About the State Center Consumer Protection Report

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

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

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

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

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

- State Center: [http://www.statecenterinc.org](http://www.statecenterinc.org)
- StateAG.org: [www.stateag.org](http://www.stateag.org)
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Consumer Protection Cases

ALABAMA

September 18, 2018

Attorney General Steve Marshall Wins Preliminary Injunction Against Dangerous and Deceptive Plumbing Operation in Northeast Alabama

(MONTGOMERY) — Attorney General Steve Marshall announced that a Calhoun County Circuit Court on Friday granted a preliminary injunction against a plumbing operation that had conducted dangerous and deceptive practices in several northeast Alabama counties.

In the order, Judge Brian P. Howell found good cause to believe that defendants American Plumbing, Richard Joshua Pesnell, Jessica Pesnell, and Richard G. Pesnell had engaged in acts or practices that violate the Deceptive Trade Practices Act. The preliminary injunction extends protections that were put in place by a temporary restraining order the Court granted at Attorney General Marshall’s emergency request on August 3. The corporate defendants’ assets have been frozen and a receiver is in place to handle financial matters and accept claims from victims.

Attorney General Marshall was joined by the Alabama Board of Electrical Contractors, the Alabama Department of Public Health, the Alabama Liquefied Petroleum Gas Board, the Alabama Onsite Wastewater Board, and...

➤ Original Press Release: https://ago.alabama.gov/News#7948

ARIZONA

September 24, 2018

Attorney General Brnovich Takes Action Against Pearl Bridal

PHOENIX -- Arizona Attorney General Mark Brnovich filed a civil lawsuit against Pearl Bridal and its owners, Erica and Tyson Miltenberger. The complaint alleges that Pearl Bridal and the Miltenbergers used false advertising and deceptive practices to collect hundreds of thousands of dollars in prepayments for wedding dresses, and then abruptly shut down the business and disappeared, leaving over $275,000 in orders unfilled.

"Your wedding day should be one of the best days of your life, but instead this company left hundreds of brides scrambling during a very stressful time," said Attorney General Mark Brnovich. "Businesses cannot be allowed to mislead consumers, take their money, and then simply disappear failing to keep their promises."

The complaint alleges Pearl Bridal used deceptive advertising and fake consumer reviews to lure consumers into their Phoenix storefront and encouraged them to try on one or more wedding dresses. Once consumers found a dress, the State...

September 10, 2018

**AG Brnovich Takes Action Against Opioid Manufacturer Purdue Pharma**

TUCSON – Today, Arizona Attorney General Mark Brnovich took legal action against Purdue Pharma, the manufacturer of the prescription opioid painkiller OxyContin. The filing in Pima County Superior Court alleges that Purdue engaged in deceptive and misleading marketing to push opioids, in violation of a prior court order. In June of this year, the Attorney General’s Office notified Purdue of an alleged violation of a previous consent order, a precursor to today’s action.

“Countless Arizonans have been harmed as a result of the opioid crisis,” said Attorney General Mark Brnovich. “When companies use false advertising to conceal the risks associated with these potentially deadly drugs, they have to be held accountable.”

The Attorney General’s Office obtained a judgment in 2007 against Purdue for violating the state’s Consumer Fraud Act. That judgment prohibits Purdue from making deceptive claims when marketing OxyContin. The judgment also requires Purdue to provide balanced information about OxyContin,...


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**Financial Advisor Guilty of Stealing from Dormant Bank Accounts**

PHOENIX - Attorney General Mark Brnovich announced Steven Watson, who stole from bank customers’ dormant accounts, was convicted by a Maricopa County jury on one count of Fraudulent Schemes and Artifices and seven counts of Theft.

Back in 2014, Watson was an associate financial advisor at a bank and developed a plan to steal money from customer accounts that were dormant. The accounts were dormant due to inactivity or the beneficiary did not claim the money on the accounts.

An investigation by the bank began when one of the beneficiaries, the Salvation Army, requested disbursement of the money that was to be distributed to the organization upon the death of the account owner. Special Agents with the Arizona Attorney General’s Office and the Phoenix Division of the FBI, along with an FBI Forensic Accountant, investigated the case and found that Watson represented to the bank tellers that he...


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CALIFORNIA

September 10, 2018

**Attorney General Becerra Announces Arrest and Indictments of 32 BullyBoy and CoCo Boy Street Gang Members for Operating $1 Million Fraud Scheme**
SACRAMENTO – California Attorney General Xavier Becerra today announced the arrest and indictment of 32 individuals associated with criminal street gangs throughout Northern California known as the BullyBoys and the CoCo Boys. The gangs and their associates conspired to defraud victims throughout California by hacking the credit card terminals and merchant accounts of dozens of medical and dental businesses.

Attorney General Becerra announced a 240-count indictment that includes: 63 counts of conspiracy to commit grand theft; 54 counts of hacking, computer access and fraud; 56 counts of grand theft; 59 counts of burglary; and eight counts of identity theft. As a result of the investigation approximately 40 stolen credit card terminals were recovered and dozens of receipts depicting fraudulent returns were located. In addition, agents seized other stolen property, such as laptop computers and personal files detailing social security numbers or bank information.

“Street gangs target and intimidate our families and...
defrauded his clients, family, and friends out of over $2.6 million. Moter was indicted by the Colorado Statewide Grand Jury in 2017 and was charged with ten counts of securities fraud. In May, 2018, Moter pleaded guilty to two counts of securities fraud and was sentenced on August 23, 2018 in Gunnison County to the maximum total prison sentence for his offenses: 24 years.

