CONSUMER PROTECTION REPORT:
March 1-31, 2016

This newsletter is a monthly circulation that describes consumer protection activity announced by state attorneys general. This information was gathered solely from attorney general press releases. It makes no effort to prioritize or analyze the impact of any of these cases and initiatives.

The following press releases are organized by state and multistate activity. In addition, certain Medicaid fraud cases that touch on consumer protection and advocacy initiatives have been included.

If an office would like their activity to be included in subsequent newsletters, please notify attorneygeneral@law.columbia.edu.

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For more information about the National State Attorneys General Program and resources, please visit our website www.stateag.org.
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ARIZONA
March 24, 2016

Attorney General Mark Brnovich Announces Arizona Man Sentenced to 10 Years in Prison for Unlicensed, Fraudulent Construction

Attorney General Mark Brnovich announced a judge sentenced John William Parks to 10 years in prison for scamming Arizona seniors out of more than one hundred thousand dollars. Parks pled guilty to Fraudulent Schemes and Artifices as part of a plea agreement. The judge also ordered Parks to pay back $136,815 in restitution to the 10 victims. The Attorney General’s Office prosecuted the case after joint investigations by the Arizona Registrar of Contractors, the Phoenix Police Department, and the Mesa Police Department.


March 11, 2016

Attorney General Mark Brnovich Announces Tucson Family Ordered to Stop Automobile Repair and Paving Activities in Arizona

Attorney General Mark Brnovich today announced that Richard Stevens, Anthony Stevens and David Stevens are permanently banned from engaging in any automobile or paving activity in Arizona after violating the Arizona Consumer Fraud Act (“ACFA”) and scamming customers out of thousands of dollars. Defendants will also pay $18,401.00 in consumer restitution. The restitution is part of an Order for Default Judgment against A&D’s Auto Care, Richard Stevens, Desert Paveing [sic], Anthony Stevens and David Stevens aka David Lee.

The Default Judgment resolves the State’s Consumer Fraud Lawsuit filed in June 2015. Using the names A&D’s Auto Care, A&D Auto, A & D Auto Care, A&D Auto Body and A&D’s Auto Care and Collisions, Defendants sold automobile repair, collision and detailing services to consumers in Pima
ARIZONA CONT’D

County. The State’s Complaint alleged that Defendants violated the ACFA by accepting money for auto repairs that consumers never received. Desert Paveing [sic], also operated by Defendants, offered paving, pavement repair and cleaning services in Pima County. The State’s Complaint alleged that Defendants violated the ACFA by accepting money for paving services they failed to complete. The Complaint also alleged that Defendant Anthony Stevens violated the ACFA by representing that he was licensed by the Arizona Registrar of Contractors (“ROC”) when neither he nor Desert Paveing [sic] had an ROC license.


March 10, 2016

Attorney General Mark Brnovich Announces Consumer Fraud Lawsuit Filed Against Fraudulent Phoenix Realtors Accused of Scamming Dozens of Families

Attorney General Mark Brnovich announced today his office filed an Arizona Consumer Fraud and Civil Racketeering Lawsuit against ProSolutions, LLC, a Phoenix-based real estate consulting company. The lawsuit alleges ProSolutions and its owners, Ruben Diaz and Rodrigo Diaz preyed on Spanish-speaking families who wanted to buy a home, acting as a home loan financing officer, and taking thousands of dollars in down payments from them. Families thought they purchased a home and later discovered they never owned the home.

The Consumer Fraud Lawsuit alleges ProSolutions misrepresented the nature and terms of various home financing transactions for their own financial gain. In several instances, ProSolutions allegedly mischaracterized lease agreements as purchase agreements and accepted hundreds of thousands of dollars’ worth of home payments from consumers before consumers learned that they did not hold the title to their homes. ProSolutions allegedly used an assortment of other deceptive practices to take the title to their clients’ properties and forced their clients to lose thousands of dollars in real estate down payments. The complaint also alleges that ProSolutions mishandled deposits paid by consumers and failed or refused to refund deposits to consumers as agreed.
CALIFORNIA
March 30, 2016

Attorney General Kamala D. Harris Announces Settlements Totaling $4.95 Million with LG, Hitachi, Panasonic, Toshiba and Samsung Over Price-Fixing Scheme

Attorney General Kamala D. Harris today announced a preliminary approval of settlements resolving allegations that LG, Hitachi, Panasonic, Toshiba, and Samsung, companies all based in Japan or Korea, fixed prices on critical components of televisions and computer monitors from 1995 to 2007. Those critical components, known as Cathode Ray Tubes or CRTs, were used to display images on computer monitors and televisions screens before they were replaced by flat screens. The court has approved the settlement pending valid objections submitted within 60 days.

The companies’ price fixing scheme caused damage to California consumers and government entities that overpaid for their televisions and computers. The announced settlement has led to legally enforceable judgments against these foreign companies.

March 28, 2016

Attorney General Kamala D. Harris, District Attorneys Announce $8.5 Million Settlement With Wells Fargo Bank Over Privacy Violations

Attorney General Kamala D. Harris and five district attorneys today announced a $8,500,000 settlement with Wells Fargo Bank over privacy violations that included recording consumers’ phone calls without timely telling consumers they were being recorded, as required by California law. The investigation into Wells Fargo and the subsequent settlement were the result of the work of the Attorney General’s Office and the office of Los Angeles County District Attorney Jackie Lacey, along with the Consumer Protection Divisions of Alameda County District Attorney Nancy E. O’Malley, Riverside County District Attorney Michael
Hestrin, San Diego County District Attorney Bonnie M. Dumanis and Ventura County District Attorney Gregory D. Totten.

As part of the settlement, which is in the form of a stipulated judgment, Wells Fargo will pay civil penalties totaling $7,616,000 and will reimburse the prosecutors' investigative costs of $384,000. In addition, Wells Fargo will contribute $500,000 to two statewide organizations dedicated to advancing consumer protection and privacy rights.


March 23, 2016

Attorney General Kamala D. Harris Obtains $1.1 Billion Judgment Against Predatory For-Profit School Operator

Attorney General Kamala D. Harris today announced that her office has obtained a $1.1 billion judgment against defunct Corinthian Colleges, Inc. (CCI) for their predatory and unlawful practices. While CCI filed for bankruptcy in May 2015, this judgment can help secure further relief for struggling students.

Former Corinthian Students should visit the Attorney General’s Interactive Tool for tailored information to help them locate needed resources and relief.

In October 2013, Attorney General Kamala D. Harris led the charge against CCI and its subsidiaries that operate Everest, Heald, and Wyotech colleges, filing suit seeking to put an end to abusive practices that left tens of thousands of students under a mountain of debt and useless degrees. CCI filed for bankruptcy in May 2015. Today, the Court granted a default judgment against CCI. In the judgment, the Court ordered restitution on behalf of students in the amount of $820,000,000 and civil penalties totaling $350,025,000, for a total of $1,170,025,000 in monetary relief.

**DELAWARE**  
March 15, 2016  

**Attorney General Matt Denn Announces Contractor Arrested for Defrauding Senior Citizen**

The Attorney General’s Consumer Protection Unit announced a Delaware City-based contractor faces criminal charges for defrauding a 72-year-old New Castle County homeowner. James Small, 31, was arrested on one count of Home Improvement Fraud, but Department of Justice officials believe he may have more victims.

New Castle County Police received a complaint from a woman believing she was caught in a home improvement scheme. Throughout January 2016, the alleged victim paid Small over $17,000 for home improvements. Work performed included minor spackling and tearing up master bedroom flooring, but ultimately police and CPU believe Small stopped showing up at the work site and the work was never substantially completed.


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**DISTRICT OF COLUMBIA**  
March 31, 2016  

**Attorney General Karl A. Racine Sues UTS Corporation for Notario Fraud**

Attorney General Karl A. Racine announced today that he has filed a lawsuit against a company for offering unlawful immigrant-consultant services to Spanish-speaking communities in the District. The complaint was filed against Unlimited Technologies and Services Corporation, doing business as UTS, and its owner, Mardoqueo M. Sanchez.

Under federal law, persons cannot provide legal assistance with immigration matters (including assisting consumers with obtaining, preparing or filing immigration forms) unless they are licensed attorneys or accredited individuals under federal law. The Attorney General’s lawsuit accuses UTS and Sanchez of falsely advertising that they were notarios, a term for those authorized to practice law in many Latin American countries. Despite UTS having no licensed attorneys on staff, the company’s notario advertisement falsely indicated to District residents that UTS could legally assist in immigration matters, including obtaining and preparing immigration forms for a fee. This practice is commonly referred to as “notario fraud.”
Attorney General Pam Bondi Reaches Voluntary Agreement with You Fit

The Florida Attorney General’s Office today announced an Assurance of Voluntary Compliance with You Fit, LLC, relating to the company’s advertising and business practices. You Fit is a Broward-based company that operates health clubs across Florida and in several states. According to consumer complaints, the company advertised month-to-month memberships as requiring no commitment or no obligation and did not disclose certain additional required commitments and fees until after members signed their contracts. Complainants also alleged that, in some cases, the company failed to acknowledge some membership cancellations and continued to charge monthly fees even after consumers attempted to cancel. The company denies any wrongdoing and it fully cooperated with the Office of Attorney General in an effort to quickly resolve this matter.

Attorney General Bondi Seeks Consumer Relief from Timeshare Resale Scam


The defendants allegedly made unsolicited telephone calls to consumers nationwide claiming to have ready buyers and renters willing to pay a specified price for consumers’ timeshare properties. Additionally, the company claimed to be able to guarantee sales and rentals of those timeshares. The defendants collected upfront fees from consumers ranging from $595 to more than $4,000,
and purportedly did not have buyers or renters lined up to pay any price for consumers’ timeshares.


INDIANA
March 11, 2016

Attorney General Greg Zoeller: Indiana Real Estate, Foreclosure Fraud Victims Receive More Than $70K from Consumer Protection Assistance Fund

Indiana Attorney General Greg Zoeller announced today that 29 victims of real estate scams and foreclosure-relief fraud are receiving payments from the state’s Consumer Protection Assistance Fund (CPAF).

This week, March 6-12, is National Consumer Protection Week.

Zoeller, whose office administers the fund, said these victims will receive more than $70,000 in total payments with each person receiving an amount equal to their loss up to the statutory cap of $3,000. Victims are from Elkhart, Hancock, Lake, LaPorte, Marion, Monroe, Scott and St. Joseph counties.


