

THE STATE CENTER  
CONSUMER  
PROTECTION REPORT

October 2017

## About the State Center Consumer Protection Report

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*The Center for State Enforcement of Antitrust and Consumer Protection Laws* ("State Center") is pleased to present the latest edition of the State Center Consumer Protection Report ("Consumer Protection Report") Published in partnership with [StateAG.org](http://StateAG.org), the Consumer Protection Report is a monthly compilation of state attorney general press releases on local and national consumer protection efforts, including investigations, court cases, consumer alerts and advocacy initiatives. It makes no effort to prioritize, analyze or comment on the information presented in the press releases and their potential impact on consumers.

The Consumer Protection Report relies solely and exclusively on state attorney general press releases, and thus is not an exhaustive representation of state attorney general consumer protection activity.

The Consumer Protection Report is produced through the State Center's State AG Consumer Protection Initiative: a website featuring all current and previous editions of the Report, and a [database](#), allowing visitors to conduct key-word and drop-down menu searches of all previous editions.

- *For more information on the State AG Consumer Protection Initiative, please visit our website: [www.statecenterinc.org/cpi-newsletter](http://www.statecenterinc.org/cpi-newsletter).*
- *If an office would like their consumer protection activity included in subsequent newsletters, please contact us.*
- **Newsletter sign up:** *To sign up for the monthly Consumer Protection Report, please sign up [here](#).*



**For more information about the State Center and StateAG.org, please visit our websites:**

State Center: <http://www.statecenterinc.org>

StateAG.org: [www.stateag.org](http://www.stateag.org)

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## Consumer Protection Cases

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### ALABAMA

October 30, 2017

#### **AG MARSHALL ANNOUNCES PERMANENT INJUNCTION TO SHUT DOWN FRAUDULENT CREDIT REPAIR COMPANY**

(MONTGOMERY)—Attorney General Steve Marshall announced that a Montgomery credit repair company has been permanently closed by court order at the request of his office. The order was part of a settlement the Attorney General’s Office reached with Scott’s Credit Repair and its owner/operators John C. Scott and Krystal Scott. Under the terms of the settlement, the Defendants are prohibited from engaging in any activity in the credit repair or consumer finance industries, and from owning or managing any business, either in the State of Alabama or involving Alabama consumers from another location or online.

The Montgomery County Circuit Court issued the order on October 25, settling a complaint filed on October 23 by the Attorney General’s Consumer Interest Division. The Attorney General’s complaint stated that “from beginning to end, the consumer experience with Scott’s Credit Repair is rooted in deception and illegality.”

Attorney General Marshall said, “These defendants conducted their business in...

➤ **Original Press Release:** <http://www.ago.state.al.us/News-2152>

October 31, 2017

#### **AG MARSHALL ANNOUNCES PERMANENT INJUNCTION TO SHUT DOWN PLUMBING COMPANY FOR REPEATED VIOLATIONS**

(MONTGOMERY) – Attorney General Steve Marshall announced that a Jefferson County plumbing company, Plumbing 911, has been permanently closed by court order at the request of this office. Plumbing 911 must cease plumbing and gas services, and its owner Tony Curtis Gowins must surrender his State license and never again work in the plumbing and gas industry in Alabama.

The Attorney General’s action results from repeated violations by Gowins and Plumbing 911 despite an earlier settlement agreement with the Attorney General’s Office and the Alabama Plumbers and Gasfitters Examining Board. The December 2016 settlement required the company to reform its unscrupulous business practices, specifically that it must honor estimates and abide by State plumbing and gas regulations.

The Attorney General’s Consumer Interest Division continued to receive serious complaints regarding overpricing and substandard work that was not compliant with plumbing and gas codes. The Attorney General’s Office conducted an investigation...

➤ **Original Press Release:** <http://www.ago.state.al.us/News-2154>

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## ALASKA

October 31, 2017

### **Alaska Attorney General Alleges Deceptive Practices by Opioid Manufacturer**

(Juneau, AK) – As part of the State’s ongoing efforts in battling Alaska’s opioid crisis, Attorney General Jahna Lindemuth yesterday filed a lawsuit against Purdue Pharma, the maker of the opioid OxyContin. The lawsuit alleges that Purdue used deceptive practices in violation of state consumer protection laws, such as promoting the use of OxyContin for long-term chronic pain when there was little evidence to support it.

“Alaska’s opioid crisis directly impacts people’s lives,” said Governor Bill Walker. “We have people becoming criminals to feed their habits. We have grandparents having to take care of grandchildren because the parents have fallen into the spiral of addiction or worse, have died from an over-dose. And the worst part is a lot of these people would have never become addicts without that initial prescription that went on too long.”

“We need to put a stop to these deceptive practices that are endangering people’s lives,” said...

➤ **Original Press Release:** <http://law.alaska.gov/press/releases/2017/103117-Opioid.html>

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## ARIZONA

October 27, 2017

### **Former Investment Adviser Representative Pleads Guilty to \$3 Million Fraud Scheme**

PHOENIX - Attorney General Mark Brnovich and the Arizona Corporation Commission announced a former investment adviser representative pleaded guilty to stealing more than \$3 million dollars in client funds. Richard Mark Schmerman, 58, pleaded guilty to 2 counts of Theft and 2 counts of Fraudulent Schemes and Artifices.

Schmerman is a former registered securities salesman and investment adviser representative operating under Diversified Financial in Arizona. Schmerman used client investment funds to pay personal expenses including a single payment of more than \$400,000 to a civil judgment issued against him. Schmerman also impersonated some of his clients to gain access to their investment accounts.

Under the plea agreement, Schmerman faces a mandatory prison sentence of 5 years, followed by a term of supervised probation up to 7 years. The plea also requires Schmerman to pay more than \$3 million in restitution to his victims.

Schmerman is scheduled to be sentenced on January 10, 2018,...

➤ **Original Press Release:** <https://www.azag.gov/press-release/former-investment-adviser-representative-pleads-guilty-3-million-fraud-scheme>

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## ARKANSAS

October 10, 2017

### **Rutledge Holds Capital Credit Solutions Accountable for Violation of Law**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge has held Florida-based Capital Credit Solutions Inc. and its owner Willie J. McKenzie accountable for false and misleading representations made to Arkansans in order to entice them to purchase credit repair services that are actually available for free.

“The Court found that Capital Credit Solutions used illegal and bogus tactics, seeking the business of Arkansans,” said Attorney General Rutledge. “These false and misleading representations take advantage of consumers, and these practices must be eliminated if this company is going to do business in Arkansas.”

Capital Credit Solutions was charged with \$10,000 in civil penalties and more than \$8,500 in attorney’s fees after the U.S. District Court for the Eastern District of Arkansas found the business in violation of the Arkansas Deceptive Trade Practices Act and the federal Credit Repair Organizations Act.

The primary business of Capital Credit Solutions is offering credit repair services to improve...

- **Original Press Release:** <https://arkansasag.gov/media-center/news-releases/rutledge-holds-capital-credit-solutions-accountable-for-violation-of-law/>

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## CALIFORNIA

October 03, 2017

### **Attorney General Becerra Charges San Diego Jeweler And Wife With Unlawful Financing And Debt Collection Practices Targeting Active Military Families**

SAN DIEGO – California Attorney General Xavier Becerra announced criminal charges against Ramil Abalkhad, owner of Romano’s Jewelers, and Melina Abalkhad, owner of MBNB Financial Inc., for conspiracy to engage in illegal financing and debt collection practices.

Romano’s Jewelers had several retail locations in California, including stores near Camp Pendleton Marine Corps Base. The Abalkhads targeted young marines and sailors, encouraging the purchase of jewelry using MBNB Financial for credit. According to the criminal complaint, Abalkhad failed to provide legally required disclosures about monthly payments, interest rates, or others terms of financing. Those customers who fell behind on their payments were allegedly harassed by the defendants’ debt collectors. In addition, the defendants posed as an attorney, threatening servicemembers with court martial and other military disciplinary actions. “Our servicemembers and military families sacrifice immensely for our country, the last thing they should have to worry about is being fleeced by local merchants,” said...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-charges-san-diego-jeweler-and-wife-unlawful-financing>



October 12, 2017

### **After Attorney General Becerra Sues, Judge Prohibits Valero From Acquiring Northern California Petroleum Terminals**

SACRAMENTO – Just three months after California Attorney General Xavier Becerra challenged a proposed asset sale that could lead to higher gas prices for consumers in California, a federal court has signed a final judgment prohibiting Valero Energy Corporation from acquiring from Plains All American Pipeline, L.P., the last independent petroleum distribution terminals for 10 years.

“While it was welcome news that Valero abandoned its takeover plans last month, today’s announcement goes even further to ensure competition in the marketplace and to prevent monopolies,” said Attorney General Becerra. “The Valero takeover could have led to higher prices at the pump for Californians. Today’s judgment puts a stop to that. And it sends a strong message: California will protect its consumers and competition so that our State’s economy – the sixth largest in the world – can thrive.”

The judgment signed today prohibits oil giant Valero Energy Corporation, Valero Energy Partners...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/after-attorney-general-becerra-sues-judge-prohibits-valero-acquiring-northern>

October 18, 2017

### **Attorney General Becerra Files Lawsuit Against Marketing Company for Preying on Victims of Fraud Scams**

LOS ANGELES – California Attorney General Xavier Becerra filed a lawsuit earlier this week against Consumer Rights Legal Services, a so-called “investment recovery marketer” that preyed on victims of securities fraud. This defendant allegedly purchased lists with names of vulnerable investors, many of whom were elderly. The purchased lists, known as “sucker lists,” are used to identify individuals across the country who have lost money after falling victim to investment scams. Marketers like Consumers Rights Legal Services would call the victims on these lists, describe their investment loss recovery services and overstate their expertise and recovery rates. While on the call, marketers would offer victims this recovery assistance for an upfront fee. Yet, after victims paid the fee, the company routinely failed to deliver on its promises.

“Violating someone’s trust is one of the most personal of crimes. It leaves individuals feeling particularly vulnerable. Consumer Rights Legal Services engaged in this...”

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-files-lawsuit-against-marketing-company-preying-victims>

October 20, 2017

### **Attorney General Becerra Takes Retailer Curacao To Court For Unlawfully Preying On Consumers Across Southern California**

LOS ANGELES – California Attorney General Xavier Becerra today announced a lawsuit against Curacao, a retail store chain that ranks among the 50 largest electronics and appliance retailers in the United States and has nine locations in Southern California. The company actively markets its products to members of the Latino community – specifically low-income individuals, Spanish speakers, and immigrants – who lack credit history and have minimal experience with credit card and retail payment plans. In the lawsuit, which follows an investigation carried out in conjunction with the Los Angeles County Department of Consumer and Business Affairs, Attorney General Becerra alleges that Curacao engages in numerous and pervasive unlawful, unfair, and fraudulent business practices.

“Curacao is a well-known retailer among many Latino families in Southern California and even markets itself as un poco de su país (a little bit of your country),” said Attorney General Becerra. “The Department of Justice...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-takes-retailer-curacao-court-unlawfully-preying>

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## FLORIDA

October 02, 2017

### **Attorney General Bondi Issues Subpoenas in Debris-Removal Investigation**

TALLAHASSEE, Fla.—Attorney General Pam Bondi today issued investigative subpoenas to three debris-removal companies in the aftermath of Hurricane Irma. The subpoenas are being issued pursuant to Florida’s Deceptive and Unfair Trade Practices Act and are part of an ongoing investigation into allegations that debris removal contractors are either failing to perform at pre-storm contract rates, not performing until negotiating higher rates or are slow to perform under existing contracts.

“Sitting debris is a health and safety hazard and needs to be removed as soon as possible—but instead of doing their jobs and helping Floridians recover, apparently some contractors are delaying the work or requesting higher rates,” said Attorney General Bondi. “These subpoenas seek to answer questions about why many communities are continuing to struggle with the hazards of debris while having to contend with rate hikes.”

The office is reviewing contracts and gathering information relating to delays and potential price increases for...

- **Original Press Release:** <http://www.myfloridalegal.com/newsrel.nsf/newsreleases/A6085634275D6A35852581AD0074405D>

October 12, 2017

### **Attorney General Bondi Takes Action Against Companies Targeting Financially Distressed Floridians**

TALLAHASSEE, Fla.—Attorney General Pam Bondi’s Office filed a complaint against HOA Problem Solutions, Inc., as well as several related companies, for using deceptive and unfair practices to acquire properties from financially distressed homeowners. These Floridians’ homes faced impending homeowners’ association foreclosure auction because of outstanding HOA dues. According to the complaint, HOA Problem Solutions told homeowners that they could walk away free and clear from properties if the homeowners executed a quitclaim deed for a fraction of the value of the home. However, the homeowners who executed quitclaims are still being held responsible for prior home loans.

The complaint alleges that once HOA Problem Solutions gained control of the properties, the corporation rented out the homes and collected rent payments for personal profit. The corporation then failed to make payments to holders of the mortgages, in violation of Florida’s Deceptive and Unfair Trade Practices Act. Additionally, HOA Problem Solutions allegedly failed...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/BC165025C0072913852581B70058E161>

October 23, 2017

### **Attorney General’s Office Files Lawsuit Against Air Conditioning Marketing and Sales Company**

TALLAHASSEE, Fla.—Attorney General Pam Bondi’s Office is taking action against a Palm Beach County sales and marketing company and its owners for making false promises to customers buying air conditioning units. Complete Eco Home Services LLC f/d/b/a The Green Club Home Services LLC and its owners allegedly induced customers, often targeting the elderly and low-income consumers, to purchase air conditioning units at no cost or for minimal monthly installment payments. The Attorney General’s Office is seeking refunds for Florida consumers of more than \$200,000.

“Taking advantage of seniors trying to save money on their utility bills just to make ends meet is immoral—we will not allow anyone to get away with deceiving our seniors to make a quick buck,” said Attorney General Bondi.

The complaint states that the business falsely represented their air conditioning units to be more energy efficient, with the potential for consumers’ utility bills to be substantially lower. In...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/3C3C0D950D4ED562852581C200654A58>

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## GEORGIA

October 26, 2017

### **Carr: Investigation Stops Deceptive Practices Targeting the Elderly**

ATLANTA, GA – Attorney General Chris Carr announced today that his investigation into the practices of Alarm Protection Georgia, LLC and Alder Holdings, LLC has ended in a \$500,000 Judgment prohibiting the companies from future unfair and deceptive practices in connection with their door-to-door sales of alarm systems and monitoring services to Georgia consumers. “Our investigation revealed that these companies had obtained at least 5,812 contracts from Georgia consumers, an astounding 60 percent of which were obtained from elderly and disabled consumers,” said Attorney General Chris Carr. “This case should serve as a warning for scammers looking to defraud Georgia consumers, especially our older, at-risk adults who are one of our state’s most vulnerable populations. We have their backs, and we will not tolerate this type of behavior in Georgia.”

According to the Complaint, these Utah-based alarm companies that market extensively throughout much of Georgia made false representations to induce consumers –...

- **Original Press Release:** <https://law.georgia.gov/press-releases/2017-10-26/carr-investigation-stops-deceptive-practices-targeting-elderly>

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## ILLINOIS

October 19, 2017

### **ATTORNEY GENERAL MADIGAN SUES VETERANS’ ASSOCIATION FOR LURING VETS AND THEIR FAMILIES INTO PENSION BENEFITS SCAM**

Chicago — Attorney General Lisa Madigan filed a lawsuit against the Association for Wartime Veterans (AAWV) and Atlantis Marketing Solutions Inc., (AMS), as well as AAWV’s owner and president and the company’s regional director for steering veterans and their families into costly insurance products they did not need.

Pension benefits scams prey on veterans by targeting the financial assistance offered through the U.S. Department of Veterans (VA), which provides pension benefits to financially disadvantaged wartime veterans over age 65 and their survivors.

Madigan’s lawsuit, filed in the Circuit Court of Cook County, alleges that since 2009 AAWV and AMS, both located in Shelby Township, Michigan, sent “professional members” across Illinois to make pitches to veterans and widows at assisted living facilities about applying to the VA for various pension program benefits. In addition to not being accredited by the VA as required by federal law, the so-called professional members were actually salespeople...

- **Original Press Release:** [http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171019.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171019.html)

October 25, 2017

### **ATTORNEY GENERAL MADIGAN SUES NATIONAL PAYDAY LENDER FOR UNLAWFUL USE OF NON-COMPETE AGREEMENTS**

Chicago — Attorney General Lisa Madigan today filed a lawsuit against Check Into Cash of Illinois, LLC, a subsidiary of national retailer Check Into Cash Inc., for imposing highly restrictive non-compete agreements on low-wage customer service employees at its 33 locations throughout Illinois. According to U.S. Treasury reports, non-competes impact approximately 30 million – nearly one in five – U.S. workers, including roughly one in six workers without a college degree.

Madigan’s lawsuit, filed in Cook County Circuit Court, alleges that Check Into Cash of Illinois required all employees at all of its store locations, including workers who earn less than \$13 per hour, to sign a non-compete agreement as a condition of employment. Under Illinois law, non-compete agreements must be premised on a legitimate business interest and narrowly tailored in terms of time, activity and place. Starting in January 2017, the Illinois Freedom to Work Act prohibits the use of...

➤ **Original Press Release:**

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171025d.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171025d.html)

October 31, 2017

### **ATTORNEY GENERAL MADIGAN AND FTC REACH \$9 MILLION SETTLEMENT WITH PHANTOM DEBT COLLECTOR**

Chicago — Attorney General Lisa Madigan and the Federal Trade Commission (FTC) announced three separate settlements totaling \$47 million with the operators of a Chicago-area fake debt collection scheme. The settlements ban the operators from the debt collection business and from selling debt portfolios, which was the bulk of the business. The settlements also require the operators to surrender their assets totaling at least \$9 million, which will be returned to impacted consumers across the country.

Madigan and the FTC alleged in March 2016 that Stark Law, Stark Recovery and Capital Harris Miller targeted people who had obtained or applied for payday or other short-term loans. Since 2015, they pretended to be a law firm with authority to sue and obtain substantial judgments against delinquent consumers. They also sold bogus payday loan debt portfolios to other debt buyers, who then tried to collect the fake debts. The charges brought by Madigan...

➤ **Original Press Release:**

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171031.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171031.html)

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## IOWA

October 24, 2017

### **“Drinkable Sunscreen” Seller to Change Marketing Practices Following Consumer Fraud Lawsuit**

DES MOINES – The Colorado seller of bottled water products that include “drinkable sunscreen” and mosquito repellent mouth sprays must reform what Attorney General Tom Miller alleged in a consumer fraud lawsuit were deceptive and unfair practices, through a court-enforced agreement reached in Iowa.

The consent order entered Tuesday by District Court Judge Scott D. Rosenberg, bars Osmosis LLC and Harmonized Water LLC, of Evergreen, and company owner Benjamin Taylor Johnson, from making product claims in Iowa that are not supported by competent and reliable scientific evidence. The company does business as Osmosis Pür Medical Skincare. The consent order resolves Miller’s lawsuit, filed in March.

As part of the resolution, the defendants deny liability but pay \$70,000, which includes refunds to Iowa consumers and money to the state’s consumer education and litigation fund.

“The practices we alleged in our consumer fraud case are barred in Iowa through this resolution,” Miller said. “Consumers who...

- **Original Press Release:** <https://www.iowaattorneygeneral.gov/newsroom/drinkable-sunscreen-seller-to-change-marketing-practices-following-consumer-fraud-lawsuit/>

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## KANSAS

October 17, 2017

### **AG Derek Schmidt: Missouri roofer ordered to refund Johnson County consumers, Abilene roofer banned from Kansas**

TOPEKA – (October 17, 2017) – A Missouri roofer has been ordered to repay more than \$22,000 to two Johnson County consumers, and an Abilene roofer has been banned from performing roofing services in Kansas after violating Kansas consumer protection laws, Attorney General Derek Schmidt said today.

Jason Stewart, Raymore, Missouri, and his businesses, APEX Contracting and Roofing, LLC, and APEX C&R, LLC, have been ordered to repay two Johnson County consumers a total of \$22,174.30. District Judge Larry Hendricks approved a consent judgment last week in Shawnee County District Court. Stewart was accused of accepting payment from the two consumers for roofing services that were never performed. The defendant also failed to register as a roofing contractor as required by the Kansas Roofing Registration Act (KRRRA). In addition to the consumer restitution, Stewart was ordered to pay a \$10,000 civil penalty and to fully comply

with Kansas consumer protection and...

- **Original Press Release:** <https://ag.ks.gov/media-center/news-releases/2017/10/17/ag-derek-schmidt-missouri-roofer-ordered-to-refund-johnson-county-consumers-abilene-roofer-banned-from-kansas>

October 25, 2017

### **AG Derek Schmidt: Topeka roofer permanently banned from Kansas**

TOPEKA – (October 25, 2017) – A Topeka roofer has been banned from performing roofing services in Kansas and ordered to repay \$1,125 to a Douglas County consumer after violating Kansas consumer protection laws, Attorney General Derek Schmidt said today.

John Shively, of Topeka, doing business as J&S Construction and J&R Remodeling, has been banned from performing roofing services in the state and ordered to repay the Douglas County consumer by District Judge Larry Hendricks. Hendricks approved a consent judgment last week in Shawnee County District Court. Shively was accused of accepting payment from the consumer for roofing services that were never performed. The defendant also failed to register as a roofing contractor as required by the Kansas Roofing Registration Act (KRRRA). In addition to consumer restitution, the order included a suspended civil penalty of \$10,000 and a requirement for the defendant to fully comply with Kansas consumer protection laws in...

- **Original Press Release:** <https://ag.ks.gov/media-center/news-releases/2017/10/25/ag-derek-schmidt-topeka-roofer-permanently-banned-from-kansas>

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## KENTUCKY

October 05, 2017

### **Beshear: Action Taken Against Kentucky Fitness Centers**

FRANKFORT, Ky. (Oct. 5, 2017) – Attorney General Andy Beshear announced today that his office has filed court actions against two fitness centers in Kentucky for failing to properly register with his office and post a cash bond that protect members should a center go out of business.