“White collar crime, like securities fraud, affects everyone in Colorado,” said Attorney General Coffman. “Financial crimes are a drag on our economy and put the savings of our hardworking citizens at risk. Often, the perpetrators prey on people who know and trust them, compounding the victims’ distress.”

As part of Moter’s plea, he stipulated to the accuracy of the Statewide...


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CONNECTICUT

September 11, 2018
State Sues Florida-Based Compound Pharmacy, Former and Current State Employees, Alleging Illegal Kickback Scheme

The state has initiated a lawsuit alleging violations of the Connecticut False Claims Act orchestrated through a kickback pyramid scheme involving a Florida-based compounding pharmacy and several individuals, including former and current Connecticut state employees, whose prescription drug costs are covered by the taxpayer-funded Connecticut Pharmacy Benefit Plan, Attorney General George Jepsen said today.

The state alleges that Assured Rx, a Florida compounding pharmacy that holds a non-resident pharmacy license in Connecticut, conspired with Nicholas Maulucci, of Simsbury, Conn., a retired employee of the state Department of Correction, and his former spouse, Lisette Maulucci – also known as Lisette Martinez – currently of Springfield, Mass., in a scheme to file false claims with the Connecticut Pharmacy Benefit Plan, which provides prescription drug benefits to enrolled state employees and eligible family members.

Compounded pharmaceuticals, unlike mass-produced, manufactured pharmaceuticals, are made to order based on a medical provider's prescription. Individual ingredients are mixed together...


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DELAWARE

September 07, 2018
Delaware DOJ Consumer Protection Unit Prosecuting Sussex Home Improvement Fraud Case, Looking for Other Potential Victims
The Consumer Protection Unit (CPU) of the Delaware Department of Justice is pursuing criminal charges against a Sussex County-based contractor accused of defrauding multiple Delaware homeowners.

Charges currently pending against Sergio Izzo, Jr., 32, of Lewes, include 4 counts of Theft, 2 counts of Issuing a Bad Check, 2 counts of Home Improvement Fraud, 2 counts of Unlawful Use of a Payment Card, 2 counts of Forgery Second Degree, 2 counts of Criminal Impersonation, and 1 count of Providing False Statements to Hinder an Investigation. Izzo conducted business as Izzo & Son Turf Company, LLC, based in Long Neck.

Allegations in the cases are the Izzo accepted payment from several different victims for home improvement work that he then did not substantially complete, and did not provide refunds. The charges also related to allegations that unauthorized charges were made to customer credit cards, and that he accepted delivery of materials from a...


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FLORIDA

September 27, 2018

Settlement Reached with Mortgage Servicer Regarding Hurricane Irma Disaster Relief

TALLAHASSEE, Fla.—Attorney General Pam Bondi today announced a settlement reached with Nationstar Mortgage, LLC, doing business as Mr. Cooper, a Texas-based mortgage lender and servicer. The settlement resolves allegations regarding Mr. Cooper’s servicing misconduct in the aftermath of Hurricane Irma. Mr. Cooper is one of the largest non-bank residential mortgage servicers in the United States.

According to the Assurance of Voluntary Compliance, Mr. Cooper enrolled more than 19,500 Florida borrowers into disaster forbearance plans to allow homeowners to postpone mortgage payments for three-to-six months while recovering from Irma’s impact. Prior to enrollment, Mr. Cooper allegedly incorrectly advised many homeowners that mortgage payments during the forbearance period would be tacked onto the end of the loan. Instead, the payments became due in a lump sum at the end of the three-to-six-month period. As a result, many Floridians unknowingly became delinquent on mortgages and faced demands for hefty payments. At the Attorney General...


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GEORGIA

September 12, 2018
Carr Warns Scammers and Price Gougers to Think Twice Before Targeting Georgia Consumers and Travelers

ATLANTA, GA – Attorney General Chris Carr is warning consumers to be on the lookout for scams and possible price gouging as Hurricane Florence approaches the East Coast. At 12:00 p.m. today, Governor Nathan Deal enacted a State of Emergency for all 159 counties in Georgia. The State of Emergency shall be valid for a period of one week.

“Sadly enough, con artists often exploit disasters by taking advantage of storm victims or preying on the sympathies of those who want to help out,” said Attorney General Carr. “The Office of the Attorney General’s Consumer Protection Unit is authorized to investigate scams and price gouging. Under Georgia law, penalties for this type of conduct can range between $2,000 to $15,000 per violation. We strongly urge scammers and price gougers to think twice before trying to take advantage of consumers who are fleeing the storm’s path or attempting to rebuild their...


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ILLINOIS

September 18, 2018

ATTORNEY GENERAL MADIGAN SUES SOUTH SUBURBAN EVENT PROMOTER FOR DEFRAUDING CONSUMERS

Chicago — Attorney General Lisa Madigan filed a lawsuit against Lee R. Martin, a Richton Park, Ill. businessman who demanded thousands of dollars in down payments from consumers for planning, promotion and production of events that never happened.

In her lawsuit filed in Cook County Circuit Court, Madigan alleges that Martin promised people he would produce concerts, parties and other events in exchange for large upfront payments. He also requested upfront payments for investment and sponsorship opportunities for fake events he claimed he was producing. Madigan alleges Martin defrauded at least 12 consumers out of nearly $40,000.

“Mr. Martin stole money from people from around the country by falsely promising to produce significant events like birthday parties, a book event or a fashion show,” Madigan said. “This defendant must be held accountable for his scam.”

In addition to requesting down payments, Madigan alleges Martin lied about his qualifications. When the date of a...