March 10, 2016

Attorney General Greg Zoeller Files Lawsuits Against Four Auto Dealers For Failing To Deliver Titles To Customers, Other Deceptive Acts

Indiana Attorney General Greg Zoeller today filed lawsuits against four auto dealers and their owners accused of failing to deliver customers’ vehicle titles and other deceptive acts. The auto dealers – all of which have gone out of business – were located in Fort Wayne, Fortville and Indianapolis.

Zoeller said without a vehicle title, it is impossible to obtain a state vehicle registration in order to operate a vehicle legally.
IOWA
March 22, 2016

**Attorney General Tom Miller Announces Online Internet Marketing Training Seller to Refund Iowans and Cease Soliciting in Iowa**

_Nevada company sells Internet-based online sales training program_

A Mesquite, Nevada-based Internet marketing training company will refund Iowa consumers and is prohibited from soliciting its online services to Iowa residents, through an agreement with Attorney General Tom Miller.

The Consumer Protection Division alleges that Brookwater Ventures LLC, also doing business as Brook Water Ventures, and its owner, Clay Taylor, of Saint George, Utah, violated Iowa’s Consumer Fraud Act.

The division opened an investigation in February after an elderly Des Moines woman complained that the company convinced her to sign a $3,500 contract for an online internet marketing training program that she claimed was untenable.


March 9, 2016

**Attorney General Tom Miller Files Consumer Fraud Lawsuit against New Jersey Man for Role in Allegedly Defrauding Elderly Iowans**

Attorney General Tom Miller today filed a consumer fraud lawsuit against a New Jersey man for his role in sweepstakes-related mail solicitations that allegedly misled and cheated elderly Iowans.

The [lawsuit](https://www.iowaattorneygeneral.gov/newsroom/online-internet-marketing-training-seller-to-refund-iowans-and-cease-soliciting-in-iowa/) alleged that the “deceptive handiwork” of Robert C. Schneider, dba SchneiderCreative, of Englewood, enabled scammers to cheat susceptible Iowans on fixed incomes who could not easily absorb the losses. The lawsuit alleges that one elderly Iowa man was victimized repeatedly with these deceptive mailings, and was known to have lost at least $175 in a matter of months.
According to Miller, Consumer Protection Division investigators were led to Schneider after learning of a 91-year-old eastern Iowa widow whose savings were being depleted as she sent check after check in response to personalized mail solicitations from scammers.


MAINE
March 3, 2016

Attorney General Janet T. Mills Files Deceptive Trade Practice Action Against Barry Somes And Associated Businesses

Attorney General Janet T. Mills announced today that she has filed an Unfair and Deceptive Trade Practices Act complaint against Barry Somes of Cumberland Center. The complaint alleges that Somes operated under numerous business names and failed to deliver on promised vacation tours after taking advanced payments and failing to provide refunds to affected consumers.

Somes operated businesses including TourBUSters, Club Impac, and Seacoast Convention Bureau, among others. These businesses purported to offer motor coach tours to destinations around the Northeast United States and Canada. Somes also advertised that net profits from some tours would be donated to benefit children; the complaint alleges that that did not happen. Numerous consumers complained that after they made deposits, Somes would contact them saying that the tour had been cancelled. When the consumer requested a refund on their deposit, Somes would attempt to convince the consumer that for various reasons he could not give the refund or charge them a cancellation fee. Somes has exhibited this pattern over numerous years, prompting this action from the Attorney General to enjoin him from future similar business ventures. In the last several years the Attorney General’s Office has received 54 complaints from consumers seeking refunds of deposits paid to Somes. Of these 54, Somes has paid refunds to only 17 consumers.

MARYLAND
March 16, 2016

Attorney General Brian Frosh Wants Jessup Health Club to Halt Selling Memberships

The Maryland Office of the Attorney General Consumer Protection Division is seeking to block a Jessup health club from selling memberships until it complies with the state’s Health Club law. The Division has filed administrative charges against Anytime Fitness on Washington Boulevard, and its corporate parent, Legacy Fitness, for failing to register with the state and for failing to protect prepayments as required by law.

The charges allege that the business and its owner sold health club memberships but was not registered, and that the surety bond that protected consumer deposits had lapsed and has not been replaced.

https://www.oag.state.md.us/Press/2016/031616.htm

March 8, 2016

Attorney General Brian Frosh Sues Moving Company for Refusing to Deliver Goods

Best Offer Moving Co. raises prices after estimates and refuses to deliver possessions of objecting customers, according to charges

Maryland Attorney Brian E. Frosh announced today that the Office of the Attorney General Consumer Protection Division has filed charges against Best Offer Moving Company, LLC and its owner, Andrii Dziapka, for demanding a higher price than estimated for delivery of customer possessions, and then refusing to deliver the when consumers objected to the increased prices. Under Maryland law, moving companies cannot refuse to deliver consumers' household goods when the move is within the state.

The Division alleges that Gaithersburg-based Best Offer Moving quotes consumers one price for their moves, then demands significant additional costs and fees for services and packing materials after loading the consumer items on their trucks. The company then refuses delivery if customers do not pay.
The Division further alleges that after refusing delivery, the company places goods in storage and seeks additional fees above its already inflated charges.

https://www.oag.state.md.us/Press/2016/030816.htm

MASSACHUSETTS

March 29, 2016

Attorney General Maura Healey Announces Amazon Delivery Contractor Cited More Than $80,000 for Failure to Pay Employee Wages

Restitution and Penalties to be Paid for Failing to Comply with Massachusetts Wage and Hour Laws

A Florida-based delivery company and its owner have been cited more than $80,000 in restitution and penalties for failing to pay their employees in a timely manner in violation of the state’s wage and hour laws, Attorney General Maura Healey announced today.

VHU Express, Inc. and its owner, Lisa Bythewood, were hired by Amazon Logistics, Inc. (Amazon) to provide delivery services for two warehouses in Massachusetts located in Chelsea and Dedham.


March 28, 2016

Attorney General Maura Healey Announces Lender to Provide More Than $2 Million in Relief to Massachusetts Veterans, Other Consumers for Pension Advance Scheme

Company Also Prohibited from Making Loans in Massachusetts

A company that purchased income streams from veterans and other pensioners has agreed to provide more than $2 million in debt relief to resolve allegations that it made predatory and illegal loans to Massachusetts consumers, Attorney General Maura Healey announced today. The company has also been barred from making these loans in Massachusetts in the future.
Under the terms of the assurance of discontinuance, filed last week in Suffolk Superior Court, Future Income Payments, LLC (FIP), which was formerly known as Pensions, Annuities and Settlements, LLC, has agreed to convert its current contracts with consumers into interest-free loans. Any consumer who has already paid in excess of the principal balance borrowed will receive a refund for any overpayments.


March 23, 2016

Attorney General Maura Healey Announces Just Energy Customers to Receive Payments in Second Phase of Restitution Program

Under Agreement with AG’s Office, Just Energy Sending Checks to 34,000 Customers Who Qualify for 1.6 Million in Restitution Over Five Week Period

Customers who were allegedly misled by a competitive energy supplier are beginning to receive restitution payments as part of the second, and final, phase of the restitution program put in place as part of a $4 million settlement reached with the company, Attorney General Maura Healey announced today.

Just Energy has already returned approximately $2.2 million to 7,655 customers who qualified. Under the second and final phase of the restitution program, an independent trustee will mail approximately $1.6 million in checks to approximately 34,000 customers who qualify. The trustee began mailing checks to customers on February 29th and will continue to do so every week until all eligible customers have received them, likely through mid-April. Customers who receive their restitution in the mail do not have to fill out a claim and can simply cash the check they receive in the mail.

Attorney General Maura Healey Announces West Bridgewater Construction Company Cited More Than $54,000 for Violating State Prevailing Wage and Overtime Laws

A West Bridgewater construction company has been cited more than $54,000 in restitution and penalties for violating the state prevailing wage, overtime and record keeping laws, Attorney General Maura Healey announced today.

I.W. Harding Construction Company, Inc. (I.W. Harding) and its owner, James E. Shalek, of North Easton, were cited for failing to pay the proper prevailing wage, failing to pay overtime, failing to submit true and accurate certified payroll records and failing to furnish true and accurate payroll records to the AG’s Office with regard to 11 public works construction projects throughout Massachusetts.


Attorney General Maura Healey Stops Online Auto Title Lender from Collection on Illegal Loans Made to Massachusetts Consumers

Liquidation, LLC Repossessed and Sold Motor Vehicles after Making Loans with Interest Rates As High As 619 percent

An unlicensed online auto title lender has been ordered to stop making and collecting on illegal, short-term loans made to Massachusetts consumers in an enforcement action filed by Attorney General Maura Healey.

The preliminary injunction, entered last week in Suffolk Superior Court against Liquidation, LLC (Liquidation), comes after AG Healey sued the company for allegedly targeting economically vulnerable Massachusetts consumers, providing them with unlawful, high-interest loans on their otherwise paid-off vehicles and, when they could not pay, seizing and selling their vehicles.
Massachusetts cont’d


March 18, 2016

Attorney General Maura Healey Announces Former Life Insurance Agent Pleads Guilty, Sentenced in Connection with Stealing more than $275,000 from Consumers

A former life insurance agent affiliated with Prudential Financial, Inc. has pleaded guilty and been sentenced to 18 months in the House of Correction in connection with stealing more than $275,000 from nearly 50 of her customers, some of whom were elderly, Attorney General Maura Healey announced today.

Susan Abbott, 56, of Quincy, pleaded guilty on Thursday in Norfolk Superior Court to the charges of Larceny over $250 (five counts), including three counts of Larceny over $250 from a Person over Sixty and two counts of Larceny over $250 by a Single Scheme, as well as one count each of Identity Fraud, Forgery and Uttering.


March 16, 2016

Attorney General Maura Healey Announces Thousands of Massachusetts Drivers to Receive $7.4 Million in Relief on High-Interest Auto Loans from Two Lenders

AG’s Office Has Now Recovered More Than $12 Million for Consumers Relating to High-Interest Auto Loans

Two national auto lenders have agreed to provide a total of $7.4 million in relief to thousands of Massachusetts consumers over allegations they charged excessive interest rates on their subprime auto loans, Attorney General Maura Healey announced today. The AG’s Office has now recovered more than $12 million for consumers in the last several months in settlements relating to high-interest auto loans.
March 4, 2016

**Attorney General Maura Healey Announces Palmer Contractor Pays More Than $61,000 Over Claims It Violated State Prevailing Wage Laws**

*Company Cited for Violating State Law during Construction at UMass Amherst*

A Palmer company has paid more than $61,000 in restitution and penalties to resolve allegations it violated the state prevailing wage law, Attorney General Maura Healey announced today.