The fitness centers are American Health Center in Grayson and Fitness World in Raceland. In 2016, Beshear filed similar actions against fitness centers in Hodgenville, Louisville, Versailles and Frankfort. Those cases resulted in \$4,000 returned to the Commonwealth, a \$9,000 default judgement and one company agreeing not to operate a fitness center in Kentucky for 10 years. By law, fitness centers or gyms, spelled out in statute as “health spas,” are required to file an annual registration statement with the Office of the Attorney General, and post a bond, if they charge an initiation fee or have pre-paid memberships. Each bond amount is based...

- **Original Press Release:** <http://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=412>

October 19, 2017

**Beshear: Attorney General Wins Final Appeal Upholding \$147,000 in Sanctions against American National University of Kentucky**

FRANKFORT, KY. (Oct. 19, 2017) – Attorney General Andy Beshear today announced that his office has won the final appeal in a case requiring American National University of Kentucky to pay \$147,000 in civil monetary sanctions.

The United States Supreme Court on Oct. 10 denied a petition filed by the for-profit college, formerly known as National College of Kentucky, to overturn a 2016 Kentucky Court of Appeal’s opinion that affirmed a 2014 ruling by the Franklin Circuit Court sanctioning the college \$147,000 for violating the Kentucky Consumer Protection Act.

“The ruling by the nation’s highest court is a win for every Kentucky student who has been misled by a for-profit school who cares more about profits than offering a quality education,” Beshear said. “My office will continue to fight for all Kentuckians as consumers but more importantly as students who want to better themselves and their families. This ruling sends a...

- **Original Press Release:** <http://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=424>

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## MARYLAND

October 13, 2017

**Attorney General Frosh to Student Loan Debt Relief Company: Pay Refunds to Consumers and Cease Illegal Conduct**

Baltimore, MD (October 13, 2017) –Maryland Attorney General Brian E. Frosh announced today that his Consumer Protection Division has issued a cease and desist order finding that H&S Marketing, LLC; Client Processing Services, LLC; Henrique Silva; Melissa Haddad; Cimar Scaff; and Gail Ghada Haddad, collectively doing business as Student Loan Counsel, violated the Consumer Protection Act, the Maryland Credit Services Businesses Act, and the Maryland Debt Settlement Services Act. The order requires Student Loan Counsel to return all of the money collected from Maryland consumers, and to pay any damages suffered by Marylanders who were affected by their illegal conduct.

Student Loan Counsel promised to help consumers obtain student loan debt forgiveness or lower their monthly student loan payments. Student Loan Counsel also falsely represented that they had particular expertise that would help consumers, although consumers can submit applications to their own student loan servicers for these programs, at no charge and...

- **Original Press Release:** <http://www.marylandattorneygeneral.gov/press/2017/101317.pdf>



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## MASSACHUSETTS

October 05, 2017

### **AG Healey Reaches Agreement With Opioid Maker Over Widespread Marketing Scheme to Increase Fentanyl Sales**

BOSTON – An opioid manufacturer will pay \$500,000 to resolve allegations that it engaged in a widespread scheme to unlawfully market its fentanyl spray and paid kickbacks to providers to persuade them to prescribe the product, Attorney General Maura Healey announced today. The consent judgment entered today in Suffolk Superior Court resolves allegations that Insys Therapeutics, Inc. misleadingly marketed Subsys, a narcotic fentanyl product that is sprayed under a patient’s tongue. Fentanyl, a synthetic opioid, is estimated to be 50 to 100 times more potent than morphine and 30 to 50 times more powerful than heroin.

“Fentanyl is a powerful and highly addictive drug with deadly consequences, yet this opioid maker aggressively marketed its product and made illegal payments to providers to boost sales,” said AG Healey. “Drug companies cannot endanger the health and safety of patients to increase their own profits.”

The AG’s Office began an investigation into Insys’ marketing of Subsys...

- **Original Press Release:** <http://www.mass.gov/ago/news-and-updates/press-releases/2017/2017-10-05-opioid-maker.html>

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## MICHIGAN

October 25, 2017

### **Schuetz: Disbarred Oakland County Attorney Sentenced to up to 15 years in Prison One Year After Release From Jail in Fake Mortgage Scheme**

LANSING — Michigan Attorney General today announced that Steven Ruza, 54, of Shelby Township was sentenced by Judge Rosemarie Aquilina in the 30th Circuit Court in Ingham County to 2.5 to 15 years in prison on one count of intent to pass false title and 2.5 to 6 years on one count of falsely certifying a driver’s license. Ruza was sentenced as a second habitual offender.

“Today’s sentencing brings to a close a long and winding road of criminal activity by Mr. Ruza,” said Schuetz. “I hope he has learned there are consequences for actions and that this serves as an example for others that breaking the law not once, but twice, for personal financial gains has consequences.”

Through a plea agreement, Ruza pleaded guilty to two of four charged felonies on September 13, 2017.

Ruza was initially charged in July 2017. Those charges were filed after it was discovered that he...

- **Original Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-450687--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-450687--,00.html)

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## MINNESOTA

October 31, 2017

### **AG Swanson to Sue a Dozen Pharmaceutical Companies Over Scheme to Illegally Drive Up Prices of Generic Drugs**

Attorney General Lori Swanson is moving to sue a dozen pharmaceutical companies for engaging in a wide-ranging scheme to illegally drive up prices of widely-used generic medicines that treat common ailments such as arthritis, asthma, high blood pressure, infections, glaucoma, diabetes, anxiety, and seizures.

“At a time when many patients can’t afford their prescriptions, these companies colluded to jack up the prices even higher,” said Attorney General Swanson.

The price of a drug named in the lawsuit that treats glaucoma and seizures increased in price from 58 cents per tablet in 2013 to \$2.17 per tablet in 2014, a 275% hike. The price of an arthritis medication named in the lawsuit jumped from \$32 in 2012 to \$108 in 2016, for an increase of 230%. A third drug named in the lawsuit used to treat anxiety increased in price from \$1.10 per tablet in 2013 to \$3.87 per tablet in 2014, a...

➤ **Original Press Release:**

[http://www.ag.state.mn.us/Office/PressRelease/20171031\\_GenericDrugs.asp](http://www.ag.state.mn.us/Office/PressRelease/20171031_GenericDrugs.asp)

October 31, 2017

### **CenturyLink Must Reform Television and Internet Sales and Billing Practices Under New Court Order**

Minnesota Attorney General Lori Swanson announced that CenturyLink—the Louisiana phone, television, and internet company—must better disclose its prices and fees under a court order publicly filed today in her ongoing lawsuit against the company.

“Consumers deserve clear and accurate pricing information so they can effectively shop for internet and TV service at the lowest price,” said Attorney General Swanson.

Swanson filed a lawsuit against the company in July in Anoka County District Court, alleging that it billed higher amounts than its sales agents quoted customers for internet and television services and then frequently refused to honor the prices quoted to consumers who caught the discrepancies on their bills.

Under the court order, CenturyLink—whether selling its own internet or television services or selling products for DirectTV—is prohibited from making false statements to Minnesota residents about the prices and terms of those products. It is also prohibited from charging Minnesota customers a greater amount than...

➤ **Original Press Release:**

[http://www.ag.state.mn.us/Office/PressRelease/20171031\\_CenturyLink.asp](http://www.ag.state.mn.us/Office/PressRelease/20171031_CenturyLink.asp)

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## MISSOURI

October 31, 2017

### **AG Hawley Expands Opioid Investigation to Include Three Distributors**

Jefferson City, Mo. – Missouri Attorney General Josh Hawley continues to widen his fight against the ongoing opioid crisis today announcing the issuance of civil investigative demands to three major opioid distributors. These investigative demands, the equivalent of a subpoena, require the distributors to provide documents and information relevant to the Attorney General Office’s ongoing investigation into the pharmaceutical industry’s involvement in the opioid epidemic.

The Office issued investigative demands to AmerisourceBergen Corporation, Cardinal Health Inc., and McKesson Corporation.

“It has become clear that opioid distributors had opportunities to stem the tide of the opioid crisis, but instead chose to look the other way while making millions of dollars in profit,” Hawley said. “Opioid distributors will not receive a free pass from my office. I am committed to holding all parties responsible for this epidemic and working toward solutions that will protect and heal our communities.”

In June, Attorney General Hawley filed one...

- **Original Press Release:** <https://www.ago.mo.gov/home/news-archives/2017-news-archives/ag-hawley-expands-opioid-investigation-to-include-three-distributors>

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## NEVADA

October 09, 2017

### **Attorney General Laxalt Investigates Sham Websites Seeking Donations to Benefit Victims of Las Vegas Shooting**

Carson City, NV – In light of the tragic event in Las Vegas last week, Nevada Attorney General Adam Paul Laxalt announced that his office has begun diligently investigating reports of sham charities purportedly collecting donations on behalf of the victims.

Last week, AG Laxalt announced that his office had been working with GoFundMe to pursue reports of fraudulent donation sites. Since receiving complaints from local consumers, AG Laxalt’s office successfully shut down a sham Facebook page last week with the assistance of employees at the social media company. His office is also currently pursuing other complaints against other false websites.

“There continue to be sham charities and websites seeking to profit from this horrific tragedy,” said Laxalt. “Complaints from local consumers continue to be the best source of information for our Bureau of Consumer Protection in investigating claims of misrepresentation.”

To best ensure your donation benefits the victims and families of the...

➤ **Original Press Release:**

[http://ag.nv.gov/News/PR/2017/Attorney\\_General\\_Laxalt\\_Investigates\\_Sham\\_Websites\\_Seeking\\_Donations\\_to\\_Benefit\\_Victims\\_of\\_Las\\_Vegas\\_Shooting/](http://ag.nv.gov/News/PR/2017/Attorney_General_Laxalt_Investigates_Sham_Websites_Seeking_Donations_to_Benefit_Victims_of_Las_Vegas_Shooting/)

October 11, 2017

**Attorney General Laxalt Shuts Down Another Sham Website Seeking Donations to Benefit Victims of Las Vegas Shooting**

Carson City, NV – Nevada Attorney General Adam Paul Laxalt continues to remove web pages and investigate reports of sham charities purportedly collecting donations on behalf of the victims following the horrific shooting in Las Vegas last week.

After receiving an alert from GoFundMe of a fraudulent donation website claiming to be affiliated with an existing campaign on the fundraising platform, Attorney General Laxalt's Bureau of Consumer Protection successfully worked with the website's host to remove the sham website. Last week, AG Laxalt's office successfully removed a Facebook page after receiving complaints from local consumers.

"It's heartwarming to witness the outpouring of support from Nevadans and individuals across the country," said Laxalt. "Unfortunately, there are also those who would exploit this tragedy for their own financial gain. Prior to donating, I encourage all consumers to carefully check the source of these campaigns."

For those who wish to donate through the fundraising platform GoFundMe,...

➤ **Original Press Release:**

[http://ag.nv.gov/News/PR/2017/Attorney\\_General\\_Laxalt\\_Shuts\\_Down\\_Another\\_Sham\\_Website\\_Seeking\\_Donations\\_to\\_Benefit\\_Victims\\_of\\_Las\\_Vegas\\_Shooting/](http://ag.nv.gov/News/PR/2017/Attorney_General_Laxalt_Shuts_Down_Another_Sham_Website_Seeking_Donations_to_Benefit_Victims_of_Las_Vegas_Shooting/)

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## NEW JERSEY

October 12, 2017

**Attorney General Porrino and the New Jersey Division of Consumer Affairs Reaches Settlement with Spring Communications to Resolve Merchandise Pricing Allegations**

NEWARK – Attorney General Christopher S. Porrino and the New Jersey Division of Consumer Affairs today announced that a company selling cell phones and accessories with numerous retail locations in New Jersey has agreed to a \$60,000 settlement to resolve allegations that the company violated the state's consumer protections laws concerning merchandise pricing and refund policies.

The Division alleged that Spring Communications failed to post the selling price for more than 1,000 merchandise items in 24 of its stores throughout the state. In addition, the Division alleged that the company failed to post its refund policy in eight stores. Failing to post selling prices is a violation of the Merchandise Pricing Statute within the New Jersey Consumer Fraud

Act, and failing to post refund policies is a violation of the Refund Policy Disclosure Act. Among the types of merchandise Spring Communications sells are car chargers, cell phone cases, car dash ports, earbuds,...

➤ **Original Press Release:** <http://nj.gov/oag/newsreleases17/pr20171012a.html>

October 16, 2017

**New Jersey Division of Consumer Affairs Files Complaint Against Contractor Alleging Fraud in Connection with Rebuilding and Repair of Sandy-Damaged Homes**

NEWARK – Attorney General Christopher S. Porrino and the Division of Consumer Affairs have filed a complaint alleging that a contractor doing business along New Jersey’s coast used deceptive practices to obtain more than \$1.3 million in federal relief funds from 23 homeowners who sought to have their damaged homes rebuilt, elevated and/or repaired after Superstorm Sandy.

The complaint, filed in the Superior Court Chancery Division in Atlantic County, alleges that Werks Intended LLC (d/b/a McAllister Building Group), along with the company’s owners, Lawrence “Tre” McAllister, III and Monica McAllister (“Defendants”), violated the New Jersey Consumer Fraud Act, the Contractors’ Registration Act, the Regulations Governing Contractor Registration, the Regulations Governing Home Elevation Contractors, the Regulations Governing Home Improvement Practices and the Regulations Governing General Advertising. The complaint alleges that the company and its owners took money from consumers to renovate, rebuild and/or elevate Sandy-damaged homes and then abandoned unfinished projects without returning...

➤ **Original Press Release:** <http://nj.gov/oag/newsreleases17/pr20171016a.html>

October 27, 2017

**New Jersey Division of Consumer Affairs Files Complaint Against Monmouth County Contractor Alleging Fraud in Connection with Rebuilding and Repair of Sandy-Damaged Homes**

NEWARK – Attorney General Christopher S. Porrino and the Division of Consumer Affairs have filed a Complaint alleging that a Monmouth County contractor used deceptive practices to obtain more than \$230,000 in federal relief funds from four homeowners who sought to have their damaged homes rebuilt, elevated and/or repaired after Superstorm Sandy.

According to the Complaint, filed in the Superior Court Chancery Division in Monmouth County, Eco-Coastal Limited Liability Company and its owner, James J. Sullivan, allegedly violated the New Jersey Consumer Fraud Act, the Contractors’ Registration Act, Regulations Governing Home Elevation Contractors and the Regulations Governing Home Improvement Practices by failing to perform contracted-for improvements and/or home elevations after receiving federal Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program funds and consumer payments.

In addition, the Division alleges that the company violated a 2016 Consent Order in which the

company agreed to comply with the Consumer Fraud Act and other contractor regulations...

➤ **Original Press Release:** <http://nj.gov/oag/newsreleases17/pr20171027a.html>

October 31, 2017

### **Attorney General Porrino Announces Suit Against Purdue Pharma Alleging Scheme to “Mainstream” Addictive Opioids for Profit**

TRENTON – Attorney General Christopher S. Porrino announced today that the State has filed a five-count lawsuit against Purdue Pharma L.P. alleging a “direct” link between New Jersey’s opioid crisis and a push by Purdue to boost profits by deceptively marketing addictive medications and exploiting vulnerable new markets, such as the elderly and the “opioid-naïve.” The lawsuit charges Purdue with widespread deception about the risks and benefits of these dangerously addictive pain medications.

“When we point the finger of blame for the deadly epidemic that has killed thousands in New Jersey, Purdue is in the bullseye of the target,” said Attorney General Porrino. “Today, my office took the first step toward holding them legally and financially responsible for their deception.” Filed today in Superior Court in Essex County, the State’s 100-page complaint charges that Purdue manipulated the public and even the medical community to embrace the view that pain was undertreated and...

➤ **Original Press Release:** <http://nj.gov/oag/newsreleases17/pr20171031a.html>

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## NEW YORK

October 06, 2017

### **A.G. Schneiderman Announces Lawsuit Against Buffalo Home Improvement Contractor For Allegedly Failing To Provide Services**

NEW YORK—Attorney General Eric T. Schniederman announced a lawsuit against John Kniery, a home improvement contractor who runs the company Tree Service by John. Mr. Kniery, who performs tree removal and trimming services, is accused of taking payments from consumers but failing to provide the services for which he was paid. Any work that Mr. Kniery did perform was allegedly never fully completed. Rarely, if ever, did Mr. Kniery enter into written contracts with consumers that complied with New York State law.

In one case, a consumer allegedly paid Mr. Kniery \$2,000 in advance payments to remove several trees on his property. Mr. Kniery did not cut down all of the trees, nor did he remove any from the property, rendering the backyard unusable. Mr. Kniery did not complete the work despite repeated calls from the consumer, who ended up paying another company \$350 to remove the debris from his yard.

“This...

➤ **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-lawsuit-against-buffalo-home-improvement-contractor>

October 11, 2017

**A.G. Schneiderman Announces Over \$1 Million In Settlements With Two Auto Dealer Groups For Deceptive Practices That Resulted In Inflated Car Prices**

NEW YORK – Attorney General Eric T. Schneiderman today announced two separate settlements with auto dealerships that will return over \$900,000 in restitution to nearly 6,400 consumers and \$135,000 in penalties and costs to the state for the unlawful sale of credit repair and identity theft protection services to consumers who bought or leased vehicles. Garden City Nissan, Nissan of Huntington, and VW of Huntington, all related dealerships, are located on Long Island. Potamkin Hyundai and Potamkin Mitsubishi are located in Manhattan.

Attorney General Schneiderman charged the dealerships with the unlawful sale of “after-sale” credit repair and identity theft protection services that often added thousands of dollars to the purchase price of the vehicle. It is a violation of state and federal law to charge upfront fees for services that promise to help consumers restore or improve their credit, and contracts that violate the law are void.

“New Yorkers shouldn’t have to...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-over-1-million-settlements-two-auto-dealer-groups-deceptive>

October 13, 2017

**A.G. Schneiderman Announces \$375,000 Settlement With Flatiron Computer Coding School For Operating Without A License And For Its Employment And Salary Claims**

NEW YORK--Attorney General Eric T. Schneiderman today announced a \$375,000 settlement with Flatiron School, Inc. (“Flatiron”), a New York city-based coding school that operated without a license from the New York State Education Department (“SED”) and improperly marketed and promoted its job placement rate and the average starting salary of its graduates. Today’s settlement follows a series of groundbreaking actions taken by the Attorney General’s Office hold for-profit colleges accountable and to provide relief to victimized students.

Under today’s agreement, Flatiron will pay \$375,000 in restitution to eligible graduates who file complaints against the coding school with the Attorney General’s Office within three months of the effective date. Affected Flatiron students and consumers who wish to report deceptive conduct at for-profit schools can file a complaint online at [ag.ny.gov](https://ag.ny.gov) or by calling 1-800-771-7755.

“Coding boot camps have become popular as students seek careers in the tech industry, but for-profit coding schools...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-375000-settlement-flatiron-computer-coding-school-operating>

October 25, 2017

### **A.G. Schneiderman Announces Consent Order And Judgment Against Tri-State Paving For Deceptive Contracting Practices**

WATERTOWN – Attorney General Eric T. Schneiderman today announced a Consent Order and Judgment resolving the State’s pending lawsuit against Tri-State Paving and its principals, Richard Attenborough, III and Stevee Paige Castle-Lagerquist for alleged deceptive practices and violations of multiple state laws in the operation of their home improvement contractor business. The Consent Order, signed by Supreme Court Justice James P. McClusky, requires the company to pay a \$10,000 penalty to the state, as well as full restitution to all known homeowners victimized by the business totaling \$33,400 in refunds. Additionally, the Consent Order permanently bars the business and its principals from engaging in the deceptive sales tactics identified in the lawsuit, and from performing any home improvement contractor work for three years. However, if the business does not make timely refunds to the homeowners identified in the Consent Order, they will be barred from performing home improvement contractor work...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-consent-order-and-judgment-against-tri-state-paving>

October 27, 2017

### **A.G. Schneiderman Seeks Contempt Ruling Against Onondaga County Home Improvement Contractor Who Violated Court Order**

SYRACUSE – Attorney General Eric T. Schneiderman today announced that he filed a motion for civil and criminal contempt of court against Jason Briere, a Syracuse home improvement contractor, for his continued operation of a home improvement contracting business in violation of a prior court order. The court order, filed in 2014, bans Briere from the home improvement contracting business until he posts a \$25,000 bond with the Attorney General’s Office and complies with New York State Law.

Based on new consumer complaints, the Attorney General's Office recently learned that Briere has allegedly reopened his home improvement contracting business under a new name – “Under Construction” – and has engaged in the very same deceptive practices prohibited by the Court’s 2014 order. However, Briere has not posted a bond with the Attorney General’s Office. If found to be in contempt of the court order, Briere could face permanent disbarment from the...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-seeks-contempt-ruling-against-onondaga-county-home-improvement>

October 30, 2017

### **A.G. Schneiderman Announces Agreement With Continental Finance Company To Refund Credit Card Fees To Over 150 New Yorkers**

WATERTOWN – New York Attorney General Eric T. Schneiderman today announced an



agreement between his office and credit card servicer and marketer Continental Finance Company, LLC, resolving allegations that the company failed to prominently disclose fees to consumers in marketing materials for its "Surge" credit cards. As part of the agreement, Continental Finance has agreed to improve the disclosures in the direct mail marketing of its "Surge" credit cards and refund the initial annual fee of \$125 to more than 150 New Yorkers who activated the card after receiving a written solicitation.

Upon receipt of a consumer complaint, the Attorney General's Office launched an investigation into the materials Continental Finance used to promote the "Surge" credit card, a low-limit line of credit marketed to New York consumers. In written materials, the "Surge" credit card prominently offered a \$500 credit limit, but failed to equally disclose that there was an off-the-top first...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-agreement-continental-finance-company-refund-credit-card>

October 31, 2017

### **A.G. Schneiderman Announces Felony Conviction Of Fake Attorney Who Defrauded Over 400 New Yorkers**

ALBANY — Attorney General Eric T. Schneiderman today announced the felony conviction of Antonia Barrone, a/k/a as Mario Vrendenburg ("Barrone"), who pled guilty to operating a fake law firm and pretending to be a licensed attorney, as well as defrauding over 400 New Yorkers out of more than \$23,000 over the course of nearly five years. After pleading guilty to Scheme to Defraud in the First Degree, Barrone will serve 1 ½ to 3 years in state prison and owe nearly \$270,000 in restitution and penalties.