INDIANA

September 13, 2018

AG Curtis Hill announces lawsuit targeting Indianapolis car dealers engaged in fraudulent practices

Attorney General Curtis Hill announced today that his office has filed a lawsuit aimed at stopping the illegal activities of several individuals who conspired through illicit used-car dealerships to defraud several hundred customers. The Attorney General is also seeking to obtain restitution for affected consumers.

At the center of today’s lawsuit are two defendants, Jerramy Johnson and Jeffrey Presnell, who have an extensive disreputable history in the auto-sales industry. The duo has owned and operated several dealerships in Indianapolis that were forced to forfeit business licenses due to violations of Indiana laws.

Documented improprieties include:
- misrepresenting the mileage on motor vehicles;
- paying off an Indianapolis Metropolitan Police Department officer to falsely affirm that he inspected repairs made to salvage vehicles;
- avoiding paying the full amount of sales taxes owed by misrepresenting the amounts paid by customers for vehicles;
- failing to deliver titles in a timely manner; and
- selling vehicles without a license...


IOWA

September 05, 2018

Landscaping contractor barred from Iowa, must repay customers

A landscape contractor is barred from doing business in Iowa and is ordered to repay customers $25,253 after an investigation by the Iowa Attorney General’s office.

Eric Mitchell admitted that he violated Iowa law, including that he misrepresented when he would complete projects, failed to inform customers of their legal right to cancel, and accepted payments without performing the labor, according to a consent judgment filed Aug. 24.

The court order bars Mitchell from working in construction or home repair in Iowa, owning a construction or home repair business in Iowa, managing or advising a construction or home repair business in Iowa, or participating in any material way in a construction or home repair business in Iowa.

Mitchell is ordered to reimburse 13 consumers of $25,253.08. Based on Mitchell’s current financial condition, the state agreed to a payment plan in which he pays $350 per month at this point. That amount may...
September 26, 2018

Ohio individual, businesses banned from doing business in Kansas

TOPEKA – (September 26, 2018) – An individual and two businesses have been prohibited from doing business in Kansas after being found in violation of Kansas consumer protection laws, Attorney General Derek Schmidt said today.

Sunil Pahouja, of Galena, Ohio, and $mart Club, LLC, and Aroma Senses, LLC, both of Columbus, Ohio, were permanently enjoined from operating in Kansas in orders issued this week by Shawnee County District Judge Franklin Theis. Theis entered summary judgments against Pahouja and $mart Club. A default judgment was entered against Aroma Senses after the company failed to respond to the lawsuit. Theis also ordered all the defendants to jointly pay $70,000.00 in civil penalties and ordered Pahouja and $mart Club to pay $8,831.25 in investigative fees.

Schmidt filed the lawsuit against the defendants in September 2017, alleging the defendants violated several provisions of the Kansas Consumer Protection Act during a “liquidation sale” held at the Kansas...

September 17, 2018

Dickinson County roofer temporarily banned from doing business in Kansas

TOPEKA – (September 17, 2018) – A Dickinson County roofer has been temporarily banned by court order from doing business in Kansas while a lawsuit alleging violations of consumer protection laws is pending, Kansas Attorney General Derek Schmidt said today.

Glenn Decker, of Enterprise, who does business as Decker Construction, is temporarily banned from doing business in Kansas. District Judge Ryan W. Rosauer entered a temporary restraining order last week in Dickinson County District Court prohibiting Decker from acting as a roofing contractor in the state.

The lawsuit alleges that the defendant took payment from a Dickinson County consumer for roofing services but failed to perform adequate work, requiring the consumer to hire another contractor to finish the job. The defendant also allegedly failed to register as a roofing contractor with the attorney general’s office as required by law. If proven, the allegations would constitute violations of the Kansas Roofing Registration Act...

KENTUCKY

September 19, 2018
Beshear: Opioid Litigation Updates Available Online
FRANKFORT, Ky. (Sept. 19, 2018) – In an effort to halt the drug epidemic in Kentucky, Attorney General Andy Beshear is suing seven opioid manufacturers and distributors that have fueled and profited from the state’s opioid crisis – and now he is asking Kentuckians to follow each case by visiting ag.ky.gov.
Beshear’s office announced its ongoing commitment to transparency with the website at a South Louisville Opioid Task Force meeting held Tuesday evening.
The opioid litigation website includes a copy of the legal complaint and current litigation status against AmerisourceBergen, Cardinal Health, Endo Pharmaceuticals, Johnson and Johnson, McKesson Corporation, Walgreens and Mallinckrodt.
“No amount of money will ever bring back the loved ones lost, or fully remove the damage many of our communities have suffered, but we are working hard every day to make those who created the mess clean it up,” Beshear said. “This website will allow Kentuckians to stay engaged every...

MARYLAND

September 28, 2018
Sham Law Enforcement Fundraiser Ordered to Stop Soliciting Donations
BALTIMORE, MD (September 28, 2018) -Maryland Attorney General Brian E. Frosh and Secretary of State John C. Wobensmith announce a Cease and Desist Order has been issued today against Stephen D. Everhart, Lion Fundraising, Police Journal and Fire Yearbook, and Lion Fraternal Order of Police Assistance Fund LLC. The order follows an investigation that revealed over $1 million in donations were solicited and received by Mr. Everhart since 2012 in violation of the Maryland Solicitations Act. Mr. Everhart posed as fake law enforcement charities to collect donations, and failed to register with the Secretary of State as either a charity or fundraiser before soliciting and collecting donations using a cash on delivery service.
“Mr. Everhart posed as a fundraiser for fake charities supposedly representing police, firefighters and veterans,” said Attorney General Frosh. “These sham charities steal from consumers and violate the trust of those who donate. Fake charities also hurt legitimate...