The AG’s Office ordered AK Electric, Inc. and owner Anibal C. Alves, of Ludlow, to pay more than $61,000 in restitution and penalties for violations relating to work performed on a public construction project at UMass Amherst.


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**MICHIGAN**

March 10, 2016

**Attorney General Bill Schuette Announces Mortgage and Debt Management Scheme**

Michigan Attorney General Bill Schuette today announced that his Homeowner Protection Unit has filed thirty-five felony charges against Pasquale Longordo, 39, of Birmingham, and his company Modify Loan Experts, LLC, for allegedly stealing money from Michigan residents who were facing mortgage foreclosures or needed help managing their credit card debt. Longordo also faces an additional three misdemeanor charges.

http://www.michigan.gov/ag/0,4534,7-164-46849_47203-378660--,00.html
MISSOURI
March 11, 2016

Attorney General Chris Koster Sues Three Businesses For Missouri’s No-Call And Telemarketing Violations

Attorney General Chris Koster today announced he has filed three lawsuits against companies for violating Missouri’s telemarketing and No-Call laws.

Koster sued Lawn Pro Turf Maintenance and its owners for making tens of thousands of calls to Missouri consumers to sell lawn-care services. Callers claimed to be in the neighborhood and offered a discount on lawn-maintenance services. Several consumers told the caller they did not want to be contacted, but Lawn Pro telemarketers continued to call them.

Koster also sued Delaware-based e-Degree Advisors and Nevada-based Courtesy Call. Telemarketers for eDegree Advisors called Missouri consumers on the No-Call list to solicit higher education enrollment. Courtesy Call telemarketers called consumers who specifically requested not to be contacted and requested charitable donations. In all of these cases, Koster is asking the court to impose up to $5,000 in penalties for each violation of the No-Call Law.

March 8, 2016

Attorney General Chris Koster Announces Lawsuit Against Critique Services

low-cost bankruptcy services business sued for consumer fraud and the unauthorized practice of law

Attorney General Chris Koster today announced a lawsuit against Beverly Diltz, Critique Services  L.L.C., Renee Mayweather, Dean Meriwether, James Robinson, and Robert Dellamano to end the defendants’ predatory business scheme.


NEW JERSEY
March 31, 2016

Acting Attorney General Robert Lougy Announces New Jersey Division of Consumer Affairs Announces Actions Against Twenty Health Clubs for Alleged Non-Compliance with Consumer Protection Laws

The New Jersey Division of Consumer Affairs today announced administrative actions against 20 health clubs, and has assessed a total of $158,500 in civil penalties against the clubs, for their alleged failure to comply with consumer protection laws.

The Division of Consumer Affairs, working with the Division of Law, issued Notices of Violation to all 20 clubs for failing to register their businesses. State law requires that all health clubs which devote at least 40 percent of their floor space to physical fitness services must register with the Division of Consumer Affairs and provide information about their ownership and operations.

http://www.nj.gov/oag/newsreleases16/pr20160331a.html

March 30, 2016

Acting Attorney General Robert Lougy Announces New Jersey Division of Consumer Affairs Files Action Against Bergen County Used Car Dealership for Alleged Consumer Fraud and Motor Vehicle Advertising Violations

The New Jersey Division of Consumer Affairs has filed an action against European Auto Expo, LLC, a used car dealership in Lodi, alleging that the dealership, among other things, failed to honor its advertised prices for vehicles, omitted important explanatory disclaimers from advertisements, and obscured pricing details with misleading fine print.

The state’s eight-count complaint, filed in State Superior Court in Bergen County, alleges that European Auto Expo violated the Consumer Fraud Act, the Motor Vehicle Advertising Regulations, the Automotive Sales Regulations, the Used Car Lemon Law (UCLL) and UCLL regulations.

http://www.nj.gov/oag/newsreleases16/pr20160330a.html
NEW JERSEY CONT’D

March 29, 2016

Acting Attorney General Robert Lougy Announces New Jersey Division of Consumer Affairs Reaches Settlement with AutoZone Addressing Allegations of Pricing Violations; Prior Actions Against “Advance Auto” and “Pep Boys” Remain Pending

AutoZone, Inc., the automotive parts retail chain, has agreed to revise its business practices, and to pay $47,500 to the State, after a joint investigation by the New Jersey Division of Consumer Affairs Office of Consumer Protection and the State Office of Weights and Measures revealed numerous merchandise pricing violations.

The investigation, undertaken early last year, found that seven AutoZone stores in Newark, Carteret, Elizabeth, Linden, Flemington, and Plainfield, failed to plainly mark the total selling price on some merchandise. Additionally, some merchandise scanned at the cash register reflected prices that were higher than the prices posted at the location in the store where the merchandise was displayed for sale.

http://www.nj.gov/oag/newsreleases16/pr20160329a.html

March 16, 2016

Acting Attorney General Robert Lougy Announces Four Charged With Theft and Money Laundering for Allegedly Stealing $350,000 from Investors Through Bogus Medical Investment Schemes

Acting Attorney General Robert Lougy announced that four individuals have been charged in connection with two separate schemes in which investors allegedly were defrauded of a total of $350,000 that they invested in purported medical ventures.

http://www.nj.gov/oag/newsreleases16/pr20160316a.html
NEW JERSEY CONT’D

March 4, 2016

Acting Attorney General John J. Hoffman Announces Atlantic County Woman Sentenced to Prison for Aiding in Theft of Millions of Dollars from Elderly Clients of Senior Care Company

Investigation charged lawyer and sisters who ran senior care service

Acting Attorney General John J. Hoffman announced that a woman was sentenced to prison today for participating in a scheme with her sister and a lawyer to steal millions of dollars from elderly clients of an in-home senior care company in Atlantic County.

Sondra Steen, 60, of Linwood, was sentenced to 10 years in state prison, including 4 ½ years of parole ineligibility, by Superior Court Judge Bernard E. DeLury Jr. in Atlantic County. She pleaded guilty on Feb. 8 to first-degree money laundering. Steen is jointly and severally liable for full restitution in an amount to be determined.

Steen was charged in an investigation by the New Jersey State Police and the Division of Criminal Justice. Deputy Attorney General Yvonne G. Maher is prosecuting the defendants and took the guilty plea for the Division of Criminal Justice Specialized Crimes Bureau. Detective Richard Wheeler led the investigation for the New Jersey State Police Financial Crimes Unit.

http://www.nj.gov/oag/newsreleases16/pr20160304a.html

NEW YORK

March 28, 2016

A.G. Schneiderman & TLC Recover $845,000 From NYC Taxicab Company That Overcharged Drivers

Style Management Corp. Unlawfully Charged Taxicab Drivers Excessive Fees

Attorney General Eric T. Schneiderman and New York City Taxi and Limousine Commission (TLC) Commissioner Meera Joshi today announced that Style Management Corp. (Style) and its owner Andrew Rosenberg have agreed to pay $750,000 in restitution to drivers who were illegally charged by the company, as well as $47,500 in penalties. Under a separate agreement with the TLC, Style will also pay an additional $47,500 in penalties, for a total of $845,000 in
March 23, 2016

**A.G. Schneiderman Announces Settlement With Local Furniture Store For Deceptive Advertising**

*Carolina Furniture, Inc. Used Deceptive Advertisements And Failed To Obtain License For Sale; Will Pay $30k Penalty*

Attorney General Eric T. Schneiderman today announced a settlement with Carolina Furniture, Inc., a business that sells furniture and home furnishings. An investigation of a “store closing sale” by the NYAG showed that Carolina Furniture made deceptive representations in its advertisements and failed to obtain a proper license before the sale. Pursuant to the agreement, Carolina Furniture will be required to comply with New York law and pay a penalty of $30,000.


March 18, 2016

**A.G. Schneiderman And DOI Commissioner Peters Announce Guilty Plea By Contractor And Nearly $800,000 In Restitution To Cheated Workers**

*Subcontractor Working On NYC Affordable Housing Project Underpaid Workers And Falsified Paychecks In Order To Cover Up The Crime*

Attorney General Eric T. Schneiderman and New York City Department of Investigation Commissioner Mark G. Peters today announced the guilty pleas of Sergio Raymundo, 28, and his New Paltz-based construction company Lalo Drywall, Inc. Both defendants pleaded guilty in Manhattan Supreme Court and must pay $793,509.60 in restitution and $83,143.76 in unpaid unemployment...
NEW YORK CONT’D

contributions due to the New York State Department of Labor, Unemployment Insurance Division.


March 15, 2016

A.G. Schneiderman Announces Settlement With Manhattan Restaurant Owner Who Underpaid Employees And Kept Tips Meant For Delivery Workers


Attorney General Eric T. Schneiderman today announced a $15,000 settlement with the owner of two Manhattan restaurants for wage underpayments. The owner, Wallace Lai, admitted to a number of labor law violations, including keeping tips intended for delivery workers after customers ordered through online delivery services.


March 10, 2016

A.G. Schneiderman Secures Agreement Stemming From ‘No Haitians’ Classified Ad

Agreement Resolves Attorney General’s Inquiry, Combats Discrimination In Advertising And Hiring At One Of The Largest Home Healthcare Companies

Interim Healthcare Of Greater New York, Inc. Will Pay $100,000, Revise Policies And Procedures To Ensure Full Compliance With Law

Attorney General Eric T. Schneiderman today announced an agreement with Interim Healthcare of Greater New York, Inc., a local franchise of one of the largest healthcare staffing agencies in the nation, that will protect applicants and potential applicants against discrimination on the basis of national origin,
race or any other protected class. The settlement resolves the Attorney General’s investigation of Interim Healthcare, an investigation which arose after the Attorney General learned that Interim Healthcare had placed an advertisement requesting a female “laid back nurse, no Haitians.”


OHIO
March 29, 2016

AG DeWine Announces Lawsuit Against Pennsylvania Attorney Accused of Misleading Ohio Homeowners

Ohio Attorney General Mike DeWine today announced a lawsuit against a Pennsylvania attorney accused of taking thousands of dollars from Ohio consumers while falsely promising to help save their homes.

The lawsuit accuses Pittsburgh-based Michael A. Rabel & Associates LLC and Michael A. Rabel, individually, of violating Ohio’s Consumer Sales Practices Act and Debt Adjuster’s Act by failing to deliver promised loan modification services, making misrepresentations, and charging excessive fees.