In May 2017, the Attorney General's Consumer Frauds and Protection Bureau filed a lawsuit in Albany County Supreme Court against NYS Prisoner Assistance Center, Inc., operating as the NYS Prisoner Assistance Center or NY Parole Aids ("NYSPAC"), and its owner, Barrone. The suit charged Barrone with bilking hundreds of New Yorkers, including prison inmates and their families, out of thousands of dollars to handle administrative...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-felony-conviction-fake-attorney-who-defrauded-over-400-new>

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## NORTH CAROLINA

October 13, 2017

### **Attorney General Stein Partners with Federal Trade Commission in Crackdown on Student Debt Relief Scams**

RALEIGH – Attorney General Josh Stein today announced that his office is partnering with the Federal Trade Commission (FTC) to target student loan debt relief scams. The sweep, called "Operation Game of Loans," will target scammers who use deceptive marketing tactics, charge

illegal upfront fees, and fail to provide expert services.

“Education is one of the most important investments a person can make,” said AG Stein. “North Carolinians working hard to pay off their student loan debt deserve protection from fraud. I am proud to work with federal and state partners who also prioritize protecting student borrowers.”

In March, Attorney General Stein resolved a lawsuit against Student Loan Group (SLG) for charging illegal upfront fees and failing to deliver the promised debt management services. As a result, Student Loan Group was required to refund \$377,048 to borrowers. This represented a full refund to consumers of the illegal fees charged by...

- **Original Press Release:** <http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Attorney-General-Stein-Partners-with-Federal-Trade.aspx>

October 24, 2017

### **Attorney General Stein Stops Deceptive Online Retailer**

(RALEIGH, NC) – Attorney General Josh Stein today announced that he has taken retailer eRummagers to court to stop the company’s alleged unlawful conduct including deceptive business practices. The North Carolina Department of Justice brought the suit against eRummagers after receiving consumer complaints of unfair and dishonest conduct. Attorney General Stein won a temporary restraining order in the Wake County Superior Court. “Businesses must keep their promises to consumers,” said AG Stein. “My office will not allow a company to take North Carolinians’ hard-earned money and fail to deliver on their promises. We will hold companies that attempt to rip off North Carolina consumers accountable.” The online retailer is accused of failing to deliver purchased goods and refusing to refund customers when their orders are not completed. When consumers posted complaints on eRummagers’ Facebook page, the posts were deleted and the consumers blocked from making additional posts. Unfilled orders date back...

- **Original Press Release:** <http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Attorney-General-Stein-Stops-Deceptive-Online-Reta.aspx>

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## NORTH DAKOTA

October 02, 2017

### **TWO UNLICENSED CONTRACTORS BANNED FOR FRAUD**

BISMARCK, ND – The Consumer Protection division obtained civil judgments against two unlicensed North Dakota contractors last week, banning them from doing business in North Dakota for the foreseeable future. Jeremy Meyer of Fargo, doing business as JM Construction & Design, and Cody Fleckenstein of New Salem, dba Prefab Plus, LLC, were found to have violated consumer fraud and contracting laws. Neither has ever had a contractor’s license. Meyer took advance payments from several homeowners in Mercer and Burleigh counties for

plumbing installation, remodeling, and roofing and siding, but did not complete the work or provide any refunds. The Mercer County District Court found that Meyer was operating without a contractor's license, abandoned consumer projects, failed to provide refunds, diverted consumer funds, and had engaged in consumer fraud. The court's judgment includes \$18,000 in restitution and an additional \$8,500 in civil penalties, fees and costs to the Attorney General's office. The...

- **Original Press Release:** <https://attorneygeneral.nd.gov/news/two-unlicensed-contractors-banned-fraud>

October 19, 2017

### **TREE REMOVAL COMPANY BANNED IN ND**

BISMARCK, ND - Attorney General Wayne Stenehjem has issued a cease and desist order banning Chris Gustafson of Becker, Minnesota, doing business as Nature's Way Tree and Landscape, from engaging in contracting in North Dakota.

The Attorney General's Consumer Protection Division initiated an investigation in August after receiving a complaint from a ND resident. The homeowner complained that in May 2017, he had paid Gustafson \$7,000 to remove trees and perform related cleanup work, but Gustafson did not do all of the work and also damaged the home.

Investigators determined that Gustafson was not licensed as a contractor in North Dakota. It also appeared to investigators that Gustafson was engaged in false advertising by distributing flyers representing that he is licensed and insured, when he is not. Gustafson responded to the initial communications from the investigators but ignored all subsequent efforts to contact him.

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- **Original Press Release:** <https://attorneygeneral.nd.gov/news/tree-removal-company-banned-nd>

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## OHIO

October 02, 2017

### **Lawsuit Seeks Reimbursement from Cincinnati-Area Used Car Dealer Accused of Title Violations**

(CINCINNATI, Ohio)— Ohio Attorney General Mike DeWine today announced a lawsuit against a car dealer for failing to deliver motor vehicle titles to consumers.

The lawsuit against now-defunct AutoExpress of Cincinnati, Inc. and operator Lonny D. Donnerberg, seeks reimbursement for the Title Defect Recision Fund, which helps reimburse consumers who experience title problems after buying a vehicle from a dealership. The lawsuit also seeks to prevent Donnerberg from obtaining a car dealer or salesperson license in the future.

According to the lawsuit, AutoExpress of Cincinnati, which last operated at 203 West Main

Street in Amelia, went out of business and left dozens of consumers without titles for vehicles they had purchased. Claims totaling more than \$53,800 were paid from the Title Defect Recision Fund to resolve consumers' title issues.

The lawsuit, filed in Clermont County Court of Common Pleas, accuses Lonny D. Donnerberg and AutoExpress of violating Ohio's Consumer Sales Practices Act...

- **Original Press Release:** <http://www.ohioattorneygeneral.gov/Media/News-Releases/October-2017/Lawsuit-Seeks-Reimbursement-from-Cincinnati-Area-U>

October 02, 2017

### **Clermont County Dealership Accused of Failing to Deliver Titles**

(BATAVIA, Ohio)— Ohio Attorney General Mike DeWine today announced a lawsuit against a Clermont County car dealer accused of failing to deliver motor vehicle titles to consumers. According to the lawsuit, Brandon Doughman, who currently operates BDS Auto Sales and Service at 1001 College Dr. in Batavia, failed to provide consumers with titles for vehicles they purchased. The business is still operating, and the Ohio Attorney General's Office is still receiving complaints.

Claims totaling \$2,700 have been paid from the Title Defect Recision fund, which helps resolve consumers' title issues.

The lawsuit, filed in Clermont County Court of Common Pleas, accuses BDS Auto Sales and Service of violating Ohio's Consumer Sales Practices Act and Certificate of Motor Vehicle Title Act. It also seeks reimbursement to the Title Defect Recision Fund and to prevent Doughman from obtaining a car dealer or salesperson license in the future.

Consumers who experience car title problems or...

- **Original Press Release:** <http://www.ohioattorneygeneral.gov/Media/News-Releases/October-2017/Clermont-County-Dealership-Accused-of-Failing-to-D>

October 16, 2017

### **Statement from Ohio Attorney General Mike DeWine on Ohio v. American Express**

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine today issued the following statement after the United States Supreme Court agreed to take his appeal in Ohio v. American Express: "I am pleased that the U.S. Supreme Court has agreed to take on this case. The issues in this appeal involve anti-competitive practices that hinder Ohio consumers and Ohio retailers and merchants. We look forward to making our arguments before the Court." ...

- **Original Press Release:** <http://www.ohioattorneygeneral.gov/Media/News-Releases/October-2017/Statement-from-Ohio-Attorney-General-Mike-DeWine-o>

October 20, 2017

### **Attorney General DeWine Announces Enhanced Efforts to Investigate Skimmer Crimes**

(COLUMBUS, Ohio)— Ohio Attorney General Mike DeWine announced today that cyber crime agents with the Attorney General's Ohio Bureau of Criminal Investigation (BCI) now have a new

tool to help local law enforcement agencies investigate crimes involving credit card skimmers. Through the use of new technology, the BCI Cyber Crimes Unit now has the ability to extract data from a majority of credit card skimmers, which criminals use to steal credit card or debit card information from unsuspecting cardholders. The skimmers are often hidden on ATM and gas pump card readers and allow identity thieves to steal card information. The technology that is now in use at BCI allows agents to pull data from credit card skimmers in a forensically sound manner to aid local law enforcement in identifying both the suspects and victims involved.

In a recent case, BCI agents assisted an Ohio law enforcement agency in identifying more...

- **Original Press Release:** <http://www.ohioattorneygeneral.gov/Media/News-Releases/October-2017/Attorney-General-DeWine-Announces-Enhanced-Efforts>

October 26, 2017

### **Toledo-Based Headstone Maker Accused of Shoddy Work and Failing to Deliver Grave Markers**

(TOLEDO, Ohio)—Ohio Attorney General Mike DeWine today announced a lawsuit against a Toledo headstone maker for performing shoddy work such as misspelled names on headstones, and failing to deliver other headstones and grave markers.

According to the lawsuit, Richard Daily and his company, National Memorial Stone Company, delivered headstones or gravesite markers with incorrect or misspelled names, incorrect dates, or had headstones installed the wrong direction or with the incorrect granite. Consumers also complained that the company failed to deliver gravesite items including vases and military plates.

In one instance, the company repossessed the headstone of a 10-year-old child and did not return it despite receiving full payment. In addition, the lawsuit accuses National Memorial of never delivering some headstones or markers.

"A family grieving the loss of a loved one should not have to worry if their loved one's headstone is incorrect or is not delivered," Attorney...

- **Original Press Release:** <http://www.ohioattorneygeneral.gov/Media/News-Releases/October-2017/Toledo-Based-Headstone-Maker-Accused-of-Shoddy-Wor>

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## OKLAHOMA

October 23, 2017

### **Attorney General Hunter Announces Plea in Tornado King Embezzlement Case**

NORMAN – Attorney General Mike Hunter today announced William Stephens, the owner of Tornado King, a storm shelter manufacturing and installation company, pleaded no contest to six counts of embezzlement and one count of a pattern of criminal offenses.

As part of the plea, Stephens will pay \$101,403.23 in restitution to victims and serve a five year

deferred sentence.

Attorney General Hunter commended the work of the agents who investigated Stephens and the attorneys who brought restitution to victims.

“Oklahomans trying to protect their loved ones were left vulnerable by Stephens’ greed,” Attorney General Hunter said. “I am proud of the dedication by the agents and attorneys in the Consumer Protection Unit, who worked tirelessly to ensure victims in this case were made whole and that Stephens was held liable.”

An investigation by the Attorney General’s Office began after receiving multiple complaints by Tornado King customers, claiming Stephens was paid full or partial payments...

- **Original Press Release:** <http://www.oag.ok.gov/attorney-general-hunter-announces-plea-in-tornado-king-embezzlement-case>

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## PENNSYLVANIA

October 05, 2017

### **Attorney General Shapiro Sues Nation’s Largest Student Loan Company for Widespread Abuses**

HARRISBURG — Attorney General Josh Shapiro filed a lawsuit against the nation’s largest servicer of federal and private student loans, Navient Corporation, and its subsidiary Navient Solutions, LLC, over widespread abuses in their student loan origination and servicing businesses.

“Navient’s deceptive practices and predatory conduct harmed student borrowers and put their own profits ahead of the interests of millions of families across our country who are struggling to repay student loans,” Attorney General Shapiro said. “The more businesses like Navient put their bottom line ahead of the interests of their customers and consumers, the more vigilant we will be to protect Pennsylvanians and hold businesses like Navient accountable for their misconduct.”

The lawsuit, filed today in the U.S. District Court for the Middle District of Pennsylvania, could impact hundreds of thousands of Pennsylvanians. This includes anyone who received private student loans from Sallie Mae, one of Navient’s predecessors, and anyone who has...

- **Original Press Release:** [https://www.attorneygeneral.gov/Media\\_and\\_Resources/Press\\_Releases/Press\\_Release/?pid=4042](https://www.attorneygeneral.gov/Media_and_Resources/Press_Releases/Press_Release/?pid=4042)

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## TEXAS

October 20, 2017

### **AG Paxton Opens Investigation into Several Debris Removal Companies in Wake of Hurricane Harvey**

In connection with Rebuild Texas, Attorney General Ken Paxton opened an investigation into a number of debris removal companies. Spurred by a referral from Texas A&M University Chancellor John Sharp, the investigation is examining agreements between companies and local governments relating to professional debris removal efforts in areas impacted by Hurricane Harvey.

“I have asked General Paxton to open an investigation into some debris hauler’s activities in the wake of Hurricane Harvey,” said Chancellor Sharp, who leads the governor’s Rebuild Texas initiative. “While some haulers have done a remarkable job, I have serious concerns about others’ activities that I have relayed to General Paxton. It’s time to find out why some are moving too slowly, and why some are refusing help that would remove debris faster.”

“Debris removal companies may be overpromising and under-delivering,” Attorney General Paxton said. “Texans are working hard to clean up after Hurricane Harvey and these companies should...

- **Original Press Release:** <https://www.texasattorneygeneral.gov/news/releases/ag-paxton-opens-investigation-into-several-debris-removal-companies-in-wake>

October 30, 2017

### **AG Paxton Issues Formal Demands to 127 Businesses Accused of Price Gouging During Hurricane Harvey Disaster**

Attorney General Ken Paxton’s Consumer Protection Division sent notices of violations to 127 Texas businesses accused of price gouging during the state of disaster declared for Hurricane Harvey. All of the cases involve consumer complaints against gas stations that allegedly charged \$3.99 or higher for a gallon of unleaded gasoline or diesel.

“At the outset of Harvey, I made it clear that my office would not tolerate price gouging of vulnerable Texans by any individuals or businesses looking to profit from the hurricane,” Attorney General Paxton said. “We’ve given 127 alleged offenders an opportunity to resolve these issues with our office or face possible legal action for violating state law. Our investigation of other businesses into price gouging remains ongoing.”

The Texas Deceptive Trade Practices Act (DTPA) prohibits anyone from taking advantage of a disaster declared by the governor and selling or leasing fuel or other necessities for excessive or exorbitant prices....

- **Original Press Release:** <https://www.texasattorneygeneral.gov/news/releases/ag-paxton-issues-formal-demands-to-127-businesses-accused-of-price-gouging>

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## VIRGINIA

October 25, 2017

### **ATTORNEY GENERAL HERRING REACHES SETTLEMENT WITH INTERNET LENDER**

RICHMOND (October 25, 2017) - More than \$265,000 is going back into the pockets of hundreds of Virginians who took out loans from Mr. Amazing Loans, a Las Vegas, Nevada based Internet lender, Attorney General Mark R. Herring announced today. Attorney General Herring announced that his office reached a settlement with Investment Evolution Corporation d/b/a Mr. Amazing Loans ("Mr. Amazing Loans") to provide refunds and debt forgiveness to nearly 200 consumers as a result of the company's alleged violations of the Virginia Consumer Protection Act ("VCPA").

"Virginians who resort to Internet loans are often exploited by their own circumstances-in need of money for groceries, rent, or car repairs," said Attorney General Herring. "Consumers should be wary of misrepresentations made by Internet lenders about being licensed by the government or about their ability to collect more interest than Virginia law allows. I'm glad in this case that we were able to..."

- **Original Press Release:** <https://www.oag.state.va.us/media-center/news-releases/1072-october-25-2017-ag-herring-reaches-settlement-with-internet-lender>

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## WASHINGTON

October 27, 2017

### **Mattawa landlord to fix homes, pay about \$500,000 in AG lawsuit over sham sales**

OLYMPIA — Attorney General Bob Ferguson announced today that the owner of a Mattawa mobile home park will pay \$100,000, to be used for restitution, and make needed repairs to all homes after forcing tenants to sign sham "purchase" agreements so he could avoid city health and safety inspections. The cost of the repairs is estimated at approximately \$400,000.

If Gary Chavers, the owner of the Sun & Sand Mobile Home Park, fails to fulfill the terms of the agreement, he will also face more than \$200,000 in civil penalties.

Many of the mobile homes at the 53-unit park were in very poor condition when Ferguson filed a lawsuit against Chavers in 2015. Residents complained of warped and malfunctioning doors that failed to keep out the cold and moisture, or that would blow open with the wind if not secured internally by string and nails. Many homes had old or worn flooring,...

- **Original Press Release:** <http://www.atg.wa.gov/news/news-releases/mattawa-landlord-fix-homes-pay-about-500000-ag-lawsuit-over-sham-sales>



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## WEST VIRGINIA

October 04, 2017

### **Attorney General Morrisey, K-Mart Reach \$100,000 Settlement**

CHARLESTON — West Virginia Attorney General Patrick Morrisey announced a \$100,000 settlement to resolve a dispute with K-Mart, pushing total settlements in the broader case to more than \$7.9 million.

The case, which targeted five defendants, involved cost savings derived from the sale of generic prescription drugs.

The settlement requires K-Mart to pay \$100,000 and implement compliance programs in accordance with the state's Pharmacy Act, which requires pharmacies to pass retail savings from the sale of generic prescription drugs to consumers.

"All companies operating in West Virginia must respect state laws," Attorney General Morrisey said. "I will continue to fight for consumers by ensuring that they receive the protections they are promised."

The K-Mart agreement follows combined settlements last year of more than \$7.8 million with Rite Aid, Kroger, CVS and Walgreens.

The case alleges the pharmacy failed to accurately calculate and pass along retail savings from the sale of...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-k-mart-reach-100000-settlement?e=5699e8e411>

October 13, 2017

### **Attorney General Morrisey Files Lawsuit Against Cabell County Home Inspector**

CHARLESTON — West Virginia Attorney General Patrick Morrisey announced the filing of a lawsuit that seeks a court order to shut down a Cabell County home inspection business for alleged violations of the state's Consumer Credit and Protection Act.

The lawsuit alleges Safe & Sound Inspection Services, owned and operated by Ivan Leon Harless, charged customers for water removal and/or mold remediation, but failed to complete the work or refund their payments.

"Protecting consumers against deceptive business practices is a top priority for my office," Attorney General Morrisey said. "Businesses that operate within West Virginia are required to follow the rule of law. We will vigorously prosecute those who choose an unlawful path."

The lawsuit, filed Tuesday in Cabell County Circuit Court, alleges Harless continued to operate Safe & Sound Inspection Services after its state license was dissolved for failing to file an annual report with the West Virginia Secretary...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-files-lawsuit-against-cabell-county-home-inspector?e=5699e8e411>

October 16, 2017

### **Attorney General Morrisey Seeks More Than \$49K From Unlawful Debt Negotiator**

CHARLESTON — West Virginia Attorney General Patrick Morrisey filed a petition seeking more than \$49,000 owed to consumers by a California-based law firm that unlawfully offered debt settlement and negotiation services in the Mountain State.

Matthews Law Firm Inc., based in Tustin, California, was offering debt settlement and negotiation services to consumers in West Virginia, a legal practice that is only permitted within the state by practicing lawyers licensed in West Virginia.

“My office will fight for the return of consumers’ hard-earned dollars,” Attorney General Morrisey said. “Any business that violates state law will be held accountable.”

The petition argued the law firm and its owner, Arturo Matthews, Jr., failed to honor a settlement that required the firm to cease its debt settlement and negotiation practices in West Virginia and pay more than \$62,000 in refunds to affected consumers.

To date, Matthews Law Firm has failed to meet the bulk...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-seeks-more-than-49k-from-unlawful-debt-negotiator?e=5699e8e411>

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## WISCONSIN

October 10, 2017

### **AG Schimel Obtains Temporary Injunction Against Deceptive Property Management Company and its Many Affiliates**

MADISON, Wis. – Today, Attorney General Brad Schimel, on behalf of the Department of Financial Institutions and the Department of Agriculture, Trade and Consumer Protection, obtained a temporary injunction against Vision Property Management (VPM), a South Carolina-based property management company and its many affiliates. In June, the state filed a lawsuit against VPM alleging that the company used misleading and deceiving business practices to induce Wisconsin consumers to lease, rent, or purchase uninhabitable properties in violation of Wisconsin landlord-tenant and mortgage banking laws.

“This injunction will provide relief to consumers impacted by this company’s deceptive business model,” said Attorney General Schimel. “Companies that deceive Wisconsin consumers are not welcome in our state and we will continue to pursue the lawsuit against VPM.”

The state obtained a court order requiring that, for the duration of this litigation, VPM, which has nearly 200 properties in Wisconsin, cease from entering into new Wisconsin...

- **Original Press Release:** <https://www.doj.state.wi.us/news-releases/ag-schimel-obtains-temporary-injunction-against-deceptive-property-management-company>

## Multistate Cases

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### Settlement Reached With GM Over Defective Ignition Switches

**Date:** October 19, 2017

**Details:** A \$120 million settlement was announced with General Motors Co. over allegations of concealed safety issues related to vehicle ignition defects.

The settlement, reached by the attorneys general of 49 states and the District of Columbia, concludes a multistate investigation into the auto manufacturer's failure to timely disclose known safety defects. The allegations involved unintended issues with key rotation and/or ignition switches in several GM models over multiple years.

**Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-450199--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-450199--,00.html)

**Relevant documents:**

- **Summons and Complaint**  
[https://ag.ny.gov/sites/default/files/gm\\_summons.complaint.pdf](https://ag.ny.gov/sites/default/files/gm_summons.complaint.pdf)
- **Settlement**  
[https://www.texasattorneygeneral.gov/files/epress/GM2\\_10.19.17\\_Judgment.pdf](https://www.texasattorneygeneral.gov/files/epress/GM2_10.19.17_Judgment.pdf)

**States include:**

- |                |                    |                          |
|----------------|--------------------|--------------------------|
| 1. Alabama     | 19. Massachusetts  | 37. Rhode Island         |
| 2. Alaska      | 20. Maryland       | 38. Pennsylvania         |
| 3. Arkansas    | 21. Michigan       | 39. South Carolina       |
| 4. California  | 22. Minnesota      | 40. South Dakota         |
| 5. Colorado    | 23. Mississippi    | 41. Tennessee            |
| 6. Connecticut | 24. Missouri       | 42. Texas                |
| 7. Delaware    | 25. Montana        | 43. Utah                 |
| 8. Florida     | 26. Nebraska       | 44. Vermont              |
| 9. Georgia     | 27. Nevada         | 45. Virginia             |
| 10. Hawaii     | 28. New Hampshire  | 46. Washington           |
| 11. Idaho      | 29. New Jersey     | 47. West Virginia        |
| 12. Illinois   | 30. New Mexico     | 48. Wisconsin            |
| 13. Indiana    | 31. New York       | 49. Wyoming              |
| 14. Iowa       | 32. North Carolina | 50. District of Columbia |
| 15. Kansas     | 33. North Dakota   |                          |
| 16. Kentucky   | 34. Ohio           |                          |
| 17. Louisiana  | 35. Oklahoma       |                          |
| 18. Maine      | 36. Oregon         |                          |

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### Department of Education Sued for Illegally Delaying Implementation of Gainful Employment Rule

**Date:** October 13, 2017

**Details:** A coalition of 18 states led by Maryland Attorney General Brian E. Frosh and Pennsylvania Attorney General Joshua Shapiro in suing the U.S. Department of

Education and Secretary Betsy DeVos for refusing to enforce the Gainful Employment Rule, a federal regulation designed to protect students from predatory for-profit schools.

The complaint, filed in U.S. District Court for the District of Columbia, alleges that the Department of Education violated federal law by refusing to enforce the Gainful Employment Rule. That rule implements the requirement in the Higher Education Act that all for-profit schools, all vocational schools, and non-degree programs at all other schools “prepare students for gainful employment in a recognized occupation.”

**Press Release**

[https://www.attorneygeneral.gov/Media\\_and\\_Resources/Press\\_Releases/Press\\_Release/?pid=4053](https://www.attorneygeneral.gov/Media_and_Resources/Press_Releases/Press_Release/?pid=4053)

**Relevant documents:**

- **Complaint**  
[http://www.marylandattorneygeneral.gov/news%20documents/Complaint\\_Gainful\\_Employment.pdf](http://www.marylandattorneygeneral.gov/news%20documents/Complaint_Gainful_Employment.pdf)

**States include:**

- |                |                    |                          |
|----------------|--------------------|--------------------------|
| 1. California  | 8. Massachusetts   | 15. Vermont              |
| 2. Connecticut | 9. Minnesota       | 16. Virginia             |
| 3. Delaware    | 10. New York       | 17. Washington           |
| 4. Hawaii      | 11. North Carolina | 18. District of Columbia |
| 5. Illinois    | 12. Oregon         |                          |
| 6. Iowa        | 13. Pennsylvania   |                          |
| 7. Maryland    | 14. Rhode Island   |                          |

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**Nationwide Crackdown on Student Loan Debt Relief Scams**

**Date:** October 13, 2017

**Details:** The Federal Trade Commission (FTC) and 11 state attorneys general, are undertaking the first coordinated federal-state law enforcement initiative targeting deceptive student loan debt-relief scams.

“Operation Game of Loans” encompasses 36 actions by the FTC and state attorneys general against scam lenders alleged to have used deception and false promises of relief to take more than \$95 million in illegal upfront fees from American consumers.

**Press Release:** <https://ag.ks.gov/media-center/news-releases/2017/10/13/ag-derek-schmidt-and-ftc-announce-nationwide-crackdown-on-student-loan-debt-relief-scams>

**States include:**

- |             |                   |                          |
|-------------|-------------------|--------------------------|
| 1. Colorado | 5. Maryland       | 9. Pennsylvania          |
| 2. Florida  | 6. North Carolina | 10. Texas                |
| 3. Illinois | 7. North Dakota   | 11. Washington           |
| 4. Kansas   | 8. Oregon         | 12. District of Columbia |

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## Bipartisan Coalition Of 25 AGs Calls On Secretary Devos To Reject Student Loan Servicing Industry's Demand For Immunity From State Law Oversight And Enforcement

**Date:** October 24, 2017

**Details:** A bipartisan coalition of Attorneys General and officials representing 25 states in a letter to Secretary Betsy DeVos urging the U.S. Department of Education to reject the campaign by student loan servicers and debt collectors to dismantle state oversight of the student loan industry. In recent years, state AGs have investigated a number of significant, far reaching problems in the student loan industry and won settlements returning tens of millions of dollars to student borrowers.

In addition to Attorney General Schneiderman, the bipartisan letter sent today included signatures of the Attorneys General and other top state officials from California, Colorado, Connecticut, Delaware, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Massachusetts, Maryland, Maine, Minnesota, Montana, North Carolina, Oregon, Rhode Island, Tennessee, Texas, Virginia, Vermont, Washington, and the District of the Columbia.

**Press Release** <https://ag.ny.gov/press-release/ag-schneiderman-led-bipartisan-coalition-25-ags-calls-secretary-devos-reject-student>

### Relevant documents:

- **Letter** [https://ag.ny.gov/sites/default/files/devos\\_letter.pdf](https://ag.ny.gov/sites/default/files/devos_letter.pdf)

### States include:

- |                |                    |                          |
|----------------|--------------------|--------------------------|
| 1. California  | 10. Kentucky       | 19. Rhode Island         |
| 2. Colorado    | 11. Maine          | 20. Tennessee            |
| 3. Connecticut | 12. Maryland       | 21. Texas                |
| 4. Delaware    | 13. Massachusetts  | 22. Virginia             |
| 5. Hawaii      | 14. Minnesota      | 23. Vermont              |
| 6. Illinois    | 15. Montana        | 24. Washington           |
| 7. Indiana     | 16. New York       | 25. District of Columbia |
| 8. Iowa        | 17. North Carolina |                          |
| 9. Kansas      | 18. Oregon         |                          |

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## \$220 Million Multistate Settlement with Deutsche Bank for Manipulating Key Interest Rate

**Date:** October 25, 2017

**Details:** A \$220 million multistate settlement announced with Deutsche Bank for fraudulent conduct involving the manipulation of the London Interbank Offered Rate (LIBOR). LIBOR is the rate at which banks lend money to one another. It is a key financial tool that determines interest rates for many financing mechanisms, including government and corporate bonds. Deutsche Bank colluded with other banks to skew borrowing rates in its favor, illegally profiting on contracts with municipalities linked

to LIBOR. This unlawful strategy resulted in a sharp increase in profits for Deutsche Bank at the expense of government entities and non-profit organizations in California and throughout the country. Through the settlement announced today, California governmental and non-profit entities that invested with Deutsche Bank will receive approximately \$29 million.

**Press Release** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-announces-220-million-multistate-settlement-deutsche>

**Relevant documents:**

- **Settlement** [https://ag.ny.gov/sites/default/files/db\\_settlement\\_agreement\\_signed.pdf](https://ag.ny.gov/sites/default/files/db_settlement_agreement_signed.pdf)

**States include:**

- |                |                    |                          |
|----------------|--------------------|--------------------------|
| 1. Alabama     | 16. Louisiana      | 31. Ohio                 |
| 2. Alaska      | 17. Maine          | 32. Oklahoma             |
| 3. Arizona     | 18. Maryland       | 33. Oregon               |
| 4. Arkansas    | 19. Michigan       | 34. Pennsylvania         |
| 5. California  | 20. Minnesota      | 35. Rhode Island         |
| 6. Colorado    | 21. Missouri       | 36. South Carolina       |
| 7. Connecticut | 22. Montana        | 37. Tennessee            |
| 8. Delaware    | 23. Nebraska       | 38. Utah                 |
| 9. Florida     | 24. Nevada         | 39. Virginia             |
| 10. Georgia    | 25. New Hampshire  | 40. Washington           |
| 11. Idaho      | 26. New Jersey     | 41. West Virginia        |
| 12. Illinois   | 27. New Mexico     | 42. Wisconsin            |
| 13. Indiana    | 28. New York       | 43. Wyoming              |
| 14. Iowa       | 29. North Carolina | 44. District of Columbia |
| 15. Kansas     | 30. North Dakota   |                          |

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## Multistate Lawsuit Defending Affordable Care Act

**Date:** October 13, 2017

**Details:** 18 states and the District of Columbia filed a lawsuit against the Trump Administration's decision to abruptly stop making healthcare cost-sharing reduction (CSR) subsidy payments required by the federal Affordable Care Act (ACA) – a move that will put health coverage for more than six million Americans at risk while increasing costs.

**Press Release** <http://www.ct.gov/ag/cwp/view.asp?Q=596976&A=2341>

**States include:**

- |                |                  |                    |
|----------------|------------------|--------------------|
| 1. California  | 6. Kentucky      | 11. New York       |
| 2. Connecticut | 7. Maryland      | 12. North Carolina |
| 3. Delaware    | 8. Massachusetts | 13. Oregon         |
| 4. Illinois    | 9. Minnesota     | 14. Pennsylvania   |
| 5. Iowa        | 10. New Mexico   | 15. Rhode Island   |

16. Vermont
17. Virginia

18. Washington
19. District of Columbia

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## Expanded Price-Fixing Suit Against Pharmaceutical Companies

**Date:** October 31, 2017

**Details:** Attorney General George Jepsen today led 45 other attorneys general are taking part in a wide-ranging multistate antitrust investigation of the generic drug industry in asking the federal court for permission to file a new complaint in the states' pending lawsuit that increases the number of generic drug manufacturer defendants from six to 18 in the case and the number of drugs at issue in the litigation from two to 15.

For the first time, the states are also suing senior executives at two generic drug companies who are alleged to have engaged in the illegal conduct.

In the expanded complaint, the states allege a number of specific illegal agreements among the defendants to fix prices and allocate customers for a number of generic drugs. The states further allege that these conspiracies were part of a much broader, overarching industry code of conduct that enabled the defendant manufacturers to divvy up the market for specific generic drugs in accordance with an established, agreed-upon understanding for assigning each competitor their share of the market.

**Press Release** <http://www.ct.gov/ag/cwp/view.asp?Q=597392&A=2341>

### Relevant documents:

- **Fact Sheet**  
[http://www.ct.gov/ag/lib/ag/press\\_releases/2017/20171031\\_fact\\_sheet\\_\\_genericdrugsexpandedcomplaint.pdf](http://www.ct.gov/ag/lib/ag/press_releases/2017/20171031_fact_sheet__genericdrugsexpandedcomplaint.pdf)

### States include:

- |                |                   |                    |
|----------------|-------------------|--------------------|
| 1. Alabama     | 16. Kentucky      | 31. New York       |
| 2. Alaska      | 17. Louisiana     | 32. North Carolina |
| 3. Arizona     | 18. Maine         | 33. North Dakota   |
| 4. Arkansas    | 19. Maryland      | 34. Ohio           |
| 5. California  | 20. Massachusetts | 35. Oklahoma       |
| 6. Colorado    | 21. Michigan      | 36. Oregon         |
| 7. Connecticut | 22. Minnesota     | 37. Pennsylvania   |
| 8. Delaware    | 23. Mississippi   | 38. South Carolina |
| 9. Florida     | 24. Missouri      | 39. Tennessee      |
| 10. Hawaii     | 25. Montana       | 40. Utah           |
| 11. Idaho      | 26. Nebraska      | 41. Vermont        |
| 12. Illinois   | 27. Nevada        | 42. Virginia       |
| 13. Indiana    | 28. New Hampshire | 43. Washington     |
| 14. Iowa       | 29. New Jersey    | 44. West Virginia  |
| 15. Kansas     | 30. New Mexico    | 45. Wisconsin      |

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## Joint Settlement With Hilton After Data Breach Exposed Hundreds Of Thousands Of Credit Card Numbers

**Date:** October 31, 2017

**Details:** Attorney General Eric T. Schneiderman today announced a \$700,000 settlement with Hilton Domestic Operating Company, Inc., formerly known as Hilton Worldwide, Inc. (“Hilton”), after data security incidents exposed over 350,000 credit card numbers in two separate breaches in 2015. Attorney General Schneiderman’s investigation, conducted in collaboration with the Vermont Attorney General’s office, revealed that Hilton did not provide consumers with timely notice and did not maintain reasonable data security.

**Press Release** <https://ag.ny.gov/press-release/ag-schneiderman-announces-700000-joint-settlement-hilton-after-data-breach-exposed>

**States include:**

1. *New York*
2. *Vermont*

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## Medicaid Fraud

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### Pharmaceutical Company Mylan to Pay for Underpaying Rebates on EpiPens

**Date:** October 3, 2017

**Details:** The payment is part of a global settlement with the United States, the District of Columbia, and all 49 other states settling allegations against Mylan Inc. and its wholly-owned subsidiary, Mylan Specialty L.P. (Mylan). Pursuant to a settlement with the federal government in August, Mylan was required to pay up to \$465 million to the federal government and the states, depending on how many states joined. With all states participating, \$213,936,000 of the total settlement will be distributed to the states. Because the Medicaid program is jointly funded by the federal and state government, the total Medicaid settlement for Massachusetts of \$20.3 million will be split, with \$7.9 million being paid to the federal government and \$12.4 million being paid to Massachusetts. Mylan Inc. is a corporation that manufactures, markets and sells pharmaceuticals through its wholly-owned subsidiaries nationally. Mylan Specialty owns the exclusive rights to sell EpiPen in the U.S. and possesses legal title to the New Drug Codes (NDCs) for EpiPen.



This settlement resolves allegations that between July 2010 and March 2017, Mylan submitted false statements to the Centers for Medicare and Medicaid Services (CMS) that incorrectly classified EpiPen as a “noninnovator multiple source” drug, as opposed to a “single source” or “innovator multiple source” drug, affecting the amount of rebate owed, as the rebate amount varies depending on a drug’s classification.

**Press Release** <http://www.mass.gov/ago/news-and-updates/press-releases/2017/2017-10-03-pharmaceutical-company-mylan.html>

**States include:**

- |                       |                           |                           |
|-----------------------|---------------------------|---------------------------|
| 1. <i>Alabama</i>     | 18. <i>Louisiana</i>      | 35. <i>Ohio</i>           |
| 2. <i>Alaska</i>      | 19. <i>Maine</i>          | 36. <i>Oklahoma</i>       |
| 3. <i>Arizona</i>     | 20. <i>Maryland</i>       | 37. <i>Oregon</i>         |
| 4. <i>Arkansas</i>    | 21. <i>Massachusetts</i>  | 38. <i>Pennsylvania</i>   |
| 5. <i>California</i>  | 22. <i>Michigan</i>       | 39. <i>Rhode Island</i>   |
| 6. <i>Colorado</i>    | 23. <i>Minnesota</i>      | 40. <i>South Carolina</i> |
| 7. <i>Connecticut</i> | 24. <i>Mississippi</i>    | 41. <i>South Dakota</i>   |
| 8. <i>Delaware</i>    | 25. <i>Missouri</i>       | 42. <i>Tennessee</i>      |
| 9. <i>Florida</i>     | 26. <i>Montana</i>        | 43. <i>Texas</i>          |
| 10. <i>Georgia</i>    | 27. <i>Nebraska</i>       | 44. <i>Utah</i>           |
| 11. <i>Hawaii</i>     | 28. <i>Nevada</i>         | 45. <i>Vermont</i>        |
| 12. <i>Idaho</i>      | 29. <i>New Hampshire</i>  | 46. <i>Virginia</i>       |
| 13. <i>Illinois</i>   | 30. <i>New Jersey</i>     | 47. <i>Washington</i>     |
| 14. <i>Indiana</i>    | 31. <i>New Mexico</i>     | 48. <i>West Virginia</i>  |
| 15. <i>Iowa</i>       | 32. <i>New York</i>       | 49. <i>Wisconsin</i>      |
| 16. <i>Kansas</i>     | 33. <i>North Carolina</i> | 50. <i>Wyoming</i>        |
| 17. <i>Kentucky</i>   | 34. <i>North Dakota</i>   |                           |

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## ARKANSAS

October 24, 2017

### **Rutledge Announces Arrest of Three Mississippi Women for Fraud**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of three Mississippi women.

Pearlie Bailey, 63, of Hollandale, Mississippi turned herself in to the Pulaski County Sheriff's Office on two counts of health care fraud, Class B felonies, and one count of Failure to Maintain Medicaid records, Class D felony. She appeared in Pulaski County District Court and was released on a \$2,500 bond.

Charline Brandon, 61, of Cleveland, Mississippi turned herself in to the Pulaski County Sheriff's Office on one count of health care fraud, Class B felony, one count of Medicaid fraud, Class B felony and one count of Engaging in a Continuing Criminal gang, or enterprise, Class Y felony. She appeared in Pulaski County District Court and was released on a \$25,000 bond.

Debra Stewart, 59, of Helena was arrested on June 15 on two counts of health care fraud, Class B felonies, along with one count...

- **Original Press Release:** <https://arkansasag.gov/media-center/news-releases/arrest-of-three-mississippi-women-for-fraud/>

October 25, 2017

### **Rutledge Announces Conviction of Faulkner County Woman for Medicaid Fraud**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the conviction of a Conway woman for Medicaid fraud. Georgia Broady pleaded guilty in Pulaski County Circuit Court and was sentenced to three years of probation and was ordered to pay \$600 in fines and court costs. She paid \$3,548.93 in restitution prior to entry of the plea.

“Georgia Broady took advantage of a system that is in place to support some of our most vulnerable” said Attorney General Rutledge. “My staff of attorneys and investigators will continue to investigate and prosecute this fraud across the state to root out this type of fraud.” Broady, 49, of Conway pleaded guilty to Medicaid fraud, a Class C felony. She was accused of billing over \$3,500 for services not rendered in 2015.

The case was prosecuted in coordination with the 6th Judicial District Prosecuting Attorney Larry Jegley.

To report Medicaid fraud or abuse or neglect in...

- **Original Press Release:** <https://arkansasag.gov/media-center/news-releases/conviction-of-faulkner-county-woman-for-medicaid-fraud/>

October 31, 2017

### **Rutledge Announces Arrest of another Mississippi Woman for Fraud**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of another Mississippi woman.

Clotee Downs, 79, of Clarksdale, Mississippi was arrested by the Clarksdale Police Department

on two counts of health care fraud, Class B felonies, and two counts of Medicaid fraud, Class C felonies.

Downs' arrest follows the apprehension of Pearlie Bailey, 63, of Hollandale, Mississippi, Charline Brandon, 61, of Cleveland, Mississippi and Debra Stewart, 59, of Helena.

The four are accused of fraudulently billing for services not rendered and for providing false information for the purpose of requesting payment from a health plan, totaling almost \$290,000 from March 2011 to January 2017. This case was referred to the Arkansas Attorney General's office by the Mississippi Medicaid Fraud Control Unit and is part of an ongoing investigation with the U.S. Department of Health & Human Services Office of Inspector General. Medicaid fraud occurs when providers use the Medicaid program to...

- **Original Press Release:** <https://arkansasag.gov/media-center/news-releases/rutledge-announces-arrest-of-another-mississippi-woman-for-fraud/>

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## CONNECTICUT

October 11, 2017

### **State Files False Claims Act Lawsuit against Waterbury Behavioral Health Provider**

Attorney General George Jepsen and state Department of Social Services (DSS) Commissioner Roderick L. Bremby announced today that the state has filed a False Claims Act lawsuit against a Waterbury behavioral health provider alleging that he engaged in a long-term scheme to defraud the state's Medicaid program.

The provider, Elijah Caldwell, is a licensed clinical social worker and is the owner and operator of A Prospering Vision LLC and the founder and president of Home of Hope, Inc., both located in Waterbury.

A Prospering Vision was enrolled in the Connecticut Medical Assistance Program (CMAP) – Connecticut's Medicaid program – as a licensed behavioral health clinician group provider as well as for advanced practice registered nurse (APRN) group practice providers. Home of Hope, which represents itself as a nonprofit organization that serves as a one-year transitional housing program for homeless single women with children, was enrolled in the CMAP as a behavioral health...

- **Original Press Release:** <http://www.ct.gov/ag/cwp/view.asp?A=2341&Q=596874>

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## FLORIDA

October 03, 2017

### **Pinellas County Resident Arrested for Exploitation of an Elderly Person**

TALLAHASSEE, Fla.—Attorney General Pam Bondi's Medicaid Fraud Control Unit and the Pinellas County Sheriff's Office today arrested Curtis Johnson, 55, for exploiting an elderly

person. Johnson possessed power of attorney for an elderly relative residing in an assisted living facility and arranged for the relative's pension checks to be electronically deposited into an account under Johnson's control. According to the MFCU investigation, Johnson did not pay the monthly responsibility for the relative to stay in the facility, and instead used the money for personal benefit.

Johnson faces one count of exploitation of an elderly person or disabled adult, a third-degree felony. If convicted, Johnson could face up to five years in prison and \$5,000 in fines. The State Attorney's Office for the Sixth Judicial Circuit is prosecuting this case.

The Florida Attorney General's Medicaid Fraud Control Unit investigates allegations of patient abuse, neglect, and exploitation in facilities receiving payments under the Medicaid...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/5CE3D1C8FE38F7C5852581AE0070CE79>

October 12, 2017

**Mental Health Counselor Arrested for Defrauding Medicaid**

TALLAHASSEE, Fla.—Attorney General Pam Bondi's Medicaid Fraud Control Unit and the Miami-Dade Police Department arrested a mental health counselor for defrauding the Medicaid program. According to the investigation, Alicia Camille Latty, 33, fraudulently submitted progress notes for services never provided to several Medicaid recipients. Latty allegedly used those progress notes to fraudulently bill the Medicaid program.

Latty faces one count of Medicaid fraud and one count of grand theft, both third-degree felonies. If convicted, Latty faces up to 10 years in prison. The State Attorney's Office for the 19th Judicial Circuit is prosecuting this case.