September 26, 2018
Attorney General Frosh Revokes Registration of Baltimore County Home Builder

BALTIMORE, MD (September 26, 2018) – Maryland Attorney General Brian E. Frosh today announced that the Consumer Protection Division’s Home Builder Registration Unit revoked the home builder registration of Mid Atlantic Modular, LLC, of Baltimore County, and filed charges against the company and owners Kyle G. Jackson and Scott D. Chilton, for failing to comply with Maryland’s Home Builder Registration Act, Consumer Protection Act, and the Custom Home Protection Act.

According to the statement of charges, Mid Atlantic Modular, Jackson, and Chilton accepted deposits and payments to begin construction of modular homes in Anne Arundel, Harford, Baltimore, and Cecil counties, and then failed to begin construction or finish construction of the homes, pay subcontractors, or refund the deposits and advance payments made by the consumers when the construction of the homes was not completed.

“When making the biggest investment of their lives, consumers should make sure their home is built by a...


September 06, 2018

Consumer Protection Division Charges Pharmaceutical Manufacturer Insys Therapeutics with Unfair and Deceptive Practices

BALTIMORE, MD (September 6, 2018) – Maryland Attorney General Brian E. Frosh today announced that his Consumer Protection Division has charged Insys Therapeutics, Inc (Insys) with multiple violations of the Consumer Protection Act and is requesting relief for consumers victimized by Insys’ unfair and deceptive trade practices.

Insys manufactures an extremely potent opioid, Subsys, approved only for treating “breakthrough pain in adult cancer patients.” The FDA limited the use of Subsys and similar drugs to this group of patients because it believed the risks of these drugs made them inappropriate for patients with other types of pain.

According to the Consumer Protection Division’s statement of charges, Insys and local health care providers circumvented the limited approval and targeted “off-label” patients without cancer, including patients with chronic pain syndrome, knee pain, back pain, and migraines.

According to the statement of charges, more than 90-percent of Subsys prescriptions written or filled in Maryland were...


September 05, 2018

Attorney General Frosh Announces Charges Against Maryland-based Auto Parts Retailer

BALTIMORE, MD (September 5, 2018) – Maryland Attorney General Brian E. Frosh announced today that his Consumer Protection Division has filed charges against Maryland Speed LLC (Maryland Speed), an online retailer specializing in the sale of auto parts, for accepting payment
for parts that it failed to provide to its customers, and for refusing to issue refunds to purchasers. Maryland Speed’s principal office is located in Hollywood, Maryland. Branden Farthing, the owner of Maryland Speed, was also charged.

According to the Statement of Charges, after accepting customers’ payments, Maryland Speed often failed to order the purchased parts from suppliers or manufacturers, failed to arrange for the delivery of the purchased parts to customers, and refused to refund customers’ payments when refunds were requested.

“Failure to deliver a product after payment is made is a flagrant violation of the law,” said Attorney General Frosh. “It is a good time to note that,...


Massachusetts

September 20, 2018

UMass Memorial Health Care Entities to Pay $230,000 to Resolve AG’s Lawsuit Over Data Breaches

Boston — UMass Memorial Medical Group Inc. and UMass Memorial Medical Center Inc. will pay a total of $230,000 to resolve claims that two separate data breaches exposed the personal and health information of more than 15,000 Massachusetts residents, Attorney General Maura Healey announced today.

According to the AG’s complaint, filed last week along with a consent judgment in Suffolk Superior Court, two former employees of UMass Memorial Medical Group Inc. and UMass Memorial Medical Center Inc. in separate breaches improperly accessed patients’ personal and protected health information for fraudulent purposes, such as opening cell phone accounts and credit card accounts. The AG’s Office alleges the UMass entities violated the Consumer Protection Act, the Massachusetts Data Security Law, and the Health Insurance Portability and Accountability Act when they failed to properly protect patients’ information.

“Massachusetts residents rely on their health care providers to keep private health information safe and secure,” said AG...


September 12, 2018

Partners, Massachusetts Eye and Ear to Pay $175,000 to Settle Allegations of Deceptive Billing Practices

Boston — Partners HealthCare System Inc. and Massachusetts Eye and Ear Infirmary will pay $175,000 to settle allegations that they violated Massachusetts’ consumer protection law by failing to adequately disclose to patients billing information for certain health care services, Attorney General Maura Healey announced today.
The settlement, filed today in Suffolk Superior Court, is the result of investigations by the AG’s Office after receiving numerous consumer complaints that Partners and Massachusetts Eye and Ear failed to adequately disclose certain policies that led to unexpected charges for health care services.

“Massachusetts residents have a right to transparency when it comes to their health care,” said AG Healey. “I am pleased that through this settlement, two major health care providers are changing their practices to better inform consumers about the cost of services and help them avoid unexpected charges.”

Under the terms of the agreement, Partners will pay a total of $150,000 to the Commonwealth...


September 10, 2018
Insurance Company Refunding More Than $2.4 Million to Massachusetts Homeowners Over Improper Charges
Boston — Attorney General Maura Healey announced today that QBE Insurance (QBE) will pay more than $2.4 million in refunds to more than 2,100 Massachusetts homeowners who were improperly charged for property insurance.

The AG’s Office previously reached a settlement with QBE that required the company to undergo an audit regarding force-placed insurance policies. This audit, performed by the AG’s Office, established the total amount of refunds that will be returned.

