



# NATIONAL CONSUMER PROTECTION WEEK: MARCH 1 – 7

by Texas Attorney General Ken Paxton

WHETHER TEXANS ARE TRYING TO IMPROVE their credit history or avoid a potential scam, information is a tool that helps get the most for their money. National Consumer Protection Week, which runs March 1 through 7, is intended to help educate communities about making informed decisions in today's economic environment.

Recognizing that education is the first line of defense against consumer fraud, the Texas Attorney General's Office has long provided an interactive, consumer-friendly website at [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov). The agency's website offers numerous resources, newsletters, consumer alerts and news releases that contain common-sense tips about a variety of issues from credit and investments to home foreclosures and business opportunities.

Well-informed consumers are more likely to make thoughtful money management decisions, carefully use credit and build a solid financial foundation for their families. Every day, consumers conduct a financial transaction that requires educated decision-making. Whether shopping for a mortgage or auto loan, understanding their credit report, or simply deciding how to pay for a purchase, Texans will find helpful information on the Texas Attorney

General's website. Consumers who are contemplating major financial decisions, such as buying a vehicle or considering an investment opportunity, can also find valuable resources on the website.

The Texas Attorney General's website also provides timely resources for consumers who need help, including identity theft victims. Our online Identity Theft Victim's Kit is designed to help Texans who have fallen victim to identity theft begin the process of recovering, both financially and legally. The kit includes necessary forms and agency contact information to help identity theft victims restore their credit and avoid further losses.

The Office of the Attorney General's website also provides valuable information about topics of particular importance to small businesses, including protecting customers' personal data; concealing credit card numbers on receipts; and fraud recognition training for bank tellers.

Visitors to the Texas Attorney General's Office website can sign up to receive consumer alerts and other publications via email. Consumer alerts promptly warn consumers about new scams and emerging fraud trends. For example, the agency's most recent consumer alert warned Texans about a malicious identity

theft ring that claimed to be collecting overdue payments on behalf of a government agency and threatened that an arrest warrant has been issued due to the consumer's failure to make the alleged payment. The claim was nothing more than a scam to alarm consumers and capture their personal and financial information.

Texans who believe they have been subjected to unfair or deceptive trade practices can also use the Texas Attorney General's website to file a consumer complaint. The online complaint form allows consumers to submit scanned images along with their complaint – such as brochures, advertisements, contracts, records of related transactions and notes about conversations with the seller's representatives. Consumers who file their complaint online should print a copy of the completed form so they can retain a copy for their files. Once consumers clear the form or close the browser, they will not be able to retrieve their information.

For more information on the Office of the Attorney General's consumer protection efforts to protect individuals' privacy and protect Texas homeowners, visit our website at [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov).

– March 2015

## POINTS TO REMEMBER



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The Texas Attorney General's Office offers valuable online resources for consumer protection, including:

- Consumer alerts and brochures
- Consumer complaint forms
- Online identity theft victim's kit for recovery and credit restoration

Access these and other useful money management tools online at [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov).



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