According to the lawsuit, Rabel contacted Ohio consumers to offer loan modification services, claiming he could help consumers avoid foreclosure. He said he would provide “legal services” and charged “attorney fees” even though he was never licensed to practice law in Ohio and none of his employees were Ohio-licensed attorneys.

http://www.ohioattorneygeneral.gov/Media/News-Releases/March-2016/AG-DeWine-Announces-Lawsuit-Against-Pennsylvania-A

March 25, 2016

Attorney General DeWine Seeks Consumer Restitution from Home Improvement Contractor

Ohio Attorney General Mike DeWine today announced a lawsuit against a northern Ohio home improvement contractor accused of doing incomplete and shoddy work for Ohio consumers.
The lawsuit, filed in the Ashland County Common Pleas Court, accuses Global Home Solutions LLC and its owner Jeffrey Workman, of Nova, of failing to deliver promised services, performing substandard or shoddy work, and failing to give consumers receipts for their deposits. The Attorney General seeks restitution for affected consumers and an end to any violations of Ohio's Consumer Sales Practices Act.

http://www.ohioattorneygeneral.gov/Media/News-Releases/March-2016/Attorney-General-DeWine-Seeks-Consumer-Restitution

**PENNSYLVANIA**

March 28, 2016

**Attorney General Kathleen G. Kane's Office Announces Midstate Home Improvement Contractors Ordered To Pay $186K Combined Following Investigations**

Pennsylvania Attorney General Kathleen G. Kane's office today announced its Bureau of Consumer Protection has secured default court orders against two midstate-area home improvement contractors that specialize in asphalt paving services.

The court orders are the result of lawsuits filed against the contractors for violations of the Pennsylvania Home Improvement Consumer Protection Act (HICPA) and the Unfair Trade Practices and Consumer Protection Law. The lawsuits aimed to address the contractors' failures to meet the following requirements: maintain current registration, use HICPA-compliant contracts, perform contracted services in a workmanlike manner, complete contracted services, provide consumers with a three-day cancellation notice and restrict initial deposits to one-third of the total sales price. Daniel Fry was ordered to pay roughly $75,590, including $23,760 in restitution. The defendants in the Lazrovitch case were ordered to pay approximately $104,288, including $13,288 in restitution.

https://www.attorneygeneral.gov/Media_and_Resources/Press_Releases/Press_Release/?pid=2378
VERMONT
March 10, 2016

**Attorney General Bill Sorrell Announces Rymes Propane To Pay $47,000 To Settle Consumer Protection Claims**

Rymes Heating Oils, Inc., a New Hampshire company, has agreed to pay $31,949 to 387 Vermont consumers and $15,000 in civil penalties to the State of Vermont to settle claims that the company violated Vermont consumer protection laws. The Attorney General found that Rymes was not disclosing all fees in a [Fee Disclosure Form](http://ago.vermont.gov/focus/news/rymes-propane-to-pay-$47000-to-settle-consumer-protection-claims.php) as required by Vermont law and had collected higher finance charges than allowed under Vermont law.

“Vermont law protects propane customers from hidden fees or unfair charges. This should be a warning to all propane companies: disclose your fees in the required forms and be sure your propane service agreements comply with Vermont law,” said Attorney General Bill Sorrell.

March 9, 2016

**Attorney General Bill Sorrell Announces Payment Processor Of High-Interest Internet Loans Will Pay $22,000 To Settle Consumer Protection Claims**

Advantage Payment Systems, LLC, a Nevada company that processes electronic payments, will pay $22,000 to settle claims that the company violated Vermont consumer protection laws. “Vermont currently has the strongest law in the nation to combat predatory high-interest, unlicensed loans – loans that historically were called payday loans,” said Attorney General William H. Sorrell. “This is another settlement confirming that payment processors and others who assist illegal lenders are held responsible for the harms caused by illegal loans.” More information on illegal lending and the Attorney General’s efforts can be found [here](http://ago.vermont.gov/focus/news/rymes-propane-to-pay-$47000-to-settle-consumer-protection-claims.php).

Between 2012-2013, Advantage Payment Systems processed debits from over 500 consumer bank accounts in Vermont on behalf of at least 36 online lenders of high-interest loans. The annual interest often exceeded 100-300% even though Vermont law prohibits annual interest above 24%. None of the 36
lenders had a license to make loans in Vermont. As of September 2013, Advantage Payment Systems ceased processing payments in Vermont involving any online consumer loans.


WASHINGTON
March 16, 2016

Attorney General Bob Ferguson Halts Deceptive Practices of Seattle-Based Online Prayer And Consumer Complaint Service

Attorney General Bob Ferguson today announced that his office has put a stop to the deceptive business practices of a Seattle-based man and his three companies who will pay back as much as $7,750,000 to approximately 165,000 consumers nationwide.

Benjamin Rogovy used systematic deception in the running of his for-profit company, Christian Prayer Center, including the creation of fake religious leaders and posting false testimonials to entice consumers to pay for prayers.

In a separate business, Rogovy used deceptive and unfair business practices to run the Consumer Complaint Agency, a for-profit business that promised consumers it would advocate on their behalf regarding their complaints against businesses. Instead, the company charged consumers up to $25 for doing little more than passively forwarding complaints.


March 16, 2016

Attorney General Bob Ferguson Announces Company Scamming Homeowners Ordered To Pay $3.6M After AG Lawsuit

A Thurston County judge ordered a California company that scammed new Washington property owners into buying overpriced deeds to pay more than $3.6 million today, after granting summary judgment in a lawsuit brought by Attorney General Bob Ferguson.
WASHINGTON CONT’D

Thurston County Superior Court Judge Mary Sue Wilson granted summary judgment Feb. 12 against Bellflower, Calif.-based LA Investors, LLC, which conducts business as “Local Records Office.” The court found the company violated the state Consumer Protection Act at least 256,998 times by sending deceptive mailers.

Today’s decision addressed restitution to Washington consumers, penalties and costs. $856,981 will go to consumer restitution, $2,569,980 for civil penalties, and $176,806 will go toward covering the state’s costs in litigating this matter. The civil penalties will go to the state’s general fund.


March 3 2016

Attorney General Bob Ferguson Wins $1.2M Judgment Against Company Defrauding Thousands Of WA Businesses

Roughly 2,900 businesses paid more than $360K as a result of a deceptive mailer

A King County Superior Court judge today ordered civil penalties and restitution up to $1.15 million in Attorney General Bob Ferguson’s lawsuit against Mandatory Poster Agency (MPA). The company duped thousands of Washington small businesses into paying for documents many people thought were coming from a state agency.

Judge William Downing granted summary judgment in December 2015, and today issued his decision on penalties and restitution. Judge Downing found MPA violated the state Consumer Protection Act 79,354 times.

Today’s judgment includes $793,540 in civil penalties and up to $362,625 in restitution for victims. Judge Downing previously ordered that MPA would be required to pay the state’s attorneys’ fees and costs. A decision on the amount has not yet been issued, but the state has submitted a request for more than $370,000.

WEST VIRGINIA
March 21, 2016

Attorney General Morrisey Announces $19.7M in Debt Cancellation for W.Va. Consumers

Attorney General Patrick Morrisey today announced nearly $20 million in debt cancellation for West Virginia consumers as part of a settlement with a debt collector, known as Cavalry Investments and Cavalry Portfolio Services among other names.

The settlement requires Cavalry to forever cease efforts to collect $19.7 million in debt for 2,847 consumers, in addition to paying $350,000 to the State of West Virginia.

The settlement stems from an investigation into complaints alleging Cavalry engaged in debt collection practices without a West Virginia license and surety bond. Both are required by the state’s Collection Agency Act.

February 19, 2016

**Joint State-National Settlement Dissolves Two Sham Cancer Charities, Bars Leader from Charitable & Non-Profit Work**

Two nationwide sham cancer charities are dissolved and their leader is banned from profiting from any charity fundraising in the future, through the largest joint enforcement action ever undertaken by state charity regulators and the Federal Trade Commission.

The civil enforcement case with all 50 states plus the District of Columbia, and the FTC, targets Knoxville, Tennessee-based Cancer Fund of America Inc. (CFA), Dearborn, Michigan-based Cancer Support Services Inc. (CSS), and the president of both organizations, James Reynolds Sr., of Tennessee.

MEDICAID FRAUD CASES AND SETTLEMENTS

ARKANSAS
March 11, 2016

Attorney General Leslie Rutledge Announces Blytheville Woman Sentenced for Medicaid Fraud

Arkansas Attorney General Leslie Rutledge today announced the conviction of a Mississippi County woman for Medicaid fraud. Lenisha Daniels pleaded guilty in Pulaski County Circuit Court. Daniels will serve three years probation and pay a fine of $3,391.92. She was also ordered to pay $1,130.64 in restitution and paid $780 prior to her guilty plea to the Arkansas Medicaid Program Trust Fund.


CONNECTICUT
March 8, 2016

Attorney General George Jepsen Announces State Enters Settlement with Tolland Psychiatrist Resolving False Claims Allegations

A Tolland psychiatrist will pay $404,798 to settle a civil False Claims Act lawsuit alleging that she submitted false claims for payments to Connecticut’s Medicaid program. The resolution stems from a lawsuit and settlement agreement approved yesterday by a Hartford Superior Court judge, Attorney General George Jepsen said today.

The Attorney General alleged that, while enrolled as a behavioral health and psychiatric services provider in the Connecticut Medical Assistance Program (CMAP), Dr. Leela A. Panoor engaged in a long-term pattern of submitting "upcoded" claims to the state Department of Social Services (DSS) for services provided to her Medicaid patients.

The practice of "upcoding" occurs when a provider knowingly uses a higher-paying code on the claim form for a CMAP recipient to reflect the use of a more
expensive service, procedure or device than was actually used or was medically necessary.