“QBE charged Massachusetts homeowners for expensive and duplicative coverage that they did not need,” said AG Healey. “This agreement will provide refunds to thousands homeowners.”

Force-placed insurance is a type of property insurance taken out by a mortgage lender to protect a home when the homeowner does not have insurance in place. Premiums on this insurance are generally two to three times as expensive as regular homeowners insurance and these policies have limited coverage. Mortgage servicers often rely on force-placed insurance companies,...


MICHIGAN
September 28, 2018
Schuette: Food for the Poor Agrees to Pay $300,000 to Settle Allegations of Deceptive Charitable Solicitations
LANSING – Michigan Attorney General Bill Schuette today announced his Charitable Trust Section has reached a settlement with Food for the Poor, a large Florida-based charity that
solicits nationwide, to settle allegations of deceptive charitable solicitations. Last December, Schuette alleged that Food for the Poor’s mailings overstated its efficiency when it told donors that “more than 95% of all donations go directly to programs that help the poor.” While denying that its solicitations were deceptive, Food for the Poor has agreed to cease this and other allegedly deceptive language as well as pay $300,000. Of the settlement amount, $175,000 will go to the Food Bank Council of Michigan and $75,000 to the Capuchin Soup Kitchen; both charities distribute food to hungry Michigan families. The remaining $50,000 of the settlement will reimburse the State of Michigan for investigative costs. “I appreciate Food for the Poor’s willingness to correct its solicitations and resolve this...
Mr. Lavigne had refused to register his health club with the Attorney General as required by statute, RSA 358-I. Mr. Lavigne further refused to comply with the Attorney General's subpoena issued under the Consumer Protection Act (CPA). As a consequence, the Court found Mr. Lavigne liable in the State's civil enforcement action for multiple violations of the CPA and for his refusal to comply with the subpoena. The Court imposed fines and penalties in the amount of $47,000. The Court also issued an injunction that ordered Mr. Lavigne not to operate his health club or accept any...


NEW JERSEY

September 07, 2018
Software Developer Agrees to Implement Security Protocols to Settle Investigation into Data Breach Exposing Personal Information of Auto Dealership Customers Nationwide, Including Thousands in NJ
NEWARK – Attorney General Gurbir S. Grewal and the Division of Consumer Affairs today announced a settlement with data management software developer Lightyear Dealer Technologies that resolves the Division’s investigation into a cyber security lapse that allowed unauthorized public internet access to a company database containing personally identifiable information of customers and employees of more than 100 auto dealerships nationwide, including at least four dealerships in New Jersey.
The security gap was exposed in 2016 when a security researcher accessed unencrypted files containing names, addresses, social security numbers, driver’s license numbers, bank account information and other data belonging to thousands of individuals, including at least 2,471 New Jersey residents.
To resolve the Division’s investigation into the breach, Lightyear Dealer Technologies, which does business as “DealerBuilt,” agreed to enact a variety of data security reforms designed to prevent similar breaches in the future.
“Through this settlement, New Jersey is holding DealerBuilt accountable for a...

➢ Original Press Release: https://nj.gov/oag/newsreleases18/pr20180907a.html

NEW MEXICO

September 12, 2018
AG Balderas Announces Lawsuit Against Tech Giants Who Illegally Monitor Child Location, Personal Data
Albuquerque, NM - Today, Attorney General Hector Balderas, sued a group of tech companies for illegally tracking children online. The suit, filed against Google, Twitter, Tiny Lab Producions, MoPub, AerServ, InMobi PTE, AppLovin and IronSource, alleges the apps designed by Tiny Lab
Productions and marketed by Google in its Play Store are targeted at children and contain illegal tracking software. Federal law makes it illegal to collect personal data from children under 13 without parental consent. This illegal data collection allows Defendants, and whoever they sell this data to, to track, profile, and target millions of children nationwide. “These apps can track where children live, play, and go to school with incredible precision,” said Attorney General Hector Balderas. “These multi-million-dollar tech companies partnering with app developers are taking advantage of New Mexican children, and the unacceptable risk of data breach and access from third parties who seek to exploit and harm...  


NEW YORK

September 28, 2018
A.G. Underwood Announces $10 Million Settlement With Credit Suisse Over Fraudulent Electronic Trading Practices

NEW YORK – Attorney General Barbara D. Underwood today announced that Credit Suisse Securities (USA) LLC (“Credit Suisse”) has agreed to pay $10 million to settle an investigation into fraudulent practices in connection with Credit Suisse’s Retail Execution Services (“RES”) business. Credit Suisse’s RES division was a wholesale market-making business that executed retail equity orders of everyday investors that Credit Suisse received from retail broker-dealers like Edward Jones, Raymond James, and others.

The Attorney General and the federal Securities and Exchange Commission found that Credit Suisse systemically treated orders that were not subject to public reporting of aggregate execution quality less favorably than orders that were subject to such reporting, without disclosing this practice to RES’s customers. In addition, Credit Suisse misrepresented the liquidity its customers had access to when they sent orders to RES.

“Credit Suisse gamed its publicly-reported statistics and misled customers – and now they’re being held to...