The Florida Attorney General's Medicaid Fraud Control Unit investigates allegations of patient abuse, neglect, and exploitation in facilities receiving payments under the Medicaid program. Additionally, the MFCU investigates and prosecutes providers that intentionally defraud the state's Medicaid program through fraudulent billing practices. Medicaid fraud essentially steals from Florida's taxpayers. From Jan. 2011 to the present, Attorney General...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/9FBF48D515F40E1C852581B7005684A9>

October 13, 2017

**Assisted Living Facility Owner Arrested for Criminal Use of Personal ID Information**

TALLAHASSEE, Fla.—Attorney General Pam Bondi's Medicaid Fraud Control Unit today arrested an Escambia County resident for criminally using someone's personal identification information. Aisha Westbrooks, 40, is the owner of the assisted living facility House of Honor The Westbrooks Inc. According to the investigation, Westbrooks illegally used the information of an employee's sister to hide the identity of the same employee, who is a convicted felon. Westbrooks also allegedly used this information to bill Medicaid and private pay clients for

more than \$15,000 in services provided by the employee, who is not eligible to work for a Medicaid provider.

This House of Honor employee, Sade Grier, used her sister's identification and training records to qualify employment. Grier has been previously convicted of theft from a person 65 years of age or older, fraudulent use of a credit card and grand theft. Under Florida law, a person with prior felony convictions for theft...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/FAD0ED34AF054F5D852581B8005A2EFO>

October 18, 2017

**Lee County Man Sentenced to 20 Years for Exploiting an Elderly Person**

TALLAHASSEE, Fla.—Attorney General Pam Bondi's Medicaid Fraud Control Unit announced the sentencing of a Lee County man for exploiting an elderly relative residing in a nursing home. Last month, a jury found Ryan Todd Powers, 41, guilty on four counts of first-degree exploitation involving an elderly person. This week, the Honorable J. Frank Porter, Circuit Judge for the 20th Judicial Circuit, sentenced Powers to 20 years in prison.

The Medicaid Fraud Control Unit investigated this case and discovered that Powers unlawfully obtained funds from an elderly relative suffering from physical limitations. Powers obtained a durable power of attorney on behalf of the victim to manage the relative's affairs. Using this power of attorney, Powers misappropriated the victim's funds and property for personal purposes.

Attorney General Bondi's MFCU and the Lee County Sheriff's Office originally arrested Powers in December 2016 and then again in January 2017. For more information about the previous arrests,...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/18D13A9A0436F2C8852581BD0058067A>

October 20, 2017

**Florida Woman Recruiting Homeless to Pose as Patients Sentenced to Years in Prison**

TALLAHASSEE, Fla.—Attorney General Pam Bondi's Medicaid Fraud Control Unit today secured a prison sentence for an Orlando woman who exploited homeless men and women to commit Medicaid fraud. Christina Benson, owner of Tranquility Health Care Solutions, bilked Medicaid out of more than \$200,000 by billing Medicaid for services not provided and not warranted. Last year, Benson pleaded guilty to one count of Medicaid provider fraud, a first-degree felony. Benson's scheme involved offering gas cards and temporary housing to homeless individuals in return for the homeless seeking services at Tranquility Health Care. Benson used untrained personnel, some with criminal arrest records, to operate this scheme using Medicaid IDs to bill Medicaid for psychosocial rehabilitation services that were never rendered.

The Honorable A. James Craner, Circuit Judge for the Ninth Judicial Circuit today sentenced

Benson to four and half years in prison. Benson previously forfeited more than \$170,000 to the state.

Attorney General Bondi's Medicaid...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/94E4C489DDCD3896852581BF006B2FB3>

October 27, 2017

**Georgia Resident Arrested for Exploiting Elderly Pensacola Resident**

Tallahassee, Fla.—Attorney General Pam Bondi's Medicaid Fraud Control Unit and the Rockdale County Sheriff's Office announced today's arrest of a Georgia man for exploiting an elderly and disabled resident in an assisted living facility in Pensacola. The Medicaid Fraud Control Unit received a tip regarding this illegal activity from the Florida Department of Children and Families hotline.

According to the MFCU investigation, Credell Michael Wingate, 44, had power of attorney for the resident and spent more than \$31,000 of the victim's private funds, violating the statutory fiduciary duty requirements of a POA.

Wingate is charged with a one count of exploitation, a second degree felony. If convicted, Wingate faces up to 15 years in prison, and up to \$10,000 in fines.

This case will be prosecuted by the Attorney General's Office through an agreement with the State Attorney's Office for the First Judicial Circuit, William "Bill" Eddins.

The Florida Attorney General's Medicaid Fraud Control...

➤ **Original Press Release:**

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/FF2A2341B201DEEB852581C6007491ED>

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## GEORGIA

October 04, 2017

**Attorney General Carr Announces Guilty Plea in Medicaid Fraud Trial**

ATLANTA, GA –Attorney General Chris Carr today announced that on Monday, October 2, 2017, Defendant Casandra Jones plead guilty, midway through trial, to one count of Medicaid Fraud (O.C.G.A. § 49-4-146.1(b)), one felony count of Conspiracy to Defraud the State (O.C.G.A. § 16-10-21) and two felony counts of Forgery in the second degree (O.C.G.A. § 16-9-1).

"I commend our team at the Department of Law, led by Assistant Attorney General Robin Daitch, for this successful prosecution," said Attorney General Chris Carr. "We would also like the thank the Georgia Bureau of Investigation, the Georgia Department of Community Health, the Georgia Department of Behavioral Health and Developmental Disabilities and the Henry County District Attorney's Office for their assistance in the investigation and prosecution of this

case. We will not tolerate this type of deceitful behavior, and we are grateful for the partnerships that helped us seek justice on behalf of the...

- **Original Press Release:** <https://law.georgia.gov/press-releases/2017-10-04/attorney-general-carr-announces-guilty-plea-medicaid-fraud-trial>

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## HAWAII

October 02, 2017

### **TWO MEN CHARGED WITH 35 COUNTS OF MEDICAL ASSISTANCE FRAUD**

HONOLULU- Robert Wolf and Ching-Ying Jao have been charged with 35 counts of medical assistance fraud by the Medicaid Fraud Control Unit of the Department of the Attorney General. The charges are based on incidents occurring in 2014 and 2015.

According to the allegations in the complaint, at the time of the offenses Wolf and Jao billed patients for psychotherapy services that were not performed.

Both Wolf, 71, and Jao, 37, are residents of Honolulu. Neither have prior convictions. Medical assistance fraud is a class C felony, punishable by up to 5 years in prison.

Wolf and Jao are presumed innocent unless and until they are found guilty of the charges beyond a reasonable doubt.

A copy of the complaint is attached. The two men were arraigned today. ...

- **Original Press Release:** <https://ag.hawaii.gov/wp-content/uploads/2017/01/News-Release-2017-128.pdf>

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## ILLINOIS

October 17, 2017

### **MADIGAN: CHICAGO WOMAN CHARGED FOR DEFRAUDING STATE OF NEARLY \$1 MILLION IN MEDICAID FUNDING**

Chicago — Attorney General Lisa Madigan announced that a Chicago woman was charged with Medicaid fraud and identity theft for defrauding the state out of nearly \$1 million in Medicaid funding.

Santila Terry, 45, of Chicago, was charged Friday with Class X theft, Class X identity theft and Class 1 vendor fraud in Cook County Circuit Court for her scheme to bill the state for speech therapy services that she never provided. The court set an arraignment hearing on Oct. 27.

In the indictment, Madigan alleged Terry billed Medicaid through her business “Special Therapy Care Chartered” (STCC) for speech therapy services provided to children enrolled in the state’s Medicaid program. Using a former employee’s personal information and Medicaid provider identification number, Terry improperly billed the state more than \$909,500 for therapy she falsely claimed the employee provided to children. Terry’s scheme began when the employee

left STCC in 2011 and continued through...

- **Original Press Release:** [http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171017d.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171017d.html)

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## KANSAS

October 05, 2017

### **Newton man ordered to repay \$25,000 for Medicaid fraud**

EL DORADO – (October 5, 2017) – A Newton man was ordered today to repay \$25,000 to the Kansas Medicaid Program after pleading guilty to Medicaid fraud-related charges, Kansas Attorney General Derek Schmidt said.

Timothy Ned Stephenson, 53, pleaded guilty in August in Butler County District Court to one felony count of making a false claim to the Medicaid program. Judge Jan Satterfield ordered Stephenson to repay \$25,000 to the Kansas Medicaid Program. Judge Satterfield also sentenced Stephenson to 12 months probation with an underlying jail sentence of nine months.

Convictions such as this one may also result in a period during which the defendant is prohibited from being paid wages through a government health care program.

An investigation revealed that Stephenson billed Medicaid for services provided as a personal care attendant to a Medicaid beneficiary in Augusta at times he in fact was working at another business in Wichita or receiving...

- **Original Press Release:** [https://ag.ks.gov/media-center/news-releases/2017/10/05/newton-man-ordered-to-repay-\\$25-000-for-medicaid-fraud](https://ag.ks.gov/media-center/news-releases/2017/10/05/newton-man-ordered-to-repay-$25-000-for-medicaid-fraud)

October 27, 2017

### **Lenexa woman pleads guilty to Medicaid fraud, agrees to repay more than \$88,000**

OLATHE – (October 27, 2017) – A Lenexa woman pleaded guilty yesterday to Medicaid fraud, Kansas Attorney General Derek Schmidt said.

Kerri Jo Hall, 48, pleaded guilty to two felony counts of making a false claim to the Medicaid program. As part of the plea, Hall agreed to pay \$88,880.25 in restitution to the Kansas Medicaid program. Johnson County District Court Judge Charles Droege accepted the plea and scheduled sentencing for December 20 at 10:15 a.m.

An investigation revealed that Hall billed Medicaid for mental health therapy provided to several eligible Medicaid recipients but did not keep records as required by the Medicaid program to document and support the billings. The recipients were interviewed and most denied receiving services or only received a portion of the services claimed by Hall. As a social worker, Hall was to provide mental health services for eligible beneficiaries. Hall was accused of billing 1,157 hours between...

- **Original Press Release:** [https://ag.ks.gov/media-center/news-releases/2017/10/27/lenexa-woman-pleads-guilty-to-medicaid-fraud-agrees-to-repay-more-than-\\$88-000](https://ag.ks.gov/media-center/news-releases/2017/10/27/lenexa-woman-pleads-guilty-to-medicaid-fraud-agrees-to-repay-more-than-$88-000)



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## LOUISIANA

October 16, 2017

### **Over \$2 Million in Medicaid Fraud Uncovered in New Orleans**

Attorney General Jeff Landry today announced the arrests of three New Orleans women as a result of an investigation exposing over \$2 million in Medicaid Fraud.

“We have continued to see Medicaid welfare fraud increase as a result of the Governor’s expansion,” said General Landry. “These arrests highlight not only the ongoing problems in the State's Behavioral Health Program but also the need for more Medicaid fraud detection and aggressive control efforts.”

Janice Stamps, 44 of New Orleans and owner of A New Direction Support Services, was arrested on 10 counts of Medicaid fraud for allegedly providing false and fraudulent claims for behavioral health services not rendered. Many recipients were fraudulently diagnosed as moderately mentally retarded or severely autistic so that the claims submitted could be billed at a higher level and they had never received counseling services. Stamps also submitted a Renewal Application in order to continue receiving Medicaid benefits...

➤ **Original Press Release:** <https://www.ag.state.la.us/Article/3470/5>

October 20, 2017

### **Eight in Acadiana Arrested on Multiple Medicaid Welfare Fraud Charges**

BATON ROUGE, LA – Attorney General Jeff Landry today announced eight arrests made by his award-winning Medicaid Fraud Control Unit.

“The people of Louisiana deserve a Medicaid system that is not plagued with waste, fraud, and abuse,” said General Landry. “My office will continue fighting daily to root out welfare fraud.”

Alexis Arthur (29 of Opelousas - 10 counts), Derrick Freeman (37 of Ville Platte - 3 counts), Latoya Johnson (33 of Palmetto - 3 counts), Casey Joseph (30 of New Roads - 4 counts), Latanya Joseph (34 of New Roads - 4 counts), Yolanda Patton (40 of Crowley - 4 counts), Amanda Porter (46 of New Roads - 3 counts), and Chloe Prier (26 of Mansura - 3 counts) were arrested for allegedly submitting time sheets and service logs for Medicaid services while working other jobs. They were booked into the East Baton Rouge Parish Prison.

Medicaid fraud occurs when providers...

➤ **Original Press Release:** <https://www.ag.state.la.us/Article/3474/5>

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## MARYLAND

October 24, 2017

### **Medi-Rents & Sales, Inc. Pays \$450,000 to Settle Overpayment Case**

BALTIMORE, MD (October 24, 2017)—Maryland Attorney General Brian E. Frosh announced today that Medi-Rents & Sales, Inc., a Baltimore-based medical equipment provider, paid

\$450,000 to the State of Maryland to resolve allegations that it received overpayments from the Medicaid program through improper billing.

The settlement stems from an investigation into Medi-Rents' billing practices. From 2012 to 2015, Medi-Rents allegedly billed Medicaid for miscellaneous medical supplies using a billing code designated only for medical equipment repairs, resulting in overpayments to Medi-Rents by Medicaid.

In making today's announcement, Attorney General Frosh thanked the Medicaid Fraud Control Unit for its work on this case, specifically Assistant Attorney General Raja Mishra, Investigators Melinda FitzGerald and Julia Foster, and Auditor Oludolapo Osikomaiya. Attorney General Frosh also thanked the Maryland Department of Health, Office of the Inspector General for its assistance. ...

➤ **Original Press Release:** <http://www.marylandattorneygeneral.gov/press/2017/102417.pdf>

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## MICHIGAN

October 03, 2017

### **Macomb Dentist Charged by Schuette with 27 Felonies in Million Dollar Medicaid Fraud Scheme Arrested on the Run in Caribbean**

LANSING – In May of this year, Michigan Attorney General Bill Schuette filed 27 separate felony charges against dentist Dr. David Johnson, of Chesterfield Township, in relation to an alleged Medicaid Fraud scheme. The alleged scheme was operated through Livernois Dental in Detroit which Johnson owned and operated, but has since sold. Since the charges were issued, Johnson has been moving outside the country evading arrest until the U.S. Marshals Service caught up with him last week in the Dominican Republic.

“Medical professionals are expected to conduct themselves with integrity and adherence to the law. A deliberate attempt to take advantage of the Medicaid system shows no regard for the law and violators will face the consequences of their actions,” said Schuette. “I would like to thank the U.S. Marshals Service for their hard work and dedication to apprehending the alleged offender so that he may face these accusations in a...

➤ **Original Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-448858--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-448858--,00.html)

October 10, 2017

### **Schuette Charges Hamtramck Woman with 11 Felonies in Medicaid Fraud Scheme**

LANSING – Michigan Attorney General Bill Schuette today announced that his Health Care Fraud Division has charged Julianna Trzin, 40, of Hamtramck, Michigan with multiple felonies including Medicaid Fraud, False Pretenses, Embezzlement from a Vulnerable Adult and Continuing Criminal Enterprise for allegedly improperly billing the Medicaid program and pocketing payments intended for patients.

At the time of her arrest on Medicaid Fraud allegations, Trizin was allegedly in possession of cocaine and an additional charge of Possession of Less than 25 Grams of a Schedule 1 Drug— was filed.

“Medicaid is designed to be there for families when they need it the most. Those who steal from Medicaid are stealing from Michigan’s most needy families,” said Schuette.

Schuette filed the following charges against Julianna Trizin on October 5, 2017 in the City of East Lansing’s 54B District Court:

Six counts of Medicaid Fraud, punishable by up to 4 years in prison, and/or a fine...

- **Original Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-449446--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-449446--,00.html)

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## MISSISSIPPI

October 03, 2017

### **Cleveland Doctor Arrested on 17 Counts of Medicaid Fraud**

Today, Attorney General Jim Hood announced the arrest of 50-year-old Dr. Harold Peltan on 17 counts of Medicaid fraud.

Peltan, who is an ophthalmologist in Cleveland, was arrested Tuesday by the Bolivar County Sheriff’s Office on a 17-count indictment by a Bolivar County grand jury. The indictment states between July 2011 and July 2014, Dr. Peltan billed for care not provided to his patients, created false bills during post-operative periods, and billed for care that was not medically necessary. For each count, Peltan faces up to five years in prison and up to \$50,000 in fines, for a maximum of 85 years and \$850,000. He is awaiting bond and court dates. A charge is merely an accusation, and a defendant is presumed innocent unless and until proven guilty beyond a reasonable doubt in a court of law.

This case was investigated and will be prosecuted by the Attorney General’s Medicaid Fraud Control Unit....

- **Original Press Release:** <http://www.ago.state.ms.us/releases/10320/>

October 13, 2017

### **Former Care Worker Sentenced for Stealing Money, Diamond Ring from Patients**

Today, Attorney General Jim Hood announced the guilty plea and sentencing of 29-year-old Leslie Burkett, of Jackson, who was charged with one count each of fraudulent use of identity and exploitation of a vulnerable adult, which are both felony charges.

Burkett, a former direct care worker at a Pearl nursing home, pleaded guilty to and was sentenced Monday on both charges in Rankin County Circuit Court. She was indicted last year for stealing several patients’ debit cards and making more than \$1,000 in fraudulent transactions on those cards. Additionally, she stole a patient’s diamond ring and pawned it. The

ring has an estimated value of more than \$3,000.

Judge John Emfinger sentenced Burkett to two years in MDOC with one year suspended and one year to serve, followed by five years of supervised probation for both counts. The sentence will be served concurrently. She was also ordered to pay \$250 to...

- **Original Press Release:** <http://www.ago.state.ms.us/releases/former-care-worker-sentenced-for-stealing-money-diamond-ring-from-patients/>

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## NEVADA

October 09, 2017

### **Attorney General Laxalt Announces Sentencing of Group Home Caregiver**

Las Vegas, NV – Nevada Attorney General Adam Paul Laxalt announced today that Portia Cimperman, 44, was sentenced for Neglect of an Older Person, a gross misdemeanor offense. Senior District Court Judge Joseph T. Bonaventure sentenced Cimperman to 179 days incarceration (suspended), pay \$2,000 in enforcement costs, perform 100 hours of community service, and placed her on probation for 3 years. The crime occurred during January 2016. “This office has an obligation to protect our elderly citizens whenever possible and to ensure they are receiving proper care and attention,” said Laxalt. “Prosecuting these cases promotes safe living environments for our elderly.”

The investigation began after the Medicaid Fraud Control Unit (MFCU) received information from the Bureau of Healthcare Quality and Compliance (BHCQC) of possible neglect happening at Las Vegas Alzheimer and Memory Care (LVAMC). The investigation revealed that Cimperman, who was a caregiver at LVAMC, did fail to provide cardiopulmonary resuscitation (CPR) or...

- **Original Press Release:** [http://ag.nv.gov/News/PR/2017/Attorney\\_General\\_Laxalt\\_Announces\\_Sentencing\\_of\\_Group\\_Home\\_Caregiver/](http://ag.nv.gov/News/PR/2017/Attorney_General_Laxalt_Announces_Sentencing_of_Group_Home_Caregiver/)

October 17, 2017

### **Attorney General Laxalt Announces Sentencing of Former Medicaid Provider Business Owner**

Las Vegas, NV – Today, Nevada Attorney General Adam Paul Laxalt announced that Shawnyce Dawson, 50, of Las Vegas, was sentenced for submitting false claims to Nevada Medicaid. The fraud occurred between January 2013 and March 2015.

Eighth Judicial Court Judge Jennifer Togliatti sentenced Dawson to one felony count of submitting false claims. As a part of the sentence, Dawson was ordered to serve a term of 12-48 months in prison, suspended, and to pay restitution of \$50,324.

“These convictions ensure that Medicaid providers and business owners are held accountable for their actions, and ensure that money reserved for Medicaid recipients is available for those in need,” said Laxalt.

The investigation began after the Medicaid Fraud Control Unit (MFCU) received information

that Dawson, the owner of Sankofa Behavioral Health Agency (Sankofa), was submitting claims for services not provided to Medicaid recipients. The investigation revealed that Dawson did knowingly create fictitious documentation, including progress...

➤ **Original Press Release:**

[http://ag.nv.gov/News/PR/2017/Attorney\\_General\\_Laxalt\\_Announces\\_Sentencing\\_of\\_Former\\_Medicaid\\_Provider\\_Business\\_Owner/](http://ag.nv.gov/News/PR/2017/Attorney_General_Laxalt_Announces_Sentencing_of_Former_Medicaid_Provider_Business_Owner/)

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## NEW MEXICO

October 30, 2017

### **Attorney General Balderas Announces \$18.5 Million Presbyterian Settlement**

Albuquerque, NM – This afternoon, New Mexico Attorney General Hector Balderas announced he has reached an \$18.5 million settlement with Presbyterian Healthcare regarding the failure to pay Medicaid premium taxes by the corporation. The settlement exceeds the amount identified, \$14.6 million, in the recently released Examination Resources audit by nearly four million dollars. The \$18.5 million dollar recovery only settles the Attorney General’s lawsuit regarding the \$14.6 million identified for Medicaid Premium taxes, the remainder of the \$29 million identified in the Examination Resources audit is still subject to enforcement. This quick settlement will return critical funds owed to the State of New Mexico and greatly assist the state budget at a crucial time.

“This \$18.5 million settlement returns critical funds owed to New Mexico taxpayers at a time of fiscal crisis,” said Attorney General Hector Balderas. “New Mexicans deserve access to the best healthcare available and at affordable prices,...

➤ **Original Press Release:**

[http://www.nmag.gov/uploads/PressRelease/48737699ae174b30ac51a7eb286e661f/Attorney\\_General\\_Balderas\\_Announces\\_%2418.5\\_Million\\_Presbyterian\\_Settlement.pdf](http://www.nmag.gov/uploads/PressRelease/48737699ae174b30ac51a7eb286e661f/Attorney_General_Balderas_Announces_%2418.5_Million_Presbyterian_Settlement.pdf)

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## NEW YORK

October 11, 2017

### **A.G. Schneiderman Announces Prison Sentence For Queens Woman Convicted Of Stealing The Identities Of Three Nursing Home Residents**

NEW YORK— Attorney General Eric T. Schneiderman today announced the sentencing of Channel Francis, 40, of Rosedale, NY for fraudulently obtaining and using the credit cards of three elderly residents of Parker Jewish Institute for Health Care and Rehabilitation in Queens. After pleading guilty in July to three counts of Identity Theft in the First Degree, a class D felony, and two counts of Scheme to Defraud in the First Degree, a class E felony, and for having made \$11,738 of fraudulent purchases, today Francis was sentenced to serve 2 to 4 years in state

prison.