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**FLORIDA**

March 31, 2016

**Attorney General Pam Bondi Announces Seventh Suspect Arrested in Medicaid Fraud Case**

Attorney General Pam Bondi’s Medicaid Fraud Control Unit, with the assistance of the Orange County Sheriff’s Office, today arrested the seventh suspect in connection to a Medicaid fraud case. The Orange County resident, Brenda Thompson, allegedly defrauded the Florida Medicaid Program out of more than $34,000.

http://www.myfloridalegal.com/newsrel.nsf/newsreleases/BC2AF72AD5CB507185257F8000482507

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March 24, 2016

**Attorney General Pam Bondi Announces the Arrest of a Florida Man for Targeting the Vulnerable to Defraud Medicaid**

Attorney General Pam Bondi’s Medicaid Fraud Control Unit today arrested Patrick Perez James, Miramar resident and owner of United Support Agency Corp, for defrauding the Medicaid program out of more than $24,000. While working as a direct provider of respite care services, James allegedly fraudulently billed Medicaid for services never rendered. Respite care services provide temporary relief to families caring for a disabled child or adult. According to the investigation, James also asked recipients’ relatives and others to state he provided the services when, in fact, he did not.

http://www.myfloridalegal.com/newsrel.nsf/newsreleases/D7C375D30FCF60ED85257F8000482507
FLORIDA CONT’D

March 9, 2016

Attorney General Pam Bondi Announces Florida Couple Arrested for Medicaid Fraud Related to Mammograms

Attorney General Pam Bondi’s Medicaid Fraud Control Unit, with the assistance of the Department of Financial Services-Division of Insurance Fraud, Homeland Security, the Kissimmee Police Department, the Metropolitan Bureau of Investigation and the Orange County Sheriff’s Office, today arrested a couple for defrauding the Medicaid program out of more than $180,000 in fraudulent claims. Oscar Alzate, 48, and Alba Garcia, 48, owners of Digital Radiology Center, Inc. and Medisound, Inc., allegedly operated a clinic without the appropriate Agency for Health Care Administration licensure or proper oversight by a physician as required by Florida law.


HAWAII

March 10, 2016

Attorney General Doug Chin Announces Mother and Daughter Sentenced For Defrauding State Medicaid Program

Attorney General Doug Chin announced that Susan Escobar (Escobar) and her daughter, Yolanda Cristina Escobar Hiro (Hiro), pled guilty yesterday to Theft in the Second Degree for committing Medicaid fraud. The defendants were sentenced by Judge Glenn Hara in the Third Circuit Court.

Escobar, the former office manager of Mastercare, a home health care services company that was contracted by the State to provide home care services to Medicaid recipients in their home, created false progress notes and time sheets. The notes and time sheets were for work that was never actually performed by Hiro. The fraudulently billed services were for Escobar’s former mother-in-law, a Medicaid recipient, living with Escobar. The investigation, conducted by the Medicaid Fraud Control Unit, Department of the Attorney General with assistance from the Hawaii Police Department, revealed that it was impossible for Hiro to provide any services in Hilo since she resided, operated a child care business, and held a part-time job at a hotel in Kona.
KANSAS
March 22, 2016

Attorney General Derek Schmidt Announces Wichita Woman Ordered to Repay $19,000 For Medicaid Fraud

A Wichita woman was ordered yesterday to repay more than $19,000 to the Kansas Medicaid Program after pleading guilty to Medicaid fraud-related charges, Kansas Attorney General Derek Schmidt said.

Vinnie Timmons, 56, pleaded guilty in January in Sedgwick County District Court to one count of making a false claim to the Kansas Medicaid program. Judge David Kaufman yesterday ordered Timmons to repay $19,189 to the Kansas Medicaid Program. Judge Kaufman also sentenced Timmons to 12 months probation with an underlying sentence of six months in prison. Convictions such as this one also result in a period during which the defendant is prohibited from being paid wages through a government health care program.

LOUISIANA
March 2, 2016

Attorney General Jeff Landry Announces Three Medicaid Fraud Arrests

Attorney General Jeff Landry announced today that Chanel Galle, Marion Nora, and Joy Washington have been arrested by his Medicaid Fraud Control Unit (MFCU).

“Medicaid fraud steals taxpayer money and jeopardizes care for some of our State’s most vulnerable people,” said General Landry. “Our office is committed to investigating, arresting, and prosecuting criminals who defraud Louisiana’s Medicaid system.”

https://www.ag.state.la.us/Article.aspx?articleID=2195&catID=5
MISSOURI
March 25, 2016

**Attorney General Chris Koster Announces Medicaid Fraud Settlement To Return Over $196,000 To Medicaid**

Attorney General Chris Koster today announced a settlement with Samuel U. Rogers Health Center (SURHC), of Jackson County, requiring the center to pay $196,013.37 to the state’s Medicaid program. The agreement was a joint effort of the Missouri Attorney General’s Office and the Office of Inspector General of the United States Department of Health and Human Services (OIG).

Samuel U. Rogers Health Center initially had disclosed to OIG and the Attorney General’s Office that it had billed for services that had not been provided and that improper codes had been used to enhance payments. Koster said that as a result of his Medicaid Fraud Control Unit’s investigation into the billing practices of SURHC, it was determined that the improper billing had exceeded the initial amount disclosed. SURHC then agreed to repay the additional sum.

https://www.ago.mo.gov/home/ag-koster-announces-medicaid-fraud-settlement-to-return-over-196000-to-medicaid

March 16, 2016

**Attorney General Chris Koster announces prosthetist who defrauded Medicaid and Medicare sentenced to 15 months in federal prison**

Attorney General Chris Koster announced that certified prosthetist, Theodore Deininger, Kirksville, was sentenced to 15 months in federal prison today in the United States District Court for the Eastern District of Missouri. Deininger’s sentence follows his guilty plea to four counts of health care fraud involving Medicaid and Medicare. The court sentenced Deininger to 15 months for each count, to run concurrently.

Deininger defrauded Missouri’s Medicaid program and Medicare by providing patients with used prosthetic legs and used components of prosthetic legs, while billing the programs for new prosthetic legs and components. In addition, Deininger billed Medicaid and Medicare for more expensive prosthetic legs than he actually provided to his patients.
NEBRASKA
March 4, 2016

Attorney General Doug Peterson Announces Summary Judgement in Medicaid Fraud Case

Lancaster County District Judge Lori Maret entered summary judgment in favor of the State of Nebraska against Lawanda Cook, a Medicaid provider, in the amount of $312,759.45. This stemmed from a civil Medicaid fraud investigation.

Cook was a mental health and substance abuse counselor in the Omaha area. The Nebraska State Attorney General’s Medicaid Fraud and Patient Abuse Unit’s (MFPAU) investigation found that Cook submitted 1599 claims for payment to Nebraska Medicaid for which no supporting clinical records existed. She was paid a total of $208,506.30 for those claims. Cook admitted that she did not maintain progress notes or clinical records to support the claims, as required by Nebraska Medicaid regulations. The court agreed with the State and found that Lawanda Cook had committed Medicaid fraud.


NEVADA
March 31, 2016

Attorney General Laxalt Announces Sentencing of Behavioral Health Provider for Medicaid Fraud

Today, Nevada Attorney General Adam Paul Laxalt announced that John Banks, 39, of Las Vegas, was sentenced for a records offense associated with Medicaid claims for behavioral health services. Banks pleaded guilty to one count of intentional failure to maintain adequate records, a gross misdemeanor. The fraud was committed between June 2012 and January 2015.
Banks provided behavioral health services through Serenity Mental Health, a Nevada company that provides services such as substance abuse and rehabilitative mental health services. An investigation by the Attorney General’s Medicaid Fraud Control Unit (MFCU) revealed that Banks created and submitted fraudulent service documentation to Serenity for services that he failed to provide to Medicaid recipients. The documentation was then relied on and used by Serenity to submit claims to Nevada Medicaid.

March 16, 2016

**Attorney General Laxalt Protects Nevadans From Medicaid Fraud**

Nevada Attorney General Adam Paul Laxalt announced that Kevin Jesus Cummings, 28, of Reno, was sentenced for one count of submitting false claims, a category “D” felony, and one count of theft, a category “C” felony, related to Medicaid fraud. In February 2016, his co-defendant Jessyca Gibson, 33, of Reno, was sentenced for intentional failure to maintain adequate records. The frauds were committed between January 2013 and May 2014.

The investigation began after the Medicaid Fraud Control Unit (MFCU) received information that Cummings had allegedly failed to provide mental health services through his company, Nova Behavioral Services, LLC, to Medicaid recipient children in a foster program. The investigation revealed that Cummings had submitted false claims for services he did not in fact provide, and that Gibson had failed to maintain accurate records for the services.

NEW YORK

March 29, 2016

**A.G. Schneiderman Announces Guilty Plea Of Pharmacist In Connection With $150 Million Medicaid Fraud Scam**

Long Island Pharmacist Faces Up To Seven Years In Prison; Will Pay Over $5 Million For His Role In Massive Black-Market HIV Drug Scam
Attorney General Eric T. Schneiderman today announced the guilty pleas of licensed pharmacist Glenn Schabel, 55, of Melville, and his company, Glenn Schabel, Inc. in connection with a nation-wide scheme to sell diverted HIV medication to unsuspecting New Yorkers. Schabel pled guilty in New York State Supreme Court, Suffolk County in Riverhead to Criminal Diversion of Prescription Medications and Prescriptions in the First Degree, and Commercial Bribe Receiving in the First Degree. Schabel will be sentenced to up to two and one-third to seven years state prison and forfeit $5,456,267 to the New York State Medicaid Program. Glenn Schabel Inc., pled guilty to Money Laundering in the First Degree. Today’s convictions were part of the Attorney General’s Medicaid Fraud Control Unit’s (“MFCU”) “Operation Black-Market Meds” investigation.


SOUTH DAKOTA
March 21, 2016

Attorney General Marty Jackley Announces Home Healthcare Provider Enters Guilty Plea in Medicaid Fraud Case

Attorney General Marty Jackley announces that Tanka R. Bhujel, 38, Des Moines, IA, pleaded guilty on March 18, 2016, to one count of Making False Claims, a class 5 felony, pursuant to a plea agreement with the State.

Second Circuit Court Judge Douglas E. Hoffman ordered Bhujel to serve two years of probation and to complete 80 hours of community service. Judge Hoffman also ordered Bhujel to pay $990 in restitution to the South Dakota Medicaid program, $900 in attorney fees, and $104 in court costs. Judge Hoffman suspended the imposition of sentence, pending Bhujel's completion of the above conditions.

WASHINGTON
March 1, 2016

Attorney General Bob Ferguson secures $2.7 million Medicaid fraud judgment against Wheelchairs Plus president

Defendant billed for new wheelchairs, instead spruced up soiled, decrepit, used chairs

Attorney General Bob Ferguson today announced the owner of a wheelchair company has been ordered to pay $2.7 million dollars for fraudulently billing the Medicaid program for 119 new wheelchairs, but instead delivering used wheelchairs to the poor and disabled across the state.

Last Friday, a federal bankruptcy judge in the Western District of Washington (Seattle division) ordered Michael Mann, owner of Seattle-based Wheelchairs Plus, Inc., to pay for violating the state’s Medicaid Fraud False Claims Act and Medicaid Provider Fraudulent Practices law. This civil case was initially filed in Thurston County Superior Court, but after Mann filed bankruptcy in May 2015, the state moved the case to bankruptcy court.

U.S. Bankruptcy Judge Timothy Dore also ruled that Friday’s judgment cannot be discharged in the proceedings, meaning Mann cannot avoid paying the judgment due to bankruptcy.

