

****CONSUMER TIPS FROM SENATOR ROCKEFELLER****

PROTECTING YOURSELF FROM INTERNET SCAMS

Senator Jay Rockefeller, Chair of the U.S. Senate Committee on Commerce, Science, and Transportation, launched a landmark investigation into misleading online sales tactics. The investigation found that companies billed millions of online shoppers for services they did not want. Rockefeller wants to stop deceptive online sales, and wants you to know how to protect yourself.

HERE ARE SOME STEPS YOU CAN TAKE TO PROTECT YOURSELF FROM INTERNET SCAMS:

When Shopping Online

- **Only share your financial and contact information with companies you trust.** Dishonest companies may try to trick you into providing your credit card, debit card and contact information – including email addresses. Before providing any information, stop and think about what information you want and need to share.
- **Read the fine print.** Make sure you know what you are buying, how much it costs, and what the return policy is before making a purchase.
- **Do your research.** Make sure the company you buy from is legitimate. The Better Business Bureau, Consumer Reports and other online sites have ratings for companies. A quick online search can help you identify if the company in question has complaints.

Check your credit card and bank statements regularly

- **Comb through your statements** to make sure there aren't any bogus charges.

If you discover a mystery charge

- **Call the seller.** Explain the problem and ask them to resolve it. If the representative is unwilling to work with you, ask to speak to the manager or supervisor. Use terms like:
 - *"I didn't authorize this charge"*
 - *"I'm reporting this to the Attorney General and Better Business Bureau"*
- **If the company still doesn't address your concerns:**
 - **Notify your bank and credit card company.** They should reverse the charges.

Now that you've protected yourself - take steps to protect others

- **Report companies** that charge you for items you did not knowingly buy or sign up for to the State Attorney General's Office, the Better Business Bureau and/or the Federal Trade Commission
 - The **West Virginia Attorney General's Office Consumer Hotline** number is 1-800-368-8808
 - The **Better Business Bureau** can be reached at 1-800-362-0494 or www.BBB.org
 - **FTC** can be reached at (1-877-FTC-HELP) or www.FTC.gov