“Identity theft of any kind is reprehensible—especially when done to exploit vulnerable New Yorkers like nursing home residents,” said Attorney General Schneiderman. “My office will not tolerate identity theft and fraud, and will continue to bring crooks to justice.”

In September 2013, family members of three elderly residents of Parker Jewish reported suspicious activity, including unauthorized...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-prison-sentence-queens-woman-convicted-stealing-identities>

October 25, 2017

### **A.G. Schneiderman Announces Arrest Of Rochester Man For Misusing Medicaid To Sell Opioid Prescriptions**

ROCHESTER—Attorney General Eric T. Schneiderman today announced the arrest of Ronald Lockwood, 44, for allegedly misusing Medicaid benefits to illegally fill and sell opioid prescriptions. The arrest follows an extensive joint investigation, in which the Attorney General’s Medicaid Fraud Control Unit collaborated with law enforcement partners to uncover that Lockwood allegedly caused Medicaid to be billed over \$12,000 for 12,500 Oxycodone pills and sold them to drug dealers in the Rochester area. The complaint, filed in Greece Town Court, charges Lockwood with Criminal Possession and Sale of a Controlled Substance in the Third Degree, both B felonies, and Grand Larceny in the Third Degree, a class D felony. If convicted, Lockwood faces up to nine years in prison.

“My office is committed to fighting New York’s growing opioid epidemic,” said Attorney General Schneiderman. “We will continue to work with our law enforcement partners to stop those who exploit Medicaid for...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-arrest-rochester-man-misusing-medicaid-sell-opioid>

October 26, 2017

### **A.G. Schneiderman Announces Nurse Arrest For Failing To Give Critical Medications To Nursing Home Residents**

PUTNAM COUNTY – Attorney General Eric T. Schneiderman today announced the arrest of Stacy E. McAdams, 47, a licensed practical nurse formerly employed by Putnam Ridge Nursing and Rehabilitation Center in the Town of Brewster for allegedly failing to administer prescribed medications to three residents. It is alleged that McAdams failed to administer anti-seizure medication to a resident with a history of seizures, anticoagulant medication to a resident at risk for blood clots, and blood pressure and heart medication to a resident with congestive heart failure and chronic obstructive pulmonary disease. McAdams made entries into each of the residents’ medical records, falsely indicating that she administered the medication.

“Nurses have a fundamental duty to properly administer essential medications to residents in their care and to truthfully record the circumstances,” said Attorney General Schneiderman.

“Neglecting care for our most vulnerable citizens will not be tolerated by my office.”

A felony complaint filed in...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-nurse-arrest-failing-give-critical-medications-nursing-home>

October 31, 2017

### **A.G. Schneiderman Announces Settlement With Molina Health Care To Address Language And Communication Access Deficiencies**

SYRACUSE – Attorney General Eric T. Schneiderman today announced a settlement agreement with Molina Health Care of New York (“Molina”), formerly Total Care of New York (“Total Care”), following claims that the Central New York health insurer failed to provide important information and notices to Limited English Proficiency (“LEP”) enrollees—including disabled consumers enrolled in their home care program. Under the terms of the agreement, the company will take steps to remove language and communication barriers for New Yorkers who enroll in their health plans and pay a \$25,000 civil penalty to the State of New York.

“New York health insurers have a fundamental responsibility to ensure that vulnerable consumers, especially those dependent on home care services, receive critical information about their health care in a way they can understand,” said Attorney General Schneiderman.

“All New Yorkers are entitled to equal access to health care – and we urge anyone who suspects...

- **Original Press Release:** <https://ag.ny.gov/press-release/ag-schneiderman-announces-settlement-molina-health-care-address-language-and>

October 31, 2017

### **Operation Ghost Ride: A.G. Schneiderman Announces Guilty Pleas And Convictions Of Owners Of Albany Transportation Companies For Stealing Thousands In Medicaid Transit Scam**

COLONIE – Attorney General Eric T. Schneiderman today announced the guilty pleas and grand larceny convictions of Percy Sanville, Jr., 42, and Rafael Gonzalez, 38, owners of All Star Transportation Group, A&N Transportation, and Ammediate Transport. An undercover investigation conducted by the Attorney General’s Office, referred to as “Operation Ghost Ride,” revealed that Sanville and Gonzalez stole over \$50,000 from Medicaid by submitting fraudulent claims for transportation services that were never provided.

“These operators carried out an elaborate hoax to defraud Medicaid and exploit New Yorkers,” said Attorney General Schneiderman. “Ghost rides can result in horrifying costs being passed along to taxpayers, while undermining the vital services on which our most vulnerable depend. My office will not tolerate this ghastly behavior and will continue to bring scammers to justice.” Operation Ghost Ride resulted in an indictment charging Sanville and Gonzalez with multiple counts of grand larceny and possession of stolen property....

- **Original Press Release:** <https://ag.ny.gov/press-release/operation-ghost-ride-ag-schneiderman-announces-guilty-pleas-and-convictions-owners>

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## NORTH CAROLINA

October 30, 2017

### **Attorney General Josh Stein Announces Health Care Fraud Conviction**

(RALEIGH) Attorney General Josh Stein announced today that Rosa Powell pled guilty to two felonies involving a scheme to defraud Medicaid and pay illegal kickbacks. Powell was sentenced to sixty months on supervised probation in Pitt County Court and faces twelve to seventeen months in prison if she violates her probation. She also will restore \$49,438.48 to taxpayers via the state's Medicaid fund.

"People engaging in this type of criminal behavior drive up health care costs for all of us," said Attorney General Stein. "Billing Medicaid for services not provided wastes taxpayer money. I will continue to do everything in my power to hold accountable any health care provider that defrauds Medicaid."

Powell's conviction comes after her in-home personal care service business billed Medicaid for daily care and cleaning services that were not provided to Medicaid recipients. Powell directed her staff to falsify timesheets and service notes to support these...

- **Original Press Release:** <http://www.ncdoj.gov/News-and-Alerts/News-Releases-and-Advisories/Attorney-General-Josh-Stein-Announces-Health-Care.aspx>

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## PENNSYLVANIA

October 27, 2017

### **Allegheny County Doctor Charged with Illegally Distributing Opioids**

HARRISBURG – A Pittsburgh-area doctor has been charged with unlawfully distributing controlled substances and conspiracy in a case being jointly investigated and prosecuted by the U.S. Attorney's Office for the Western District of Pennsylvania and the Office of Attorney General Josh Shapiro.

Andrzej Kazimierz Zielke, 62, a doctor in Gibsonia, Richland Township, was charged in a federal indictment unsealed yesterday with prescribing dangerous Schedule II narcotics – oxycodone, hydrocodone, morphine sulfate and methadone – on 13 different occasions without any legitimate medical purpose.

"The illegal diversion of prescription drugs is a growing problem in Pennsylvania, and it's fueling the opioid epidemic ravaging families across our Commonwealth," Attorney General Shapiro said. "Our arrests for illegally diverting narcotics have increased 50 percent over the last year. I'm pleased our office is partnering with Acting U.S. Attorney Soo Song on this important case. Strong law enforcement collaboration is critically important in fighting this epidemic."

The...

- **Original Press Release:** [https://www.attorneygeneral.gov/Media\\_and\\_Resources/Press\\_Releases/Press\\_Release/?pid=4098](https://www.attorneygeneral.gov/Media_and_Resources/Press_Releases/Press_Release/?pid=4098)



## Consumer Advocacy

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### Attorneys General Call on Credit Reporting Agencies to Waive Credit Freeze Fees in Wake of Equifax Breach

**Date:** October 10, 2017

**Details:** 38 attorneys general joined in a letter to urge credit reporting agencies Experian and TransUnion to immediately stop charging fees to consumers who want to put a credit freeze on their accounts in light of the massive data breach at the consumer reporting agency Equifax.

**Press Release** [http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171010b.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171010b.html)

**Relevant documents:**

- **letter:** [http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/letter\\_to\\_Experian.pdf](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/letter_to_Experian.pdf)
- **letter :** [http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/letter\\_to\\_TransUnion.pdf](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/letter_to_TransUnion.pdf)

**States include:**

- |                    |                         |                     |
|--------------------|-------------------------|---------------------|
| 1. <i>Illinois</i> | 5. <i>Mississippi</i>   | 9. <i>Vermont</i>   |
| 2. <i>Iowa</i>     | 6. <i>New Hampshire</i> | 10. <i>Virginia</i> |
| 3. <i>Kansas</i>   | 7. <i>Oklahoma</i>      |                     |
| 4. <i>Michigan</i> | 8. <i>South Dakota</i>  |                     |

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## CALIFORNIA

October 04, 2017

### Attorney General Becerra Issues Consumer Alert on Sham Charities Following Las Vegas Shooting

SACRAMENTO – Attorney General Xavier Becerra issued a consumer alert to warn Californians about sham charities being started following Sunday’s shooting in Las Vegas, Nevada. The shooting has thus far claimed the lives of 59 individuals and wounded more than 500, including Californians. This is the deadliest shooting in modern U.S. history.

The California Attorney General has the primary responsibility for supervising charities and the professional fundraisers who solicit on their behalf. Under Government Code section 12580 et seq., the Attorney General may investigate and bring legal actions against charities and fundraisers that misuse charitable assets or engage in fraudulent fundraising practices.

“California stands with our neighbors in Las Vegas. Our hearts and prayers are with the victims, their families, the peace officers and firefighters who responded, and everyone affected,” said Attorney General Becerra. “Unfortunately, some people try to capitalize on our generosity in times of tragedy. These unscrupulous individuals set up...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-issues-consumer-alert-sham-charities-following-las>

October 05, 2017

### **Attorney General Becerra Issues Statement in Support of CFPB's Payday Lending Rule**

SACRAMENTO – California Attorney General Xavier Becerra issued the following statement in support of the Consumer Financial Protection Bureau's (CFPB) Payday Lending Rule, which will prevent the worst harms associated with short-term payday lending:

"I applaud the Consumer Financial Protection Bureau for taking action today to rein in abusive payday loan vendors. Sadly, many of these businesses make money by preying on the most vulnerable – hardworking men and women, families with young children, seniors, and people with disabilities.

"Everyone who works hard for a paycheck deserves the chance to get ahead and basic protections. No one should be trapped in a rigged debt cycle. As a Member of Congress, I supported the Dodd-Frank Act and the CFPB's proposed rulemaking on payday lending. As California's Attorney General, I will do everything in my power to protect this Rule and the CFPB."

Background:

Last year alone, according to California's Department of Business Oversight, borrowers in...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-issues-statement-support-cfpb%E2%80%99s-payday-lending-rule>

October 09, 2017

### **Attorney General Becerra Issues Consumer Alert on Price Gouging Following State of Emergency in Napa, Sonoma, and Yuba Counties**

SACRAMENTO – California Attorney General Xavier Becerra today issued a consumer alert following the Governor's declaration of a state of emergency in Napa, Sonoma, and Yuba Counties due to widespread fires. Attorney General Becerra reminds all Californians that price gouging during a state of emergency is illegal under Penal Code Section 396.

"Fires are raging in some of California's most beautiful lands," said Attorney General Becerra. "As our brave firefighters are working to contain the blazes and as many Californians are being evacuated, it should not be open season on innocent victims. Our State's price gouging law protects people impacted by an emergency from illegal price gouging on housing, gas, food, and other essential supplies. As the top law enforcement officer in California, I encourage anyone who has been the victim of price gouging, or who has information regarding potential price gouging, to immediately file a complaint through my Office's website..."

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-issues-consumer-alert-price-gouging-following-state-2>

October 10, 2017

### **In Wake of Equifax Data Breach, Attorney General Becerra Urges Credit Agencies to Provide Free Credit Freezes**

SACRAMENTO – In the wake of Equifax's massive data breach, California Attorney General

Xavier Becerra today urged the nation’s credit reporting agencies to provide free credit freezes for all consumers. Credit freezes allow consumers to protect their personal information from fraud and identity theft. While Equifax has waived its fee, TransUnion and Experian have not. “It’s time the credit reporting agencies put people over profits,” said Attorney General Becerra. “The Equifax data breach left millions of Californians’ personal information vulnerable. The credit reporting agencies are supposed to protect consumers, banks, and lenders alike from identity theft and fraudulent activity. Experian and TransUnion should waive their fees for security freezes to ensure that credit reports and the information contained therein remain accurate and secure.”

The Equifax data breach impacted 145.5 million Americans and more than 15 million Californians. Equifax is one of the nation’s three major credit reporting agencies. According to Equifax, the...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/wake-equifax-data-breach-attorney-general-becerra-urges-credit-agencies-provide>

October 17, 2017

### **Amid Historic Northern California Wildfires, Attorney General Becerra Issues Alert to California Business Associations on Price Gouging**

SACRAMENTO — Amid historic wildfires, California Attorney General Xavier Becerra today called on the California Hotel & Lodging Association, North Bay Association of Realtors, and California Apartment Association to help educate their members about the State’s anti-price gouging statute.

“As wildfires rage across California, it’s vital to broadcast to all that our State’s price gouging law protects people impacted by an emergency from illegal price gouging on housing, gas, food, and other essential supplies,” said Attorney General Becerra. “This is not a matter that I take lightly — the blazes have claimed numerous lives and have displaced thousands throughout our communities. As the state’s top law enforcement officer, I am prepared to prosecute those unscrupulous individuals who try to turn a profit at the expense of our neighbors and friends. I encourage anyone who is aware of price gouging to immediately file a complaint through my office’s website, [www.oag.ca.gov](http://www.oag.ca.gov), or...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/amid-historic-northern-california-wildfires-attorney-general-becerra-issues>

October 19, 2017

### **Attorney General Becerra Urges the Veterans Administration to Protect Veterans from Predatory For-Profit Colleges**

SACRAMENTO – California Attorney General Xavier Becerra today urged the Veterans Administration (VA) to preserve a policy that protects veterans from receiving biased advice when making decisions about their education. Currently, VA employees are subject to stringent rules that govern their relationships with predatory for-profit colleges, which have a long

history of exploiting veterans. But, on September 14, the VA proposed a broad waiver to those rules, which would have allowed VA employees to receive payments and gifts from for-profit colleges. Earlier this week, the VA reversed course and withdrew the proposed waiver. “We must remain vigilant. Time and again, President Trump has favored for-profit colleges that share the same unsavory business practices which forced him to settle lawsuits against his now-defunct for-profit Trump University for \$25 million,” said Attorney General Becerra. “Our nation’s veterans deserve advice that is in their best interest, not that of predatory for-profit colleges that...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/attorney-general-becerra-urges-veterans-administration-protect-veterans>

October 30, 2017

### **During National Cyber Security Awareness Month, Attorney General Becerra Issues Tips to Help Californians Protect Themselves Online**

SACRAMENTO – During National Cyber Security Awareness Month, Attorney General Xavier Becerra today issued tips to ensure Californians are aware of simple steps they can take to protect themselves online. As the top law enforcement officer in the State, Attorney General Becerra is charged with enforcing state and certain federal laws related to privacy and cyber security.

“Technology has made our lives easier in so many ways, but it has also created opportunities for cyber predators,” said Attorney General Becerra. “Unscrupulous individuals are always looking for ways to take advantage of consumers. That's why it's important for my office to take every possible step to ensure Californians have reliable information on their rights and strategies for protecting themselves online.”

Cyber Security Tips:

If you’ve been affected by the Equifax hack or another major data breach, take action to protect your data.

To protect your kids’ information and future credit, consider placing a...

- **Original Press Release:** <https://oag.ca.gov/news/press-releases/during-national-cyber-security-awareness-month-attorney-general-becerra-issues>

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## COLORADO

October 27, 2017

### **AG Coffman Warns Colorado Consumers About Phony Tech Support Phone Calls From “Colorado State Gov’t”**

Colorado Attorney General Cynthia Coffman today alerted Colorado consumers to be on the lookout for any telephone calls for tech support where the caller ID on your phones shows “Colorado State Gov’t” with a phone number 800-222-4444. “These phone calls are obviously

false,” said Coffman. “No one in state government knows whether your computer is affected by a virus, and we certainly aren’t going to call you to get you to pay us to fix your computer.” The Attorney General has previously alerted Colorado consumers to be wary of any phone call or a pop-up message on your computer warning that “Your computer may have been infected with a virus ...”

The caller offers to assist in removing any virus supposedly infecting your computer, or the message invites you to visit a website or call a number for assistance. Unless you simply hang up the phone or quickly delete the message, you...

- **Original Press Release:** <https://coag.gov/press-room/press-releases/10-27-17>

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## DISTRICT OF COLUMBIA

October 02, 2017

### **Attorney General Racine Introduces Legislation to Make It Easier and Cheaper for District Residents to Freeze their Credit**

WASHINGTON, D.C. – Attorney General Karl A. Racine has introduced legislation to temporarily prevent the major credit-rating bureaus from charging to freeze a consumer’s credit. Currently, under District law, the credit reporting agencies can charge consumers for a credit freeze unless consumers have been the victims of identity theft. The “Credit Protection Fee Waiver Emergency Amendment Act of 2017,” and the “Credit Protection Fee Waiver Temporary Amendment Act of 2017,” introduced to the Council of the District of Columbia, require credit reporting agencies to offer consumers free credit freezes. This will help consumers protect themselves in the wake of data breaches like the recent Equifax breach, an exposure of sensitive personal information that may have affected more than 350,000 District residents. “One way for consumers to protect themselves from identity theft in the wake of a big data breach like this one is to freeze their credit,” Attorney General Racine said....

- **Original Press Release:** <https://oag.dc.gov/release/attorney-general-racine-introduces-legislation-make-it-easier-and-cheaper-district-residents>

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## GEORGIA

October 03, 2017

### **Attorney General Carr Recognizes National Cyber Security Awareness Month**

ATLANTA, GA - Attorney General Chris Carr is supporting National Cyber Security Awareness Month this October, an annual month-long collaborative effort launched in 2004 by the United States Department of Homeland Security and the National Cyber Security Alliance. Educational materials specific to a variety of audiences, including students, businesses, law enforcement and government entities, are available at: <https://staysafeonline.org/> and

[www.dhs.gov/stopthinkconnect-toolkit](http://www.dhs.gov/stopthinkconnect-toolkit). Read the President’s proclamation of October as National Cyber Security Month here and Governor Deal’s proclamation here.

“As current headlines and recent history show, cybercrime and security breaches are real and evolving threats that we are all facing,” said Attorney General Chris Carr. “National Cyber Security Awareness Month puts a spotlight on preventative measures that consumers can take to avoid becoming the victim of a scam or hack. We are proud to support this initiative, and we are offering the following tips to consumers.”

Install Reputable Security Software on Your Computer....

- **Original Press Release:** <https://law.georgia.gov/press-releases/2017-10-03/attorney-general-carr-recognizes-national-cyber-security-awareness-month>

October 18, 2017

### **CONSUMER ALERT: Make Sure Your WiFi Devices are Protected against KRACK**

ATLANTA, GA –Attorney General Chris Carr is warning consumers about a new cybersecurity threat, Key Reinstallation Attacks or “KRACK.” You may have read about how this WiFi vulnerability can leave your data exposed for hackers to take. To help keep yourself safe from a “KRACK” please see the following tips:

Update your smartphone to the most recent operating system.

Restart your computer daily and allow updates to install.

Refrain from using your laptop or smartphone on public wireless networks until you verify that a patch is installed on your device; consider using your cellular network to connect instead.

Continue to use “WPA2” because it is still the most secure WiFi protocol currently available, according to experts.

For more tips and to read about how we are recognizing National Cyber Security Awareness Month, click here. ...

- **Original Press Release:** <https://law.georgia.gov/press-releases/2017-10-18/consumer-alert-make-sure-your-wifi-devices-are-protected-against-krack>

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## ILLINOIS

October 02, 2017

### **ATTORNEY GENERAL MADIGAN CONVENES STUDENT LOAN FORUM IN CARBONDALE & URGES LAWMAKERS TO ENACT STUDENT LOAN BILL OF RIGHTS**

Carbondale – Attorney General Lisa Madigan today convened a student loan forum with education advocates and social service organizations and urged Illinois lawmakers to override the governor’s veto of a measure that would reform the student loan industry to help student loan borrowers repay their loans. The bill addresses widespread abuses and failures in the student loan industry that were revealed by her investigation and lawsuit against one of the country’s largest student loan servicing companies, Navient.

Senate Bill 1351, sponsored by Sen. Daniel Biss and Rep. Will Guzzardi and drafted with Madigan's office, would create a Student Loan Bill of Rights to better protect borrowers from abuses in the student loan industry.

"The governor's veto of the Student Loan Bill of Rights shows he has sided with student loan companies seeking to increase their profits at the expense of Illinois students, their families and our economy," Madigan said. "My investigation into..."

➤ [Original Press Release:](#)

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20170210.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20170210.html)

October 23, 2017

### **ATTORNEY GENERAL MADIGAN: LEGISLATURE MUST PROTECT STUDENT LOAN BORROWERS FROM DECEPTIVE STUDENT LOAN COMPANIES**

Chicago — Attorney General Lisa Madigan today called on the General Assembly to override Governor Rauner's veto of the Illinois Student Loan Bill of Rights when it convenes Tuesday in Springfield. Rauner vetoed the legislation, which was passed to crack down on the student loan servicing industry that has made it more difficult and more expensive for Illinois borrowers to repay their loans. On the eve of the legislature's fall veto session, the Attorney General encouraged lawmakers to protect borrowers, their families and the state's economy.

Madigan was joined by education, consumer and social service advocates at the University of Illinois at Chicago to urge lawmakers to override the governor's veto of Senate Bill 1351. The Illinois Student Loan Bill of Rights was drafted by Madigan's office and sponsored by Sen. Daniel Biss and Rep. Will Guzzardi to address widespread abuses and failures in the student loan industry. These abuses were...