CONSUMER ADVOCACY

ALABAMA
March 8, 2016

Attorney General Luther Strange Announces Top Consumer Complaints During National Consumer Protection Week, March 6-12 Is National Consumer Protection Week

During National Consumer Protection Week, Attorney General Luther Strange announced the top consumer complaints received in his Consumer Interest Division during 2015. He also urged Alabamians to notify his office when they experience or suspect consumer fraud.

The Attorney General’s Consumer Interest Division received 3,160 consumer complaints during 2015 with the top five as follows:

1. Loans/Mortgages
2. Debt Collection
3. Home Repair
4. Auto (Used)
5. Auto Repair

http://www.ago.state.al.us/News-785

ARIZONA
March 7, 2016

Attorney General Mark Brnovich Releases Top Consumer Complaints of 2015: Kicks Off Arizona Consumer Protection Week March 6-11

In recognition of Arizona Consumer Protection Week (link is external), Attorney General Mark Brnovich released a list of the 2015 Top Consumer Fraud Complaints reported in Arizona. More than 16,000 Arizonans filed consumer complaints in 2015. The Arizona Attorney General’s Office distributed more than $3.1 million dollars in restitution for approximately 9,900 victims of consumer fraud last year. Arizona Consumer Protection Week
is held in conjunction with National Consumer Protection week, a nationwide campaign that promotes consumer education and scam awareness.

AZAG 2015 Top Consumer Fraud Complaints:

1. Used Motor Vehicle Sales and Rentals
2. Telephone Scams
3. Telemarketing and Business Opportunity Fraud
4. Mortgages and Loan Modification
5. Motor Vehicle Repairs


CALIFORNIA
March 18, 2016

Attorney General Kamala D. Harris Issues Consumer Alert Warning California Businesses to be Aware of Phishing Scams Targeting the Workplace

Attorney General Kamala D. Harris today issued a consumer alert warning California businesses to be aware of phishing scams that target the workplace and can lead to data breaches and loss of funds. The scam is commonly called “brand spoofing” or “phishing” because the spam mail sent uses familiar or legitimate-sounding names of companies to trick consumers into disclosing confidential personal information. In the last few weeks, the California Department of Justice has received notifications of data breaches from California companies that have fallen victim to this type of scam.

Complaints and reports describe cybercriminals sending fake emails to businesses in an attempt to trick employees into handing over critical data and in some instances money. Based on recent attacks, these phishing emails will falsely appear to be coming from an executive within the business and will be sent to employees that have access to sensitive data and finances. For example, an email that looks like it is being sent from an executive may direct an employee in the finance department to transfer money to an account outside
the country or an email sent to an HR manager may ask for all employee W2 forms to be sent to a fake CEO email address.


March 9, 2016

Attorney General Kamala D. Harris Issues Consumer Alert Warning of Retailer Fraud and Scams Targeting Immigrant and Limited English Proficient Consumers

Attorney General Kamala D. Harris today issued a consumer alert to warn Californians of retailer fraud and scams that are targeting immigrant and limited English proficient (“LEP”) consumers. Numerous complaints filed with the California Department of Justice describe predatory actions of some retailers on consumers who lack credit and/or fluency in English. In light of this reported consumer threat, the Attorney General reminds immigrant and LEP consumers to be careful in accepting retail contracts or credit card agreements, and encourages individuals to ask for help from appropriate consumer protection agencies when retailers engage in unfair or deceptive practices.


COLORADO
March 17, 2016

Attorney General Cynthia H. Coffman Reminds Consumers: “There is No Pot of Gold” from Sweepstakes Scams

Colorado Attorney General Cynthia H. Coffman reminds all Colorado consumers who want to try their luck this St. Patrick’s Day to be on the alert for fraudulent sweepstakes and foreign lottery scams.

Sweepstakes and foreign lottery scams use direct mail offers, telephone calls, emails, and even text messages, to try to persuade unwary consumers that they have been specially selected to receive a valuable prize. These appeals can look
or sound very professional and even, in some instances, appear to be government-sponsored.


March 8, 2016

**Attorney General Cynthia H. Coffman Shares Top Ten Consumer Complaints and Inquiries for 2015**


During calendar year 2015, consumers filed 9,520 complaints and inquiries with the Colorado Attorney General’s Office. For the third year in a row, debt collection agencies topped the list of complaints by industry. Mortgage and foreclosure-related businesses had the second highest number of complaints.


**CONNECTICUT**

March 14, 2016

**Attorney General George Jepsen Announces Student Loan Repayment Guide Available To Assist Connecticut Borrowers**

*An estimated 62 percent of 2014 college graduates in state carrying education debt*

Attorney General George Jepsen, state Consumer Protection Commissioner Jonathan Harris and state Banking Commissioner Jorge Perez today introduced a new student loan repayment guide to assist borrowers in Connecticut, which ranks among the top 10 states for average student loan debt.

The online guide is a public education initiative produced by a working group created by the three agencies to focus on the issue of student loan debt, which totals $1.2 trillion nationally and affects more than 43 million borrowers. The guide is available in seven languages and can be downloaded [here](#).
March 10, 2016

**Attorney General George Jepsen and Other State Officials Warn Consumers and Businesses: New Phishing Scheme Tries to Exploit Personal Information by Mimicking Employer**

*New Strain of Fraud Targets W-2s Through CEOs and CFOs*

Attorney General George Jepsen, Department of Revenue Services (DRS) Commissioner Kevin B. Sullivan and Department of Consumer Protection (DCP) Commissioner Jonathan A. Harris are warning consumers about a new W-2-themed phishing scheme that targets employees and even Chief Financial Officers (CFOs) in an attempt to obtain personal information and other data.

Hackers and cybercriminals are using a system that mimics employer’s email and then requests employee W-2s, often appearing as requests directly from the Chief Executive Officer (CEO). These Internal Revenue forms have sensitive personal information such as Social Security numbers, full names and addresses, which can be sold or used for identity theft and financial fraud. The W-2’s in particular give an identity thief almost everything needed to commit tax fraud.


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**IDAHO**

March 11, 2016

**Attorney General Lawrence Wasden Urges Consumers to Hang Up on IRS Telephone Scam Calls**

Idaho Attorney General Lawrence Wasden is encouraging consumers to take extra precaution to avoid being victimized by telemarketing scams involving callers posing as Internal Revenue Service employees.

For several years now, a telephone scam involving criminals impersonating officials with the IRS or the U.S. Department of the Treasury have harmed and harassed thousands of consumers nationwide, Wasden said.

http://www.ag.idaho.gov/media/consumerAlerts/2016/ca_03112016.html
ILLINOIS
March 25, 2016

Attorney General Lisa Madigan Issues Consumer Alert: Get Smart about Smart Meters

Attorney General Urges Consumers to Understand Smart Meter Data, its Benefits and Potential Pitfalls

Attorney General Lisa Madigan today issued a consumer alert urging Illinois residents to do their homework on smart meters – how they work, what type of data they collect, how the data can be used and if you authorize it, who can access it. Smart meters may help households lower electricity bills if the data is monitored and used properly, but Madigan warned that special packages that utility companies market don’t always result in savings.

http://www.illinoisattorneygeneral.gov/pressroom/2016_03/20160325.html

Attorney General Lisa Madigan Announces Consumer Top 10 Complaints List, Files Another Student Loan Debt Lawsuit

Education-related Complaints Make List of Top Consumer Issues in 2015

Attorney General Lisa Madigan today announced her office’s annual top 10 consumer complaints for 2015 that again show consumer debt and identity theft ranked as the top concerns among Illinois consumers in the last year. Another pervasive issue has made the list for the first time – education-related complaints as student borrowers grapple with mounting student loan debt, issues with loan servicers and predatory for-profit schools. To further address these issues, Madigan also announced a lawsuit against another student loan debt relief scam.

http://www.illinoisattorneygeneral.gov/pressroom/2016_03/20160307.html
INDIANA
March 21, 2016

Attorney General Greg Zoeller Announces Political Robocalls Banned In Indiana

As election season in Indiana heats up, Attorney General Greg Zoeller wants to remind you that it is illegal for political campaigns to blast you with prerecorded messages or "robocalls" over the phone.

Indiana’s Auto Dialer law restricts the use of technology that automatically dials residential phone numbers and plays prerecorded messages. The penalty for violating the Indiana Auto Dialer law is up to $5,000 per call.


March 18, 2016

Attorney General Greg Zoeller Announces New legislation Will Prevent Tax Sale Fraudsters From Victimizing Struggling Hoosier Property Owners

Indiana Attorney General Greg Zoeller today thanked state lawmakers for passing legislation that aims to prevent tax sale fraud perpetrated against struggling Hoosier property owners.

County auditors and other local officials who work in the tax sale process of homes where delinquent property taxes are owed recently alerted the Attorney General’s Homeowner Protection Unit to this fraud scheme. In the scheme, the fraudsters approach distressed property owners who are delinquent on their property taxes, and deceptively convince them to sign quitclaim deeds in exchange for minimal amounts in order to seemingly make their delinquent tax problem go away.

March 8, 2016

**Attorney General Greg Zoeller Announces Unwanted Calls, Auto Sales Top List of 2015 Consumer Complaints**

Indiana Attorney General Greg Zoeller today released a list of the top 10 consumer complaints received by the Consumer Protection Division in 2015, with unwanted calls once again topping the list followed by auto sales and home repair.

This week, March 6-12, is National Consumer Protection Week, aimed at educating the public about fraud, scams and strategies to avoid becoming a victim.

Zoeller said most of these complaint areas are repeat offenders, while others, like identity theft, have risen dramatically over the years.


March 21, 2016

**Attorney General Beshear, Northern Kentucky Sheriffs Partner to Alert Kentuckians of Scams**

*The number of con artists claiming to be sheriff’s deputies on the rise*

Kentuckians are being pursued over the phone by con artists claiming to be sheriff’s deputies who can help residents resolve an arrest warrant issued against them in exchange for money.

Attorney General Andy Beshear and a group of northern Kentucky sheriffs joined forces today to raise awareness on the issue.

“Law enforcement does not call demanding payment over the phone in order to resolve a state or federal warrant,” Beshear said. “If you receive this type of call, hang up and contact the local sheriff. The number of scams continues to rise and by partnering with our local law enforcement agencies, we are warning consumers not to fall for these scams.”
Beshear’s Office of Consumer Protection and criminal investigators work closely with local sheriffs when consumers are scammed out of giving money to con artists.

http://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=58

MASSACHUSETTS
March 30, 2016

Attorney General Maura Healey Opens Application Period for Grants for Local Consumer Programs

Grants Provided to Assist Consumers Throughout the State

Attorney General Maura Healey has opened the application period for grant funding for local consumer and mediation programs across the state through the Local Consumer Aid Fund Grants.