September 26, 2018
A.G. Underwood Announces Criminal Convictions Of Brokerage Firms TFS-ICAP LIMITED And TFS-ICAP LLC For Posting Fake Trades To Market

NEW YORK – Attorney General Barbara Underwood announced the criminal convictions of brokerage firms TFS-ICAP LIMITED and TFS-ICAP LLC for posting fake trades in emerging market
foreign exchange currency options to New York-based traders. Today, before New York City Criminal Court Administrative Judge Kevin McGrath, each company pleaded guilty to one count of securities fraud under New York’s Martin Act. In addition to the criminal pleas, both companies executed a civil settlement agreement with the Attorney General’s office, which requires them to implement remedial procedures and policies, retain an independent monitor for two years, remove two high-level managers from any supervisory role related to the brokering of foreign exchange currency options to New York traders, pay $1.15 million in penalties, and cooperate in the Attorney General’s ongoing criminal investigation of managers and brokers at TFS-ICAP LLC and TFS-ICAP LIMITED.

“My office will pursue financial frauds – no matter how sophisticated –...


September 25, 2018
A.G. Underwood Files Suit Against Basketball Recruiting Business For Misleading Consumers

BINGHAMTON – Attorney General Barbara D. Underwood today announced a lawsuit against AAUCONNECT.COM, LLC ("AAUCONNECT"), a high school and post-graduate basketball recruiting business and its principals, Chris Bevin and Hazel Ward, for allegedly misleading consumers by misrepresenting their program and its services. The Attorney General’s lawsuit seeks to prohibit AAUCONNECT, Bevin, and Ward from engaging in fraudulent and deceptive conduct, and seeks restitution for consumers, civil penalties, and costs.

“Students hoping to play college or professional sports shouldn’t have to worry that a business is preying on those dreams in order to make a quick buck,” said Attorney General Underwood. “My office will not tolerate those who scam students and their families.”

AAUCONNECT, which also does business as “New York International Academy,” operates in Endicott and offers programs for high school and post-high school athletes seeking to play college basketball or start a professional basketball career. AAUCONNECT offers athletes from around the...


September 24, 2018
A.G. Underwood Announces Agreement With Online Legal Directory To Reform Its Attorney Ratings And Improve Disclosures For Consumers

NEW YORK – Attorney General Barbara D. Underwood today announced an agreement with Avvo, an online legal directory, to reform its attorney rating system and improve its disclosures to consumers after an investigation by the Attorney General’s office revealed that the content and limits of Avvo’s rating system were not clearly disclosed. Avvo relied on attorneys to voluntarily provide additional information to their profiles to determine rankings – resulting in
those that added information to their profiles generally having higher ratings than those who did not participate. In addition to changing its practices, Avvo will pay $50,000 to the State. “When seeking legal advice, consumers most often turn to the internet – and directories like this have an obligation to ensure consumers know what they’re getting,” said Attorney General Underwood. “My office will continue to protect New York consumers and ensure they get the transparency and accurate information they deserve.”

Avvo, which...


September 21, 2018
A.G. Underwood Announces Court Order Permanently Banning Fraudulent Debt Collectors From Industry
NEW YORK – Attorney General Barbara D. Underwood today announced a court order against defendants Gregory MacKinnon and Vantage Point Services, LLC; Angela Burdorf and Payment Management Solutions, Inc.; and Joseph Ciffa and Bonified Payment Solutions Inc. for illegal debt collection practices – including threatening to arrest consumers if their debts were not paid and adding unauthorized amounts to consumers’ debts. The court order permanently bans each defendant from the debt collection industry and requires collective payment of nearly $27 million in restitution and damages.

“We have zero tolerance for debt collectors who use illegal and unconscionable tactics to coerce payment, such as threatening jail time,” said Attorney General Underwood. “My office is committed to stopping these fraudulent schemes and preventing scam artists from taking advantage of consumers.”

The New York Attorney General’s Office and the Federal Trade Commission alleged that the defendants misrepresented themselves to consumers as attorneys or officials working...


September 20, 2018
A.G. Underwood Files Suit Against Nine Student Loan Debt Relief Companies For Costly Student Loan Scam
NEW YORK – Attorney General Barbara D. Underwood today announced a lawsuit against nine student loan debt relief companies, their financing company, and two individuals with leadership roles in several of the companies. The lawsuit, filed in New York Supreme Court, alleges that the defendants fraudulently, deceptively, and illegally advertise, market, offer for sale, sell, and finance student debt relief services to thousands of consumers nationwide, including thousands of New Yorkers.

The complaint alleges multiple law violations, including that defendants falsely claim to be
affiliated with the federal government, make multiple misrepresentations to induce consumers to enroll in their services, and charge consumers illegal upfront fees and/or usurious interest rates. Defendants typically charge a consumer more than $1,000 for their services, which are available for free through the federal government or the consumer’s student loan servicer. “New Yorkers are already struggling under a mountain of student loan debt,” said Attorney General...


September 14, 2018
A.G. Underwood Sues Operator Of Online Ticket Resale Platform, Ticket Broker Over Massive Scheme To Sell Non-Existent, “Speculative” Tickets
NEW YORK – Attorney General Barbara D. Underwood today filed a lawsuit against TicketNetwork, Inc., Eventvest, Inc. d/b/a Ticket Galaxy, and the companies’ owner, Donald Vaccaro, for allegedly conducting a massive scheme to trick tens of thousands of unsuspecting fans into buying tickets to concerts, shows, and other live events that the sellers did not actually have.

The illegal conduct allegedly at issue centers on undisclosed “speculative tickets” – offers to sell tickets that the ticket seller does not have, has not yet purchased, and does not have a contractual right to obtain. Only after a consumer places an order for speculative tickets does the listing broker attempt to purchase the real tickets, at a lower price and from a different source, to provide to the buyer. The broker keeps the difference between the price that he paid and the price at which he sold the speculative ticket.

“Speculative tickets like...