➤ [Original Press Release:](#)

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171023.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171023.html)

October 25, 2017

### **ATTORNEY GENERAL MADIGAN: SENATE ACTS TO PROTECT STUDENT LOAN BORROWERS FROM DECEPTIVE STUDENT LOAN COMPANIES**

Chicago — Attorney General Lisa Madigan today applauded the Illinois Senate for voting to override Governor Rauner's veto of the Illinois Student Loan Bill of Rights. Rauner vetoed the legislation, which was passed to crack down on the student loan servicing industry that has made it more difficult and more expensive for Illinois borrowers to repay their loans.

The Illinois Student Loan Bill of Rights was drafted by Madigan's office and sponsored by Sen. Daniel Biss and Rep. Will Guzzardi to address widespread abuses and failures in the student loan industry. These abuses were revealed by Madigan's investigation and lawsuit against Navient, one of the country's largest student loan servicing companies. The Senate overrode Gov. Rauner's veto by a vote of 37-19, and the override will now be considered by the Illinois House.

"I appreciate the Senate putting Illinois students' needs first by overriding Governor Rauner's

misguided veto of the Student Loan...

➤ **Original Press Release:**

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171025c.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171025c.html)

October 25, 2017

**ATTORNEY GENERAL MADIGAN APPLAUDS HOUSE COMMITTEE PASSAGE OF LEGISLATION TO MAKE CREDIT FREEZES FREE TO CONSUMERS**

Chicago — Attorney General Lisa Madigan today applauded the Illinois House Judiciary – Civil Committee for passing legislation to prohibit credit reporting agencies from charging consumers fees to put a credit freeze on their accounts.

Following the massive data breach at credit reporting agency Equifax, the Attorney General initiated House Bill 4095, sponsored by state Rep. Greg Harris, to eliminate credit freeze fees in Illinois. Seven states ban or restrict such fees by the credit reporting agencies Equifax, Experian and TransUnion. The legislation passed unanimously out of the committee and will now be considered by the full House of Representatives.

“People should be allowed to freeze their credit without a charge or hassle, particularly when the credit reporting agencies are responsible for compromising their personal information,” Madigan said. “I appreciate Rep. Harris’ leadership, and I urge members of the House to pass this important consumer measure.”

“We need to act quickly to protect...

➤ **Original Press Release:**

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171025b.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171025b.html)

October 26, 2017

**ATTORNEY GENERAL MADIGAN APPLAUDS HOUSE PASSAGE OF LEGISLATION TO MAKE CREDIT FREEZES FREE TO CONSUMERS**

Chicago — Attorney General Lisa Madigan today applauded the Illinois House for passing legislation to prohibit credit reporting agencies from charging consumers fees to put a credit freeze on their accounts.

Following the massive data breach at credit reporting agency Equifax, the Attorney General initiated House Bill 4095, sponsored by state Rep. Greg Harris, to eliminate credit freeze fees in Illinois. Seven states already ban or restrict these fees by the credit reporting agencies Equifax, Experian and TransUnion. The legislation passed unanimously by a vote of 109-0 out of the House and will now be considered by the Senate.

“Unfortunately it is no longer a matter of if but when you will be a victim of identity theft,” Madigan said. “One of the best ways for people to protect themselves from identity theft is to place a credit freeze on their reports. “People should not have to pay for this vital service...

➤ **Original Press Release:**

[http://www.illinoisattorneygeneral.gov/pressroom/2017\\_10/20171026.html](http://www.illinoisattorneygeneral.gov/pressroom/2017_10/20171026.html)



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## KENTUCKY

October 04, 2017

### **Beshear Vows to Fight AEP/Kentucky Power Rate Proposal**

PIKEVILLE, Ky. (Oct. 4, 2017) – Attorney General Andy Beshear today joined Eastern Kentucky lawmakers, school and local officials, and advocates to announce his Office of Rate Intervention is recommending that the Public Service Commission (PSC) deny AEP/Kentucky Power’s more than \$60 million proposed increase.

The 16-percent increase, Beshear and the group said, would further devastate the more than 168,500 Kentuckians in the utility’s 20-county service area, which includes Boyd, Breathitt, Carter, Clay, Elliott, Floyd, Greenup, Johnson, Knott, Lawrence, Leslie, Letcher, Lewis, Magoffin, Martin, Morgan, Owsley, Perry, Pike and Rowan counties.

Beshear is proposing that AEP forgo the requested increase on ratepayers by implementing stronger controls on spending and by decreasing the amount returned to its shareholders.

“Our families in Eastern Kentucky are already past the breaking point. They simply cannot afford another increase,” Beshear said. “This company must manage its needs without placing them on the backs of households, business, seniors,...

- **Original Press Release:** <http://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=411>

October 06, 2017

### **Beshear: Scammers Posing as the Kentucky Office of the Attorney General**

FRANKFORT, Ky. (Oct. 6, 2017) – Today, Attorney General Andy Beshear issued a scam alert to warn Kentuckians of a prize scam circulating that uses the Office of the Attorney General to try and scare Kentuckians into sending money over wire transfer.

Beshear said his office was contacted today after a Louisville resident received what appeared to be a legitimate letter from the Office of the Attorney General – including an official looking seal, a photo of the attorney general and a fake signature – asking for state tax payment on a \$5.5 million prize the resident allegedly won from “American Family Publishers.”

The letter specifically states that the “Money Monetary Law” applies to legal citizens who reside in Kentucky and receive a lump sum payment equal to or greater than \$500,000, and instructed the resident to wire transfer \$10,000 to an unknown bank account.

The resident responded by transferring the money.

Beshear said...

- **Original Press Release:** <http://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=413>

October 12, 2017

### **Beshear, Sen. McGarvey Announce Legislation to Protect Kentuckians Following Equifax Data Breach**

LOUISVILLE, KY. (Oct. 12, 2017) – Today, Attorney General Andy Beshear and Sen. Morgan

McGarvey, of Louisville, announced legislation to strengthen protections for Kentuckians affected by a data breach.

Beshear said his office has been working with Sen. McGarvey to draft legislation to protect Kentucky families in light of the massive Equifax data breach, which has affected nearly 145.5 million Americans and approximately 40 percent of Kentucky families.

The legislation Sen. McGarvey will pre-file amends current state law to require companies responsible for a data breach to provide impacted Kentuckians access to a free credit freeze, three free credit reports each year from each of the major credit reporting agencies and five years of credit monitoring. The legislation would require all credit reports be encrypted, making it more difficult for hackers to steal personal and financial information.

“Kentucky’s laws must be changed so that the companies responsible for a breach are required to...

- **Original Press Release:** <http://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=419>

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## LOUISIANA

October 05, 2017

### **Cybersecurity Tips Offered for Consumers and Businesses**

BATON ROUGE – October is National Cyber Security Awareness Month, and Attorney General Jeff Landry is recognizing this annual campaign to raise awareness about the importance of cybersecurity by issuing safety tips to Louisiana’s consumers and businesses.

“Our office works diligently throughout the State to educate residents about cybersecurity and consumer protection,” said General Landry. “With the Internet touching virtually all aspects of people’s lives, we want to especially provide tools and resources to stay safe online.”

General Landry offered the following tips to internet users on how to practice cybersecurity:

- Set strong passwords and do not share them with anyone.
- Keep your operating system, browser, and other critical software optimized by installing updates.
- Make sure to have anti-virus and anti-malware software installed to keep malicious programs from attacking and infecting your personal computers.
- Maintain an open dialogue with your family, friends, and community about Internet safety.
- Limit the amount of personal...

- **Original Press Release:** <https://www.ag.state.la.us/Article.aspx/3461?catID=3>

October 10, 2017

### **Several Child Products Recalled, AG Jeff Landry Offers Remedies**

BATON ROUGE, LA – Louisiana Attorney General Jeff Landry is urging parents, guardians, and consumers to be mindful of several child products that have been recently recalled.

“My office and I are committed to doing all that we legally can to make Louisiana a safer place for families,” said General Landry. “For the safety of our State’s youth, I encourage everyone to heed notice of these recalls and their remedies.”

Attorney General Jeff Landry listed the following recalled products:

Munching Max Chipmunk Toys by TOMY

Self-Balancing Scooters/Hoverboards by iRover

Activity Toys by Manhattan Toy

Richie House Children’s Robes by Belle Investment (sold exclusively at Amazon.com)

Children’s Pajamas by Sweet Bamboo

Children’s Building Sets by Panelcraft

Magnetic Dry Erase Boards by Really Good Stuff

Baby Rattles by BRIO

Laura Ashley Girl’s Dresses by Pastourelle

Children’s Swimsuits by Meijer

Infant Rompers by Fabri-Tech (sold exclusively at Cracker Barrel Old Country Stores) ...

➤ **Original Press Release:** <https://www.ag.state.la.us/Article.aspx/3465?catID=3>

October 27, 2017

### **Halloween Safety Tips Offered by AG Jeff Landry**

BATON ROUGE, LA – Trick or treating should be fun for everyone, but Halloween injuries can be a real scare. Attorney General Jeff Landry reminds families to observe a few simple safeguards to ensure your monsters, goblins, and super-heroes remain safe this Halloween.

“It is a scary fact, but children are more than twice as likely to be killed by a car while walking on Halloween night than at any other time of the year,” said General Landry. “It is imperative that parents and guardians be extra vigilant and take the appropriate precautions to make certain your child remains out of harm’s way.”

To help make Halloween festivities a trick-free treat, General Landry offers the following safety tips:

- Avoid trick-or-treating alone; walk in groups or with a trusted adult.
- Only visit well-lit houses. Do not stop at dark houses.
- Buy costumes and wigs labeled “flame resistant” and avoid baggy clothing...

➤ **Original Press Release:** <https://www.ag.state.la.us/Article.aspx/3479?catID=3>

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## MAINE

October 31, 2017

### **Attorney General Janet Mills warns public about new phone scam**

AUGUSTA – Attorney General Janet Mills is warning the public of a new phone scam in which the caller tells the recipient that they have received an award from Maine’s Department of

Health and Human Services. The call recipient is then asked to pay \$200 for an access code to get the award.

AG Mills stated that one individual received a phone call claiming that the consumer had awarded a grant of money from the Department of Health and Human Services. The caller asked the individual to pay \$200 for an access code to receive the grant.

“If you receive a similar call, don’t be fooled,” said Mills. “. The government will not call you to ask for your credit card information over the phone.”

Recently, many Mainers have encountered similar scams via Facebook messenger, where someone they "know" has heard of some grant and wants to share their good fortune with you....

➤ **Original Press Release:** <http://www.maine.gov/ag/news/article.shtml?id=770360>

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## MICHIGAN

October 02, 2017

### **Schuetz: Consumer Education Programs Have Reached 100,000 Michigan Residents**

LANSING – Michigan Attorney General Bill Schuetz and his consumer protection team today celebrated 100,000 attendees for the Department of Attorney General’s Consumer Education programs. As part of the celebration, Schuetz and his consumer protection team unveiled an updated Online Safety program.

“As Attorney General, Consumer Protection is a top priority,” said Schuetz. “These programs are just one way my office is dedicated to keeping Michigan consumers safe.”

“My consumer protection team provides educational outreach to citizens to protect them from unscrupulous scam artists and provide information to help make decisions regarding health care and financial matters,” Schuetz continued. “ Nearly 4,700 seminars have been offered throughout the state to assist in the mission to create public awareness.”

It is critical to be a savvy consumer and aware of tricks criminals use to steal from you. The Attorney General currently offers six, 45-minute seminars on different topics.

Presentations Overview

Consumer Education presentations can...

➤ **Original Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-448675--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-448675--,00.html)

October 03, 2017

### **Schuetz Recognizes October as Cyber Security Awareness Month**

LANSING – Michigan Attorney General Bill Schuetz today reminded Michigan residents to learn more about online threats as part of national Cyber Security Awareness Month by enrolling in the consumer education programs offered through his consumer protection team.

“In recent weeks, more than 4 million Michigan residents have had their information exposed

as part of the Equifax data breach,” said Schuette. “This recent breach highlights the need for more information, and my Consumer Protection team’s seminars are a great way to get the trusted information you need in case of an identity theft or the steps you should take to prevent this from happening to you.”

The Department of Attorney General will be hosting two free seminars about identity theft. These are scheduled as follows:

Lansing: Friday, October 20, 2017, from 12:05 to 12:50 p.m.

G. Mennen Williams Auditorium; 525 West Ottawa Street

Detroit: Wednesday, October 25, 2017 from 12:05 to...

- **Original Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-448776--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-448776--,00.html)

October 09, 2017

### **Schuette Releases Update to Equifax Consumer Alert and a New Alert on Credit Alerts, Security Freezes, and Credit Monitoring**

LANSING – Michigan Attorney General Bill Schuette today announced his consumer protection team has released an update to the Equifax Breach Consumer Alert providing the latest information following the announcement that an additional 2.5 million consumers were impacted by the breach. The consumer protection team also released a new alert, “Credit Freeze; Fraud Alert; & Credit Monitoring,” to help Michigan consumers understand the different protection measures they can take after a security breach.

“The fall out from this breach continues to grow and my consumer protection team is diligently working to make sure Michigan residents know what to monitor as they move forward,” said Schuette. “It is important for individuals to determine if they are affected and I encourage anyone who believes their personal information has been compromised to file a complaint with my office.”

Equifax Breach

Equifax recently announced that 2.5 million more consumers were impacted by the breach than originally...

- **Original Press Release:** [http://www.michigan.gov/ag/0,4534,7-359-82916\\_81983\\_47203-449334--,00.html](http://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-449334--,00.html)

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## MISSISSIPPI

October 06, 2017

### **AG Hood Prepares State for Storm, Reminds Consumers of Emergency Preparedness Resources Available**

Attorney General Jim Hood is making Mississippians aware of the preparations his office is executing ahead of Tropical Storm Nate expected to strengthen into a hurricane and make

landfall Sunday morning.

Investigators with the Attorney General's Medicaid Fraud Control Unit visited licensed nursing homes and licensed personal care homes Friday in the most southeastern counties in the state most likely to be impacted by the storm. They checked to ensure the facilities have an evacuation plan and sufficient water, fuel, and generators. These counties include Pike, Walthall, Marion, Lamar, Forrest, Perry, Greene, Pearl River, Stone, George, Hancock, Harrison, and Jackson.

In addition, investigators have contacted the region just north of those counties to be sure they are equally prepared. That region includes Adams, Amite, Wilkinson, Franklin, Lincoln, Lawrence, Jefferson Davis, Covington, Jones, Wayne, Claiborne, Copiah, Simpson, Smith, Jasper, Clarke, and Greene Counties.

"We must care for our seniors, especially during a disaster," said...

- **Original Press Release:** <http://www.ago.state.ms.us/releases/ag-hood-prepares-state-for-storm-reminds-consumers-of-emergency-preparedness-resources-available/>

October 11, 2017

### **AG Hood Reminds Storm Victims of Tips to Prevent Fraudulent Home Repair**

Attorney General Jim Hood is reminding Mississippians who suffered property damage as a result of Hurricane Nate to be on alert for tree cutters who may be scammers.

"Unfortunately, we saw homeowners who were scammed by tree cutters and repairmen after Hurricane Katrina, especially those from out of state, so we are reminding people what to look out for when they are in a position of needing to rebuild or fix their home," said General Hood.

"There are plenty of honest and ethical business people out there, but the sad truth is that there is another side to it. Our team of investigators will be in coastal communities providing tips and form contracts to make sure that people do not fall victim to these acts."

Here are some tips to protect you and your loved ones from fraudulent tree cutters, roofers, and others:

Verify that the company you are considering is insured....

- **Original Press Release:** <http://www.ago.state.ms.us/releases/ag-hood-reminds-storm-victims-of-tips-to-prevent-fraudulent-home-repair/>

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## MONTANA

October 30, 2017

### **AG Fox Reminds Montanans of Trick-or-Treating Safety Tips**

Attorney General Tim Fox today urged parents to review basic safety precautions with their children before they go trick-or-treating and to check Montana's Sexual or Violent Offender Registry (SVOR) online to ensure their children avoid potentially dangerous situations.

"It's important to talk to your children not only about how to trick-or-treat safely, but also

about where,” Attorney General Tim Fox said. “As families across Montana get ready for Halloween tomorrow, this is the time for parents and guardians to go on-line and visit Montana’s Sexual or Violent Offender Registry to make sure your children don’t trick-or-treat at the homes of registered offenders.”

In addition to recommending that adults always accompany small children trick-or-treating, Attorney General Fox recommended taking children only to familiar neighborhoods on Halloween night. Children should also choose costumes with light or bright colors whenever possible, or trimming darker costumes with reflective tape. Children should be encouraged to wait to...

➤ **Original Press Release:** <https://dojmt.gov/ag-fox-reminds-montanans-trick-treating-safety-tips/>

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## NEBRASKA

October 10, 2017

### **Attorney General Peterson Promotes Cybersecurity in the Workplace**

As recent major cybersecurity incidents have shown, cyber criminals often rely on human error – like failing to install software patches, clicking on malicious links, and creating easy-to-guess passwords – to gain access to systems and information. Every member of an organization – from senior leadership to the newest employees – is responsible for keeping information and systems secure. The chain is only as strong as its weakest link. That’s why strong cybersecurity practices are so important.

Cybersecurity isn’t just the job of the IT department. Anyone with access to an organization’s network is a potential point of vulnerability. Cyber criminals are becoming ever more advanced, and organizations must be vigilant to protect their data and systems from cyber threats.

October is National Cyber Security Awareness Month and a good time to remind ourselves to be safe online. Below are simple steps you can take to be more cyber secure at...

➤ **Original Press Release:** <https://protectthegoodlife.nebraska.gov/news/attorney-general-peterson-promotes-cybersecurity-workplace>

October 17, 2017

### **Attorney General Peterson Shares Simple Tips for Internet Safety**

Is your refrigerator putting your home network at risk? We live in a world of “smart” objects, where some things like thermostats, coffee pots, and refrigerators are connected to the Internet. We carry around smart devices like phones, and we even wear them in the form of fitness trackers and medical devices. This complicated Internet ecosystem offers us tremendous benefits, but it also poses unique risks.

As technology continues to evolve and advance through all aspects of our lives, it is critical to use Internet-connected devices in safe and secure ways. These devices pose various privacy and

security challenges because they collect personal information about the user which could potentially be accessed by others. The user is responsible for understanding what information these devices collect and how it is being shared.

Follow the simple tips below to secure any object or device that connects to the Internet and sends or receives data...

- **Original Press Release:** <https://protectthegoodlife.nebraska.gov/news/attorney-general-peterson-shares-simple-tips-internet-safety>

October 23, 2017

### **Attorney General Peterson Shares Tips about Data Breaches**

The odds are good that it has happened to you. The recent Equifax breach has reportedly affected nearly half of the U.S. population, alongside a growing number of other significant breaches. These events prompt us all to realize we need to know what to do in the face of a data breach.

As National Cyber Security Awareness Month comes to a close, the Nebraska Attorney General's Office offers the following reminders to both consumers and businesses that may be impacted by a data breach.

If your business has suffered a data breach, and you suspect that personal information regarding Nebraska consumers has been or may be used for an unauthorized purpose, state law requires that you provide notice to both the affected individuals and the Attorney General. Additional details may be found in Nebraska's Financial Data Protection and Consumer Notification of Data Security Breach Act. Businesses may submit notice electronically to the...

- **Original Press Release:** <https://protectthegoodlife.nebraska.gov/news/attorney-general-peterson-shares-tips-about-data-breaches>

October 05, 2017

### **Attorney General Laxalt Works with GoFundMe to Protect Nevadans from Scammers Seeking to Divert Donations**

Carson City, NV – Today, Nevada Attorney General Adam Paul Laxalt warns Nevadans of scammers forming sham charities and seeking donations in the wake of Sunday's horrific attack. As a result of the outpouring of monetary support, Attorney General Laxalt and GoFundMe are working to ensure donations meant to help victims of the shooting are actually going to those who need it and not to scammers.

"I warn individuals attempting to donate in the wake of Sunday's tragedy that there are many illegitimate GoFundMe accounts and sham charities unimaginably trying to profit from this horrific tragedy," said Attorney General Laxalt. Many are aware of the highly successful GoFundMe account by Sheriff Lombardo and Commissioner Sisolak, among others that are legitimate and valid. I urge Nevadans to visit [www.gofundme.com/helpllasvegas](http://www.gofundme.com/helpllasvegas) to ensure each and every donation benefits our survivors and families of innocent victims. My office is working



with the crowdsourcing platform to...

➤ **Original Press Release:**

[http://ag.nv.gov/News/PR/2017/Attorney\\_General\\_Laxalt\\_Works\\_with\\_GoFundMe\\_to\\_Protect\\_Nevadans\\_from\\_Scammers\\_Seeking\\_to\\_Divert\\_Donations/](http://ag.nv.gov/News/PR/2017/Attorney_General_Laxalt_Works_with_GoFundMe_to_Protect_Nevadans_from_Scammers_Seeking_to_Divert_Donations/)

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## NEW HAMPSHIRE

October 16, 2017

### **Fraud Alert—Be Wary of Fraudulent Emails Demanding Payment of Traffic Fines**

Attorney General Gordon J. MacDonald and Director Elizabeth Bieleki, New Hampshire Division of Motor Vehicles, have issued a fraud alert warning of a scam email pretending to come from the New Hampshire Department of Motor Vehicles. The fake email notifies the recipient that he or she was cited with a traffic violation and then demands payment of the fine within 72 hours. The scam email contains links for "easy pay" or to contest the fine amount. The email originates from a scam email address: "violations at citygovernment.co.gov".

The Department of Motor Vehicles does not notify drivers of any violations through email nor does it email requests for payment of fines. Any person receiving this email should exercise caution. Do not click on any of the links contained in the scam email as this could infect your device with malicious malware and compromise your sensitive information. Additionally, do not open any attachments...