As part of its services to consumers, the AG’s Office uses settlement funds to provide grants to a statewide network of Local Consumer Programs (LCP) and Face-to-Face Mediation (FTF) programs. These programs handle many consumer complaints in their own regions of the state where local knowledge and community involvement enable the programs to provide effective assistance and services to help consumers resolve disputes.


March 24, 2016

Attorney General Maura Healey Hosts Consumer Data Privacy Forum in Collaboration with MIT and the Berkman Center

Hundreds Gather to Discuss New Initiatives to Protect Consumer Data and Promote Innovation

In support of her office’s continued efforts to protect the privacy and security of consumers’ data, Attorney General Maura Healey today hosted a data privacy forum in collaboration with MIT’s Computer Science and Artificial Intelligence Laboratory (CSAIL), the Internet Policy Research Initiative at MIT, and the
Berkman Center for Internet & Society at Harvard University, with the goal of protecting consumer data privacy while supporting a data-driven, digital economy.

The forum, held under MIT’s Great Dome, gathered hundreds of consumer advocates, privacy experts, industry leaders and technology innovators to discuss the risks of consumer privacy, and the role of states and state attorneys general in addressing those risks without restricting innovation and advances that benefit consumers in Massachusetts.


March 3, 2016

**Attorney General Maura Healey Announces New Specialized Consumer Division Ahead of Annual National Consumer Protection Week**

*New Division Will Offer Improved Assistance to Consumers; AG’s Office to Hold Consumer Education Events Statewide*


“Our office is dedicated to delivering the highest quality assistance to consumers across Massachusetts. This new division will allow our office to better protect people from fraud, unfair business practices, and consumer abuse,” AG Healey said. “We will enhance our approach to direct consumer assistance, expanding our reach across the Commonwealth, and re-doubling our efforts to make sure consumers are armed with the knowledge and information they need to avoid scams and other predatory practices.”

March 1, 2016

**Attorney General Maura Healey Urges Greater Protections for Veterans Affected by Predatory For-Profit Schools**

Looking to protect veterans victimized by the predatory practices of for-profit schools, Attorney General Maura Healey today urged the U.S. Department of Veterans Affairs to reinstate educational and vocational rehabilitation benefits already used by veterans at schools found to have engaged in deceptive behavior.

AG Healey, joined by the Attorneys General in California, Connecticut, Illinois, Kentucky, New Mexico, Oregon, and Washington, sent a **letter** to VA Secretary Robert McDonald asking him to use his authority to allow affected veterans to use the G.I. Bill and Vocational Rehabilitation and Employment (VR&E) benefits again and take steps to ensure that veterans are given accurate information about the risks associated with using their benefits at certain schools, particularly those that have been subject to investigations or lawsuits.


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**MICHIGAN**

March 3, 2016

**Attorney General Bill Schuette Releases Annual List of Top Ten Michigan Consumer Complaints**

Attorney General Bill Schuette today marked the 18th annual National Consumer Protection week by releasing his annual list of the Top Ten Consumer Complaints in Michigan and highlighting free educational resources provided by the Department of Attorney General.

[http://www.michigan.gov/ag/0,4534,7-164-46849_47203-378038--,00.html](http://www.michigan.gov/ag/0,4534,7-164-46849_47203-378038--,00.html)
MISSISSIPPI
March 29, 2016

Attorney General Jim Hood Reminds Consumers to be Cautious and to Avoid Scammers and Con Artists during the Tax Season

With the April 15 tax deadline quickly approaching, Attorney General Jim Hood is reminding Mississippi consumers today to be vigilant about scams and identity theft associated with tax returns.

Identity thieves may attempt to steal a consumer’s personal information and their money using a variety of methods including bogus phone calls or emails. These brazen criminals may even claim to be associated with the IRS, or they may create look-alike emails or websites as part of their deception. Information collected by these types of scammers may be used to file false tax returns under a consumer’s name or Social Security number.


March 17, 2016

Attorney General Jim Hood Reminds Consumers to Remain Vigilant Against Phishing Attacks

Attorney General Jim Hood today reminds Mississippians to continue to be wary of phishing attacks from all sources, including text messages.

Attorney General Jim Hood warns consumers not to respond to text messages or emails saying that you’ve won a prize, gift card or you have been granted money from a foundation or other charitable entity. Unsolicited messages like this are almost always a scam.

http://www.ago.state.ms.us/releases/attorney-general-jim-hood-reminds-consumers-to-remain-vigilant-against-phishing-attacks-2/
March 16, 2016

**Attorney General Jim Hood’s Consumer Protection Division to Offer Information, Assistance to Flood Victims at Three Locations Next Week**

Attorney General Jim Hood announced today that representatives from the Consumer Protection Division of the Attorney General’s Office will be in Washington, Pearl River and Coahoma counties next week to provide important information and answer questions from consumers affected by recent flooding.

The Attorney General’s staff will offer educational materials related to home-repair scams and natural disaster recovery. Consumers will also be able to pick up free copies of sample contracts that homeowners can use when contracting for post-flood home repairs.


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**MISSOURI**  
March 7, 2016

**Attorney General Chris Koster Announces Top Ten Consumer Complaints For 2015**

*No-Call violations lead consumer complaints*

This is National Consumer Protection Week, and Attorney General Chris Koster is releasing the list of the top ten most common consumer complaints and scams reported to his office in 2015.

As in prior years, violations of Missouri’s No-Call Law topped the annual list with more than 41,000 complaints, more than twice the number of all other complaints combined. In 2015, Koster filed 17 lawsuits and collected more than $600,000 in fines and penalties from telemarketers. The number of complaints about unwanted calls dropped 19 percent in 2015 from the year before, from 52,514 to 41,517.

MONTANA

Attorney General Tim Fox Warns of Sophisticated E-mail Scam Targeting Montana Businesses

Scammers are targeting businesses nationwide, including many in Montana, with a sophisticated “spear phishing” email scam that has compromised the personal information of thousands of Montanans.

“This ‘spear phishing’ scam is especially despicable because it takes advantage of the trust that colleagues build between each other,” said Attorney General Tim Fox. “These scammers often research their intended target by exploring the target recipient’s LinkedIn and other social media accounts to build a convincing email, so it can be easy to fall victim to those emails. Educating Montana businesses about the existence of these scams is the best defense we have.”


Attorney General Tim Fox and the Montana Department of Justice Warns Consumers of Deceptive Vehicle Warranty, Service Contract Notices

Attorney General Tim Fox and the Montana Department of Justice want to make Montanans aware of deceptive vehicle service contract “notices” that claim to be issued from the “Motor Vehicle Division” that may be appearing in consumers’ mail boxes.

The notices can also appear to be coming from the car dealer or vehicle manufacturer, and may suggest that a previously purchased warranty has or is set to expire, even if no such warranty was purchased. The notice, which usually demands an immediate response on the part of the recipient, sometimes contains the year and model of the recipient’s vehicle. Additionally, the envelopes which contain these notices include warnings similar to those placed on some official government mailings.

NEBRASKA
March 29, 2016

Attorney General Doug Peterson Announces Text Message Scam: Imposter Acting as Pinnacle Bank

Attorney General Doug Peterson is issuing a consumer alert for Nebraskans to be wary of scam text messages. Consumers may be receiving text messages purporting to be from Pinnacle Bank, warning that unauthorized account activity has been detected. The message contains a link that opens up a webpage requesting the customer’s name, card number and ATM pin number. The text and the website may look legitimate, but they are not. This is a fraudulent text message attempting to compromise your online user credentials to gain access to other identifying information. If you receive this unsolicited text message, do not reply or click on the web link, and delete it immediately.


March 9, 2016

Attorney General Doug Peterson Expands Reach to Serve Nebraska Consumers

In recognition of National Consumer Protection Week - a campaign that encourages consumers nationwide to take full advantage of their consumer rights and make better-informed decisions – the Attorney General’s Office has launched a new “Protect the Good Life” consumer protection website at protectthegoodlife.nebraska.gov.

The goal in designing the website is to create a consumer friendly, content rich information center. The new website facilitates consumer education and promotes the exchange of information, actively encouraging and making the process of reporting a scam and filing a complaint easier. This better connects Nebraskans to the Attorney General’s Office Consumer Protection Division, as well as other agencies and organizations throughout the state.

March 7, 2016

**Attorney General Doug Peterson Unveils New Consumer Protection Website Unveiled**

Attorney General Doug Peterson unveiled the new Consumer Protection website during a press conference at 11:00 a.m. on Monday, March 7. National Consumer Protection week is this week (March 6-12), and the launching of the new website, protectthegoodlife.nebraska.gov and Twitter account @ProtectNE, promote awareness of issues related to consumer protection.

The Consumer Protection Division of the Attorney General’s Office protects Nebraskans from deceptive, unfair, and unconscionable trade practices, ensures fair competition between businesses, and is responsible for oversight of charitable assets and entities. It accomplishes this through education, mediation of consumer complaints, and enforcement.


**NEVADA**

March 10, 2016

**Attorney General Laxalt Encourages Smart Choices for Consumers Participating in Crowdfunding**

Today, Nevada Attorney General Adam Paul Laxalt encourages consumers to be diligent before contributing any money to projects or causes featured on crowdfunding websites such as Kickstarter, GoFundMe and Indiegogo. Crowdfunding websites are sites that endeavor to fund projects or ventures by raising monetary contributions from a large number of people. Consumers using these crowdfunding platforms are at risk of falling victim to charity scams or suffering financial losses from failed projects.

http://ag.nv.gov/News/PR/2016/Attorney_General_Laxalt_Encourages_Smart_Choices_for_Consumers_Participating_in_Crowdfunding/
March 8, 2016

**Attorney General Laxalt Warns of Technical Support Scams**

Nevada Attorney General Adam Paul Laxalt alerts consumers about an increase in technical support scams in Nevada involving unsolicited phone calls or pop-up computer messages warning of computer viruses. Consumers who fall victim to tech support scams can be charged hundreds of dollars to have the virus “diagnosed” and “removed,” and risk exposing their personal information to fraudsters.


March 7, 2016

**Attorney General Laxalt Warns of Credit and Debit Chip Card Scams**

Today, Nevada Attorney General Adam Paul Laxalt encourages consumer awareness of new credit or debit chip cards. While the new cards provide enhanced security for both consumers and retailers, Nevadans are encouraged to be aware of scams associated with the transition to this new technology.