NORTH CAROLINA

September 28, 2018
Attorney General Josh Stein Gets Temporary Restraining Order Against Alleged Price Gouger (RALEIGH) – Attorney General Josh Stein today filed a lawsuit against Alva Wilson Lewis, doing business as A1 Tree & Storm Relief, A1 Tree and Storm Damage Relief, and Big Al & Sons Tree Service, for allegedly charging a Wilmington homeowner an excessive amount for tree removal during the state of emergency declared for Hurricane Florence. It is also alleged that Lewis’s company, A1 Tree & Storm Relief, falsely claimed to be insured, bonded, and a certified arborist. In his lawsuit, the Attorney General requested that Lewis and his companies be prohibited from conducting any similar business in the state of North Carolina. As a result of today’s lawsuit, Superior Court Judge A. Graham Shirley entered a temporary restraining order
against Lewis and his companies.
“Right now, people in Wilmington are struggling to put their lives back together,” said Attorney General Josh Stein. “It is outrageous that some would...


September 25, 2018
Attorney General Josh Stein Takes Auto Body Shops To Court Over Deceptive Practices
(RALEIGH) Attorney General Josh Stein today filed a lawsuit against Sterling Paint & Body, LLC, Collision Warehouse, LLC, Sterling Gabriel, and Nichole Gabriel over auto repair schemes in the Charlotte area. The suit alleges that these defendants pretend to be associated with car insurance companies to push consumers to turn their cars over for repair, begin repairs without owner authorization, and charge car owners additional fees before returning their vehicle. The lawsuit seeks a temporary restraining order, preliminary injunction, and restitution and civil penalties for victims.
“Businesses have a responsibility to treat their customers fairly,” said Attorney General Stein. “My office will take action against untrustworthy businesses.”
The suit alleges that the defendants contact car owners involved in car accidents and sometimes claim to be calling on behalf of a car insurance company dealing with the accident. The defendants then ask the owners to bring their cars in for...


OREGON

September 13, 2018
Attorney General Rosenblum Sues Purdue Pharma, Maker of OxyContin
Oregon Attorney General Ellen Rosenblum today sued Purdue Pharma, the maker of OxyContin, for falsely and deceptively marketing its opioid drug in Oregon. The complaint alleges that Purdue deceptively marketed OxyContin to Oregon seniors, misrepresented the risks and benefits of the drug, and lied to the Oregon Board of Pharmacy, all to maximize Purdue’s profits. It states that over the last decade Purdue has engaged in a pattern of racketeering and misleading activity in Oregon.
The complaint, filed in Multnomah Circuit Court, details how Purdue’s conduct violated an agreed upon stipulated 2007 Oregon judgment resulting from an earlier investigation of its unlawful practices, as well as four distinct Oregon laws: The Unlawful Trade Practices Act, the Elderly Persons and Persons with Disabilities Abuse Prevention Act, the False Claims Act and the Oregon Racketeer Influenced and Corrupt Organizations Act.
“Oregon sued Purdue in 2007 for deceptively marketing OxyContin, which led to an alarming...
Pennsylvania

September 28, 2018

PA Supreme Court Ruling: Attorney General’s Lawsuit to Protect Seniors in Nursing Homes is Reinstated

HARRISBURG – In an important court ruling for Pennsylvania seniors and families who place their trust in nursing homes to care for their loved ones, the Pennsylvania Supreme Court has reversed an appeals court decision and reinstated the Office of Attorney General’s lawsuit against the Golden Living nursing home chain. The Attorney General’s suit alleges the company engaged in deceptive conduct to lure seniors to live in its facilities, and then provided substandard care.

“The Supreme Court’s decision allowing our lawsuit against this nursing home chain to continue is a significant victory for Pennsylvania seniors and their families,” Attorney General Shapiro said. “When a family places their loved one in a senior living facility, they have the right to expect that the claims the facility makes to attract them are true, and that their senior will be well cared for. We will pursue this case against this nursing home chain, and...

South Carolina

September 21, 2018

Attorney General Alan Wilson announces another victory for SCE&G ratepayers

(COLUMBIA, S.C.) – Sept. 21, 2018 – South Carolina Attorney General Alan Wilson announces that the rate decrease for SCE&G customers passed by the state legislature will now continue. Today, the U.S. Fourth Circuit Court of Appeals denied SCE&G’s motion to stop the rate decrease while a court battle over it continues. The Court also denied SCE&G’s request to speed-up that lawsuit, denied the company’s request to dismiss it, and allowed Attorney General Wilson to file friend-of-the-court briefs in the case.

“This is another big win for SCE&G ratepayers,” Attorney General Wilson said. “We’ve argued that customers should not have to pay billions of dollars for a hole in the ground. The U.S. Fourth Circuit Court of Appeals recognized that it would be inappropriate to halt the General Assembly’s reduction of customers’ rates.”

You can see the Court’s order here.

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September 18, 2018

**Attorney General T.J. Donovan Challenges Federal Exemptions of Mercury Products**

In a petition to the Second Circuit Court of Appeals, Attorney General T.J. Donovan, challenged a decision by the United States Environmental Protection Agency (EPA) to exempt several large categories of mercury products from inventory reporting. Mercury exposures at high levels can harm the brain, heart, kidneys, lungs and immune systems of people of all ages, and mercury in the bloodstream of developing babies and young children may harm their nervous systems and ability to think and learn.

Earlier this summer, the EPA issued its final rule (mercury rule) on the reporting requirements for mercury products under federal law. The law requires a complete and accurate inventory of mercury supply, use and trade in the United States. EPA’s mercury rule will exempt any product that contains a mercury-added product as a component of the larger product. Examples of products containing a mercury-added product include a mercury battery in a watch or...