➤ **Original Press Release:** <https://www.doj.nh.gov/media-center/press-releases/2017/20171016-fraud-alert-traffic-fines.htm>

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## NEW JERSEY

October 11, 2017

### **New Jersey Attorney General and Division of Consumer Affairs Announce Stricter Guidelines for Veterinary Prescriptions to Prevent Pet Pain Medications from Being Used to Feed Opioid Addictions**

NEWARK – Opening a new front in New Jersey's fight against opioid addiction, Attorney General Christopher S. Porrino and the Division of Consumer Affairs today announced stricter guidelines for veterinary prescriptions to help prevent individuals from using pets to obtain pain medications to feed their own drug habits.

The initiative comes in response to reports that a growing number of addicts nationwide are abusing medications meant for their pets, including highly-addictive opioid painkillers like tramadol and oxycodone, which are commonly prescribed to humans and animals alike.

The new guidelines, created by the professional boards that oversee veterinarians and pharmacists, recommend including owner information as well as pet names on prescriptions to

better track the sales on the New Jersey Prescription Monitoring Program (“NJMPMP.”)  
“More and more people are taking advantage of a gap in our law that makes it easier to obtain opioids and other controlled dangerous substances from a veterinarian than from...

➤ **Original Press Release:** <http://nj.gov/oag/newsreleases17/pr20171011a.html>

October 30, 2017

### **NJ Releases Annual Statistics on Cyber Breaches for the First Time**

TRENTON – Attorney General Christopher S. Porrino and the New Jersey State Police today announced that 676 data breaches were reported to the State Police in 2016 affecting more than 116,000 New Jersey account holders. October is National Cybersecurity Month, and the announcement – the first release of annual statistics on data breaches in the state – was made as New Jersey offered advice and resources to residents to protect their sensitive personal information. The Attorney General’s Office also highlighted legal actions taken this year by the Division of Law and Division of Consumer Affairs to address data breaches.

“Doing business online and on our devices has become so routine that it’s easy to let our guard down. But as these statistics on data breaches highlight, it’s critical that we protect our sensitive personal information from the many who seek to access it for harmful ends,” said Attorney General Christopher Porrino....

➤ **Original Press Release:** <http://nj.gov/oag/newsreleases17/pr20171030a.html>

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## NEW MEXICO

October 05, 2017

### **SCAM ALERT: What’s Wrong with these Transactions?**

Albuquerque, NM – Today, Attorney General Hector Balderas issued a Scam Alert to warn New Mexicans of new scams on Craigslist that have victimized Albuquerque-area residents. One Albuquerque woman reported paying \$2,000 to a rent-to-own listing on Craigslist without receiving all the keys—and being locked out of and unable to occupy the house. In another recent instance, a person offered a house for rent and asked for a deposit of earnest money—even though the “seller” did not own the house at all.

QUESTION: What’s wrong with these transactions?

You want to rent a better place, discover one listed with photographs on Craigslist, talk to the landlord or owner, and mail a damage deposit or earnest money for the rental to an address as instructed.

You visit a rent-to-own house, discuss the terms of the rental and purchase with a person who shows you around the house, then pay a down payment to...

➤ **Original Press Release:**  
[http://www.nmag.gov/uploads/PressRelease/48737699ae174b30ac51a7eb286e661f/SCAM\\_ALERT\\_\\_What%E2%80%99s\\_Wrong\\_with\\_these\\_Transactions.pdf](http://www.nmag.gov/uploads/PressRelease/48737699ae174b30ac51a7eb286e661f/SCAM_ALERT__What%E2%80%99s_Wrong_with_these_Transactions.pdf)

October 11, 2017

**FACEBOOK SCAM ALERT: Balderas Warns New Mexicans of New Financial Scams**

Santa Fe, NM – This morning, Attorney General Hector Balderas issued a Scam Alert to warn unsuspecting New Mexicans to beware sharing private personal or financial information over Facebook because a variety of scams are victimizing New Mexicans. As with all scams, prevention is the key to protecting your finances and personal information.

“Even though people can appear friendly on Facebook,” Attorney General Balderas warned, “getting to ‘know’ someone on Facebook is rarely safe. If you don’t know a ‘person’ who attempts to contact you on Facebook, you can’t even be sure you’re dealing with a real person. Instead, you could be dealing with a ‘robot’ whose sole assignment is to take and misuse your identity. You could also be dealing with a predator whose purpose is to lure you into a dangerous situation.”

The Office of Attorney General continues to receive a wide variety of complaints that originated from...

- **Original Press Release:** [http://www.nmag.gov/uploads/PressRelease/48737699ae174b30ac51a7eb286e661f/FACEBOOK\\_SCAM\\_ALERT\\_Balderas\\_Warns\\_New\\_Mexicans\\_of\\_New\\_Financial\\_Scams.pdf](http://www.nmag.gov/uploads/PressRelease/48737699ae174b30ac51a7eb286e661f/FACEBOOK_SCAM_ALERT_Balderas_Warns_New_Mexicans_of_New_Financial_Scams.pdf)

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NEW YORK

October 25, 2017

**Attorney General Schneiderman's Office Testifies At Congressional Hearing On Equifax**

WASHINGTON – Today, Attorney General Eric T. Schneiderman’s office testified about data security at the House Financial Services Committee’s hearing on the Equifax data breach. The Attorney General’s Bureau of Internet and Technology Bureau Chief Kathleen McGee highlighted Attorney General Schneiderman’s response to the Equifax breach:

“The Equifax data breach was unprecedented in scale and severity, affecting the private information of 145 million Americans, including more than 8 million New Yorkers. Our office acted immediately, launching a formal investigation of Equifax and pressing the company on a number of issues – including a delay in notifying consumers of the breach, a forced arbitration clause in free credit monitoring contracts, and the failure to provide Spanish-language customer service to consumers affected by the breach. Following conversations with our office, Equifax addressed all of those issues and later agreed to provide consumers the ability to lock and unlock their credit file for life. We...

- **Original Press Release:** <https://ag.ny.gov/press-release/attorney-general-schneidermans-office-testifies-congressional-hearing-equifax>

October 25, 2017

**Statement From A.G. Schneiderman On Senate Vote To Overturn CFPB Arbitration Rule**

NEW YORK – Attorney General Eric T. Schneiderman issued the following statement in response to the U.S. Senate’s vote last night to overturn a Consumer Financial Protection Bureau rule that allows consumers to bring class-action lawsuits against banks and credit card companies: “Last night, Senate Republicans and the Trump administration once again showed their true colors, putting the interests of big corporations over working families in New York and across the country. From Wells Fargo to Equifax, the dangers of big business trying to deny consumers their day in court through forced arbitration are clear. And the fact that Donald Trump's own Vice President was the tie-breaking vote makes clear whose side the President is on.” ...

- **Original Press Release:** <https://ag.ny.gov/press-release/statement-ag-schneiderman-senate-vote-overturn-cfpb-arbitration-rule>

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OHIO

October 19, 2017

**Attorney General DeWine Joins Prevent Blindness, Ohio Optical Dispensers Board to Warn Against Dangerous Cosmetic Contact Lenses**

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine, The Ohio Affiliate of Prevent Blindness, and the Ohio Optical Dispensers Board have joined forces to warn consumers about the dangers of wearing decorative contact lenses without a valid prescription this Halloween season.

They remind the public that it is illegal for anyone to dispense or sell contact lenses without a current, valid prescription. Even if the lenses are cosmetic or non-correcting, they still are classified as medical devices and must be purchased with a prescription.

“It’s important people understand the risk they’re taking when they wear contacts without a prescription,” Attorney General DeWine said. “Wearing non-prescription contacts just once, like during Halloween, can still cause serious damage. I encourage consumers to buy all contacts, including decorative ones, from a licensed eye care professional. Adding a special effect to your Halloween costume can be fun, but it is not worth risking your eyesight.”

The Ohio Optical Dispensers...

- **Original Press Release:** <http://www.ohioattorneygeneral.gov/Media/News-Releases/October-2017/Attorney-General-DeWine-Joins-Prevent-Blindness-O>

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## PENNSYLVANIA

October 04, 2017

### **Attorney General Josh Shapiro and U.S. Senator Bob Casey Call on FCC to Let Telephone Providers Block Robocalls that Scam Pennsylvania Seniors**

WASHINGTON, DC - Attorney General Josh Shapiro and U.S. Senator Bob Casey took joint action today to protect Pennsylvania seniors and consumers from robocalls disguised to hide or mask where they come from. Attorney General Shapiro and Sen. Casey sent a letter to the Federal Communications Commission, asking the FCC to implement without further delay a rule to let telephone providers block the offending robocalls.

Attorney General Shapiro first advocated for this action in July, when he and 28 other Attorneys General asked the FCC to allow phone service providers to block robocalls originating as “spoofed” or invalid numbers, along with several other kinds of automated calls – all designed to confuse the call recipient into not understanding where the call is coming from.

Today, testifying before a U.S. Senate Special Committee on Aging on the issue at Senator Casey’s request, Attorney General Shapiro detailed the action he is taking with Pennsylvania’s...

➤ **Original Press Release:**

[https://www.attorneygeneral.gov/Media\\_and\\_Resources/Press\\_Releases/Press\\_Release/?pid=4039](https://www.attorneygeneral.gov/Media_and_Resources/Press_Releases/Press_Release/?pid=4039)

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## RHODE ISLAND

October 11, 2017

### **AG Kilmartin Calls on Credit Bureaus to Halt Fees for Consumers Impacted by Massive Equifax Data Breach**

Today, Attorney General Peter F. Kilmartin urged credit reporting agencies Experian and TransUnion to stop charging fees to consumers who want to put in place credit freezes on their accounts in light of the massive data breach at the consumer reporting agency Equifax.

Attorney General Kilmartin sent a letter to the consumer reporting agencies urging them to stop charging fees for credit freezes and fees to lift or temporarily lift credit freezes on consumers' accounts. The Equifax data breach reported last month has so far affected over 145 million Americans.

"The scope and breadth of the Equifax data breach was extraordinary and all consumers are rightfully concerned about the security of their personal and financial information and skeptical of using a security freeze mechanism provided by the same company that compromised that information," said Attorney General Kilmartin. "With only three companies that offer security freezes, I believe it is the right thing..."

➤ **Original Press Release:** <http://www.ri.gov/press/view/31632>

October 25, 2017

### **AG Kilmartin: United States Senate Vote to Repeal Consumers Rights Against Financial Institutions is Shameful**

Attorney General Peter F. Kilmartin today called the vote by the United States Senate repealing the Consumer Financial Protection Bureau's Arbitration Rule shameful, effectively stripping consumer from their rights to file class-action lawsuits against financial institutions.

On Tuesday, the United States Senate voted to repeal the Rule in a 51-50 vote, with Vice President Mike Pence casting the tie-breaking vote.

It has been the long-standing practice of financial institutions to include arbitration clauses into the fine print of contracts to bar individuals from engaging in class-action lawsuits. By forcing people into private arbitration versus a class-action lawsuit, the clauses effectively take away one of the few tools that individuals have to fight predatory and deceptive business practices. Arbitration clauses have derailed claims of financial gouging, discrimination in car sales and unfair fees.

The new rule written by the CFPB, which was set to take effect in 2019, would have restored the right of...

➤ **Original Press Release:** <http://www.ri.gov/press/view/31745>

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## SOUTH DAKOTA

October 12, 2017

### **Attorney General Jackley Warns Consumers of Robocalls Targeting the State**

PIERRE, S.D. – An unfamiliar number lights up your cellphone, but it appears to be from your area code and your local prefix. The natural reaction is to answer the call thinking it might be something important, only to discover it is a call suggesting you have won a free trip. Robocalls are frustrating, but not something new to the public or to the Attorney General's Consumer Protection Office.

"Scammers are continuing to use Robocalls to obtain personal identifying information and to steal your identity," said Jackley. "If you do not recognize the incoming number, then please do not answer."

The Attorney General's Consumer Protection Division is receiving large call volumes pertaining to robocalls. Scammers are not targeting one specific area of the state, rather statewide, with multiple topics being used to try and obtain personally identifying information such as travel offers, warranties, social security benefits, IRS, and student loan just...

➤ **Original Press Release:** <http://atg.sd.gov/OurOffice/Media/pressreleasesdetail.aspx?id=1886>

October 19, 2017

### **Attorney General Jackley Warns of Unauthorized Websites that Falsely Represent Governmental Agencies**

PIERRE, S.D. – Attorney General Marty Jackley is warning South Dakotans to be cautious of misleading websites that falsely appear to be representing governmental agencies.

“Scammers are sending emails and links to South Dakotans that appear to be from South Dakota governmental agencies. These links then reroute you to a fraudulent site that steals your information,” said Jackley. “Please retype website addresses into your internet browser rather than clicking on the links sent to you.”

The Attorney General’s Consumer Protection Division has received numerous complaints from businesses in and out of South Dakota who have received emails and/or links to what appears to be from legitimate South Dakota governmental agencies. Typically the link or website contains a slightly different spelling from the legitimate site, for example, including an additional letter at the end of the URL. One slight change to the web address will reroute you to a fraudulent site instantly, while...

➤ **Original Press Release:** <http://atg.sd.gov/OurOffice/Media/pressreleasesdetail.aspx?id=1890>

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## UTAH

October 10, 2017

### **Utah Attorney General’s Office Joins Federal, State and Local Government Officials to Educate Investors on How to Avoid Fraud**

SALT LAKE CITY October 10, 2017 – In a collaborative effort, the Utah Attorney General’s Office has joined with federal, state and local government officials to establish the Financial Fraud Institute and will hold a multi-agency seminar designed to educate Utah investors and consumers on how to recognize and avoid financial and consumer fraud.

The free seminar is open to the public and will be held in St. George on November 2. Follow us on Twitter at #StopFraudUtah.

Officials from the U.S. Securities and Exchange Commission, U.S. Attorney’s Office, Utah Attorney General’s Office, Financial Industry Regulatory Authority (FINRA), Utah Division of Securities, Utah Division of Consumer Protection, FBI, IRS and the Washington County Attorney’s office will participate in the seminar.

United States Attorney for the District of Utah John W. Huber will be the keynote speaker at the seminar. This is the third in a series of seminars to...

➤ **Original Press Release:** <https://attorneygeneral.utah.gov/featured-content/utah-attorney-generals-office-joins-federal-state-and-local-government-officials-to-educate-investors-on-how-to-avoid-fraud>

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## VERMONT

October 20, 2017

### **Vermont Assists Federal Agency To Stop Payday Loan Debt Traps**

The federal Consumer Financial Protection Bureau (CFPB) announced a national rule that will eliminate payday loan debt traps by requiring lenders to ensure that borrowers can repay their loans. Around 12 million Americans use payday loans. The new rule is estimated to eliminate two-thirds of the payday loans currently offered across the country. The Vermont Attorney General's Office worked closely with the CFPB and other states to help shape the rule. "This rule is a great example of state and federal cooperation to address a financial problem that affects millions of working Americans," said Attorney General T.J. Donovan.

Vermont already bans payday loans and other forms of high-interest lending. The rule will not affect Vermont's laws, but will help raise the floor of protections in other states where payday loans are offered. Since 2012, Vermont has been a leader in protecting consumers from harmful lending practices, including cracking down on illegal...

- **Original Press Release:** <http://ago.vermont.gov/focus/news/vermont-assists-federal-agency-to-stop-payday-loan-debt-traps1.php>

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## VIRGINIA

October 03, 2017

### **ATTORNEY GENERAL HERRING OFFERS TIPS TO AVOID BUYING FLOOD-DAMAGED VEHICLES**

RICHMOND (October 3, 2017) - Attorney General Mark R. Herring and the Virginia Department of Motor Vehicles (DMV) are urging customers in the market for a new or used car to be on the lookout for vehicles with water damage in the wake of massive flooding caused by a recent onslaught of hurricanes that has damaged or destroyed countless vehicles.

"All Virginians purchasing a used car directly from another individual should have the vehicle inspected by a mechanic, but that advice is even more pertinent in the wake of massive flooding when the risk of purchasing a water-damaged car increases," said Attorney General Mark Herring. "Virginians need to be on the lookout for signs of water damage when purchasing a vehicle, and should always trust their instincts - if something seems too good to be true, it probably is."

"Nearly one-out-of-three car sales occurs directly between individuals," DMV Commissioner Richard...

- **Original Press Release:** <https://www.oag.state.va.us/media-center/news-releases/1048-october-3-2017-attorney-general-herring-offers-tips-to-avoid-buying-flood-damaged-vehicles>



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## WASHINGTON

October 11, 2017

### **AG report reveals data of nearly 3 million Washingtonians compromised in past year**

OLYMPIA — Today Washington state Attorney General Bob Ferguson released his second annual Data Breach Report. His report finds that between July of 2016 and July of this year, data breaches affected nearly 3 million Washingtonians — more than six times the number impacted in the previous 12 months period.

The report focuses exclusively on significant data breaches that affected 500 or more Washingtonians. During the last fiscal year, 78 data breaches were reported — twice the number of significant breaches reported to the Attorney General the previous fiscal year. The release of the new Data Breach Report follows recent news that credit-monitoring company Equifax suffered a data breach, compromising the personal information of more than 145 million people nationwide. The Equifax breach happened after the dates covered by this year's report.

"Data breaches are a serious threat to our personal and financial security, and the more information consumers have, the better they...

- **Original Press Release:** <http://www.atg.wa.gov/news/news-releases/ag-report-reveals-data-nearly-3-million-washingtonians-compromised-past-year>

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## WEST VIRGINIA

October 09, 2017

### **Attorney General Morrisey Warns Consumers To Be Cautious Of Ticket Scalping**

CHARLESTON — West Virginia Attorney General Patrick Morrisey urges consumers to be cautious when buying tickets from individuals and third-party resellers for sporting events and other forms of entertainment.

"Like many West Virginians, I share a passion for college football and other events, but I encourage consumers to exercise caution when purchasing tickets," Attorney General Morrisey said. "Scalpers prey on the consumers' passion for the event and use deceptive methods to take their hard-earned money."

The Attorney General urges consumers to purchase tickets from the university or well-known ticket vendors. Doing so ensures the legitimacy of the ticket, and in the case of college football supports the university.

Those choosing another route should double check their ticket and remember that an unbelievably good deal may be just that – too good to be true.

Other tips include the following:

RELIABLE VENDOR: Be sure your seller is trustworthy. Seek reviews from...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-warns-consumers-to-be-cautious-of-ticket-scalping?e=5699e8e411>

October 10, 2017

### **Attorney General Morrisey: Mylan Settlement Hurts Taxpayers, Families**

CHARLESTON — West Virginia Attorney General Patrick Morrisey issued the following statement in reference to a \$465 million settlement between Mylan and the federal government.

“A national settlement of \$465 million does very little to reimburse taxpayers for Mylan’s alleged conduct. Such a settlement is woefully deficient, irresponsible and hurts the countless families who have relied upon the EpiPen.

“If my office had expanded authority – included in a bill passed by the West Virginia Senate and stalled in the House – to prosecute Medicaid fraud, we would have waged a vigorous prosecution and believe we would have likely recovered significant monies for taxpayers.”

The office had reviewed allegations that Mylan underpaid Medicaid by marketing the EpiPen as a brand drug, while paying rebates at a cheaper, generic rate.

As publicly reported and consistent with the subpoena enforcement, work on other matters continue. ...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-mylan-settlement-hurts-taxpayers-families?e=5699e8e411>

October 18, 2017

### **Attorney General Morrisey Alerts Consumers to Spike in IRS Scam Calls**

CHARLESTON — West Virginia Attorney General Patrick Morrisey alerted consumers to a recent spike in Internal Revenue Service scam calls, perhaps related to the recent, Oct. 16, filing deadline for those who sought an extension in April.

The scam typically starts with a phone call indicating the IRS will arrest the consumer if he or she refuses to follow instructions. Similar calls claim to represent the U.S. Treasury Department, legal affairs and other groups.

The Attorney General’s Consumer Protection Division received at least 60 calls about the IRS scam since late last week. One consumer in Kanawha County reportedly lost \$1,000 when she purchased gift cards to comply with the caller’s demands.

“These calls can be very intimidating,” Attorney General Morrisey said. “Consumers must stay calm, remain on guard and verify the caller’s legitimacy before taking action.”

Targeted consumers typically are told they owe immediate payment. Threats of imminent arrest...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-alerts-consumers-to-spike-in-irs-scam-calls?e=5699e8e411>

October 26, 2017

### **Attorney General Morrisey Urges Caution When Giving to Third-Party Entities**

CHARLESTON — West Virginia Attorney General Patrick Morrisey warns consumers to be careful giving to a third-party entity that claims to represent a popular charity.

The Attorney General's Office recently learned of individuals soliciting donations in Morgantown on behalf of the American Cancer Society.

While it's not unheard of for individuals or smaller groups to support a larger entity, any such effort should cause the consumer to exercise caution.

"I'm always inspired by the giving spirit of my fellow West Virginians," Attorney General Morrisey said. "Our residents help others any way they can. Scammers also recognize that generosity, making it important that consumers be careful when opening their wallet to help another."

Anyone with questions about the legitimacy of a charity or organization can review the Secretary of State's website to see if the charity is registered to solicit donations in West Virginia. Consumers may also research the charity on...

- **Original Press Release:** <http://mailchi.mp/wvago/wva-ag-urges-caution-when-giving-to-third-party-entities?e=5699e8e411>

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## WISCONSIN

October 18, 2017

### **AG Schimel: Cyber Security is Critical for Wisconsin Seniors**

MADISON, Wis. – Attorney General Brad Schimel is reminding Wisconsin's older adults to protect themselves from online attacks and scams during National Cyber Security Awareness Month.

"One in eighteen older adults who live independently in the community fall prey to financial fraud and scams each year,"[1] said Attorney General Schimel. "As the aging population grows and more seniors get online, criminals will double down in their attempts to exploit this vulnerable population. Prevention is critical to avoid becoming a victim of financial exploitation and we must remain vigilant in educating our state's seniors about common scams."

According to a Pew Research Center study, older adults over the age of 65 have been the fastest growing population to get online since 2000.[2] That same population is expected to surge in Wisconsin in the coming decades with an increase of 640,000 adults 65 and older – an increase of 72%.[3] ...

- **Original Press Release:** <https://www.doj.state.wi.us/news-releases/ag-schimel-cyber-security-critical-wisconsin-seniors>