more than \$2.3 million through enforcement actions, and another \$1.6 million through mediation services. "When you file a complaint with our office, not only are you getting the benefit of the services of our Mediation Center, you are also notifying our office about businesses who may be engaging in trade practices that violate our state consumer protection laws. If a particular business has several complaints filed against it, there may be a need for the state to initiate an enforcement action against that business," states Abigail Stempson, Chief of the Public Protection Bureau and Consumer Protection Division. "Even if a scam may seem obvious or something that everyone should already be aware of, we like to hear about it so that we can inform and educate the public, and determine whether certain segments of the population are being targeted."

Three main issues impacting Nebraskans dominated educational outreach in 2014: senior fraud, identity theft, and "digital citizenship" defined as the safe, responsible, respectful use of today's information technology including popular social media apps like Facebook, Instagram and Twitter.

"Our seniors are under attack by scam artists at a rate far in excess of their representation in our population," claims Ryan Sothan, Outreach Coordinator. "Individuals age 60 and over account for 19% of our state's population but 27% of all submitted complaints. This indicates deliberate targeting which, translated, means seniors are 42% more likely to be preyed upon than the average Nebraska consumer."

Sothan adds, "The actual rate of targeting and victimization of our seniors may be worse. National studies consistently indicate seniors are the least likely to report they've been scammed. One very large study found the incidence of elder fraud and abuse was nearly 24 times greater than the number of cases referred to social service."

Educational outreach services were extended to over 25,000 Nebraskans in 2014 through presentations delivered to 110 groups and information booths at numerous expositions and fairs including the Nebraska State Fair and Husker Harvest Days. To schedule a free event in your area call (402) 471-3878 or submit a request by email to <u>ago.consumer@nebraska.gov</u>.

To file a consumer complaint online, please visit www.ago.nebraska.gov. If you have questions or would like to request a complaint form, contact the Consumer Mediation Center at 800-727-6432.