In October 2015, many U.S. banks began implementing secure chip and PIN technology to process credit transactions. Preying on the confusion caused by the transition, scammers target consumers waiting to receive their new chip cards. Many pose as card issuers, emailing or calling victims to request that they update their account information or click on a verification link to receive their new credit card. Scammers can then collect and steal personal information, monitor a consumer’s online activity or install malware on the consumer’s electronic device.

NEW MEXICO
March 11, 2016

Attorney General Hector Balderas: Arm Yourself against Identity Thieves

This Consumer Protection Week, Attorney General Hector Balderas has a message for New Mexicans: arm yourself against identity thieves. Identity theft is a crime in which an impostor obtains key pieces of personal identifying information (PII) such as Social Security numbers and driver's license numbers and uses them for their own personal gain. It can start with lost or stolen wallets, stolen mail, a data breach, computer virus, “phishing” scams, or paper documents thrown out by you or a business.


March 10, 2016

Attorney General Hector Balderas Releases Car Buying Tips; Reminds New Mexicans to Do Their Research

On Day 5 of National Consumer Protection Week, Attorney General Hector Balderas wants all New Mexicans to be informed consumers before they purchase their next car. A car purchase is second only to a home as the most expensive purchase many New Mexicans make. According to the National Automobile Dealers Association, the average price of a new car sold in the United States is about $30,000. That’s why Attorney General Balderas believes it’s so important for New Mexicans to know how to make a smart deal for their financial future.


March 9, 2016

Attorney General Hector Balderas Issues Scam Alert: Protect Yourself from Fraud

Attorney General Hector Balderas issued a Scam Alert today in order to help New Mexicans avoid being scammed this Consumer Protection Week. Below is advice to help New Mexicans protect their money and credit. Scam artists in the U.S. and around the world defraud millions of people each year. They use
the phone, email, postal mail, and the internet to trick consumers into sending money or giving out personal information.


March 8, 2016

**Attorney General Hector Balderas Issues Consumer Alert: The High Cost of Tax Refund Anticipation Loans**

Today, Attorney General Hector Balderas is warning New Mexicans about the high cost of tax Refund Anticipation Loans (RALs). Patience is not only a virtue, it can also save you money. In the hustle and bustle of tax season, consumers, no doubt, have seen the barrage of tax preparers promising “instant refunds.” What they don’t see are the true cost of those “instant refunds,” which really are no more than short term loans at a very high interest rate, secured by the guarantee of your hard-earned tax refund check.


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**NEW YORK**

March 9, 2016

**A.G. Schneiderman Reminds Consumers to be on Alert Against Phony Government Collection Phone Scams**

Attorney General Reminds Consumer To Be Aware Of Common Phone Scams For National Consumer Protection Week; Issues Audio Recording Of Sample IRS Phone Scam

Attorney General Eric T. Schneiderman issued a consumer alert today for National Consumer Protection Week, reminding New Yorkers to protect themselves against recurring government “imposter” phone scams. These scams often target seniors, students, and first-generation Americans. The Attorney General’s office continues to see new versions of these scams reported by consumers. Earlier this week, the office issued the top ten consumer fraud complaints received by his office in 2015.
March 7, 2016

**A.G. Schneiderman Releases Top Ten Consumer Frauds Of 2015**

*Internet, Automobile And Consumer-Related Services Were Top Frauds Reported To His Office*

**A.G. Provides Tips To New Yorkers To Protect Themselves As Part Of National Consumer Protection Week**

Attorney General Eric T. Schneiderman today released his list of the top ten consumer fraud complaints received by the Attorney General’s Office in 2015 to mark National Consumer Protection Week. In addition, the Attorney General offered tips to New Yorkers on how to avoid being the victim of a scam in the future.

For the tenth year in a row, Internet-related complaints topped the list (5,300). Internet-related complaints were closely followed by complaints about automobile sales, service, financing, and repairs (3,567). Consumer-related services (2,274), which include complaints covering services such as restaurant and catering services, tech repairs, dry cleaners, and hair and nail salons, ranked third on this year’s list.

March 21, 2016

**Attorney General Roy Cooper Urges Feds To Help Student Borrowers Trapped By Predatory Loans**

*Reforms a good start but should do more to ensure debt relief for victims of for-profit schools*

The federal government needs to do more to help victims trapped by predatory student loans, Attorney General Roy Cooper said today.
Many students find the process for seeking relief from predatory student loans to be confusing and difficult. The federal government is considering new rules for student loan debt relief and state attorneys general are actively involved in the negotiations. On Friday, Cooper joined attorneys general from 18 other states to encourage the US Department of Education to go further in its reforms.


March 7, 2016

**Attorney General Roy Cooper Warns Consumers to Watch Out For Fraudulent Emails**

*Scammers use email to steal money, information from businesses, consumers, churches*

Think twice before responding to any email seeking personal information or money, no matter who appears to have sent it, Attorney General Roy Cooper warned North Carolinians during National Consumer Protection Week.

Cooper’s Consumer Protection Division is seeing a sudden rise in reports of data breaches involving fraudulent emails, commonly called phishing. In 2016, 26 phishing breaches have been reported by businesses and other organizations with 16 of those reports coming within the past two weeks, compared to eight phishing breaches reported in all of 2015.

OHIO
March 25, 2016

Attorney General Mike DeWine Announces Ohioans Report More Tax Scams as Filing Deadline Nears

Ohio Attorney General Mike DeWine today warned that his office is receiving more reports of IRS imposter scams as the April 18 tax filing deadline approaches.

Since March 1, the Ohio Attorney General’s Office has logged nearly 1,000 reports of the scam, compared to about 500 reports in February.

The scam generally begins with a call claiming the recipient is in trouble with the IRS and must call a certain phone number for more information. Eventually, the person is asked to provide money or personal information, supposedly to resolve the problem or avoid jail time.


March 23, 2016

Attorney General DeWine Warns of Travel Scams

Ohio Attorney General Mike DeWine today warned consumers to beware of travel scams during spring and summer vacation months.

In 2015, the Ohio Attorney General’s Office received more than 400 travel-related complaints. Complaints ranged from billing disputes to services never delivered.

Commonly cited problems included offers for “free” travel or vacations that were not truly free, travel services that did not deliver promised benefits, and timeshare “resellers” who made false promises to help consumers sell their timeshares.

http://www.ohioattorneygeneral.gov/Media/News-Releases/March-2016/Attorney-General-DeWine-Warns-of-Travel-Scams
TEXAS
March 21, 2016

Attorney General Ken Paxton Issues Consumer Alert: Spanish-speaking Consumers Should Be Aware of Scammers Posing as Debt Collectors

Attorney General Ken Paxton today issued a warning to Spanish-speaking consumers, alerting them to scam artists posing as debt collectors calling on behalf of government entities. In recent cases, a caller claims to represent the Texas Supreme Court and demands payment of outstanding debts supposedly incurred by consumers sometime in the past.

According to complaints, the person calling says the consumer can either appear in court and pay the alleged debt – which varies from $1,000 to $7,000 or resolve the matter immediately by sending funds directly to the scammers. How the debt was incurred is never explained. The form of payment requested by the caller is either through pre-paid cash cards or wired funds through Western Union.


VERMONT
March 23, 2016

Attorney General William Sorrell Warns of CEO Fraud Scams

Attorney General William Sorrell wants businesses to be on the alert for a scam which has begun to emerge in Vermont and nationally has cost thousands of businesses millions of dollars and resulted in security breaches. It involves an email “spoofing” or pretending to be from the business’s CEO to an employee, requesting the employee to wire funds, supply sensitive information, or attach employee W-2 forms.

The email might request the information as soon as possible or otherwise impart a sense of urgency. Unlike many phishing emails, which often contain grammatical errors or strange usages, the fraudsters crafting these emails may be more sophisticated, and the emails often look legitimate.

WASHINGTON
March 11, 2016

Attorney General Bob Ferguson Announces Telecommunications and “phishing” top AG consumer complaints for 2015

The Attorney General’s Consumer Protection Division today released its top 20 consumer complaints for 2015. Telecommunications topped the list for the third year in a row, and “phishing” — duping a victim into revealing confidential information that can be exploited illicitly — jumped to No. 2 in 2015 from No. 10 in 2014.

Attorney General Bob Ferguson also highlighted the division’s work in recovering $4.8 million for Washington consumers through its informal complaint resolution service over the past year.

Of the 17,717 complaints filed, 1,378 were about telecommunications. The number of complaints in this category has been roughly the same for the last three years. Issues range from dropped or incomplete calls to misrepresentations regarding wireless plans and coverage.

More than 750,000 Washington Sprint and Verizon customers


March 4, 2016

Attorney General Bob Ferguson Issues Consumer Alert: Watch Out For Fake IRS Call Scam Sweeping The Nation

A fast-moving phone scam is targeting taxpayers across the country. Victims have reported threats of license suspension, arrest and deportation.

What makes this timely scam so tricky? The scammers impersonate Internal Revenue Service (IRS) agents and demand payment for taxes owed. They often:

- Know the last four digits of the victim’s Social Security number;
- Make caller ID appear as if the IRS is calling;
• Send follow-up bogus IRS emails to support their scam; and
• Call a second time claiming to be the police or Department of Motor Vehicles, and caller ID again supports their claim.

The IRS doesn't *initiate* contact with taxpayers by email, text messages or social media channels to request personal or financial information.


**WEST VIRGINIA**
March 24, 2016

**Attorney General Morrisey Urges Consumers to Beware of Health Insurance Marketplace Scams**

West Virginia Attorney General Patrick Morrisey advises consumers to beware of imposter scams, in particular one involving robocalls claiming to represent the Health Insurance Marketplace.

The Federal Trade Commission reports imposters claim the consumer needs to purchase insurance or pay a fine. If the person “presses 1” as instructed, an operator will ask for personal information, including a full name, date of birth, phone number, income data and Social Security number.


March 11, 2016

**Attorney General Morrisey Releases Most Common Consumer Complaints For 2015**

Attorney General Patrick Morrisey today released a list of the top eight consumer complaints received by the Attorney General’s Consumer Protection Division in 2015.

The list is assembled from written consumer complaints filed with the Consumer Protection Division. The tally does not include phone calls from
consumers who did not follow up with a written complaint. It also does not include reports of scams.

The 2015 top complaint categories were:

1. Automobile/Motor Vehicles
2. Credit
3. Home Repair/Remodeling Services
4. Communication
5. Promotions
6. Sales—General
7. Services-Other
8. Business Opportunities