September 05, 2018

**Vermont Sues Purdue Pharma For Its Opioids Marketing Practices**

Vermont Attorney General T.J. Donovan announced that today his office filed a lawsuit against the pharmaceutical company Purdue Pharma. The lawsuit alleges violations of the Vermont Consumer Protection Act and public nuisance law concerning Purdue’s marketing and promotion of opioids. Purdue is the manufacturer of Oxycontin.

“The State of Vermont has been hit hard by the opioid epidemic. We have made strides in the areas of prevention, treatment, and enforcement, but corporate accountability is also necessary. I look forward to telling Vermont’s story,” Attorney General Donovan said.

The lawsuit is based on Purdue’s behavior surrounding marketing of OxyContin and its other long-acting opioid products for the treatment of chronic pain, including:

- Minimizing the serious risk of addiction;
- Denying or failing to disclose the dangers of opioids at higher doses, which increased the risk of addiction and overdose;
- Overstating the effectiveness of screening tools for preventing addiction, giving prescribers unwarranted confidence that they...

VIRGINIA

September 05, 2018

UNREDACTED COMPLAINT SHEDS LIGHT ON SHEER VOLUME OF PRESCRIPTION OPIOIDS
PURDUE PHARMA PUSHED INTO VIRGINIA

RICHMOND (September 5, 2018) – Newly unsealed data shows that Purdue Pharma pushed nearly 150 million opioid pills and patches into the Commonwealth of Virginia between 2008 and 2017, through their rigorous marketing and sales programs, filling nearly 2.2 million opioid prescriptions. The scale of Purdue’s opioid promotion was revealed in a newly unredacted complaint in Attorney General Mark Herring’s lawsuit against the company for its role in creating and perpetuating the opioid crisis.

“Purdue Pharma built an empire profiting off of pain and addiction in Virginia by pushing an astounding 150 million prescription opioids into our communities, which, in most years, meant that twice as many drugs were pushed into Virginia as there were people,” said Attorney General Herring. “So often, addiction begins at home in the medicine cabinet, but Purdue ignored its responsibilities and, instead, boosted its sales and marketing programs to increase numbers. I filed suit against...


WASHINGTON

September 21, 2018

AG Ferguson files lawsuit against Wenatchee-based companies for soliciting and collecting on old debts without a license

OLYMPIA — Attorney General Bob Ferguson today filed a lawsuit against Wenatchee-based collection agencies and their owner for buying millions of dollars of old debt and suing to collect on the debt without being licensed as collection agencies with the state. The companies bought the debt for pennies on the dollar and collected on it for up to nine years before obtaining licenses. To this day, they continue to collect on the debt based on unlawfully obtained judgments. Their collection efforts include garnishing wages, seizing bank account funds and threatening to foreclose on homes.

“These debt buyers continue to go after consumers’ homes, wages and bank accounts without legal authorization,” Ferguson said. “Washington law requires debt buyers to be licensed for a reason: to protect consumers.” The lawsuit, filed in King County Superior Court, asserts the companies solicited and arranged to buy portfolios of old debts of Washington consumers without a license, in...

AG Ferguson files lawsuit against towing company for illegally selling a service member’s car

OLYMPIA — Attorney General Bob Ferguson today filed a lawsuit against a Tacoma-based towing company for illegally auctioning off a military service member’s vehicle while he was deployed at sea.

The lawsuit, filed in Pierce County Superior Court, asserts the company, Burns Towing Inc., violated the Service Members’ Civil Relief Act, or the SCRA, a federal law that provides special protections to active duty service members. This law requires companies to obtain a court order before seizing or selling property belonging to a service member. Violations of the federal SCRA are also violations of state law — the Washington State Servicemembers’ Civil Relief Act. “Service members shouldn’t have to worry about their property being illegally sold while they’re deployed,” Ferguson said. “I will enforce our laws to make sure service members have the protections they have earned.”

While deployed on an aircraft carrier, a local Navy sailor, Petty Officer 2nd Class Alex Vaughn...


Samsung to pay $29M for price-fixing scheme affecting millions of Washingtonians

SEATTLE — Attorney General Bob Ferguson today announced that Samsung, a multinational electronics company, will pay $29 million as part of the Attorney General’s price-fixing lawsuit against seven manufacturers of cathode ray tubes, or CRTs, a technology once ubiquitous in television screens and computer monitors.

Under the consent decree, filed in King County Superior Court, Samsung will pay $29 million to resolve the Attorney General’s price-fixing claims. This concludes the Attorney General’s CRT price-fixing lawsuit. The seven companies involved in the conspiracy are paying Washington a total of $39.65 million.

Ferguson will distribute the bulk of the money through a claims process for Washington consumers and state agencies that purchased CRTs during the conspiracy period.

The lawsuit alleges Samsung and other CRT manufacturers, including LG, Panasonic, Hitachi, Chungwha, Toshiba and Philips, engaged in a price-fixing scheme to drive up the cost of CRTs from 1995 to 2007. During those 12 years, the price-fixing...


WEST VIRGINIA

September 25, 2018
Attorney General Morrisey Sues Home Improvement Contractor
CHARLESTON — West Virginia Attorney General Patrick Morrisey filed suit alleging a home improvement contractor accepted payments without a license to perform the requested work and in several instances never began the consumer’s project or performed the work in a poor manner.

The lawsuit targets Thomas Plumbing Heating & Air Conditioning; its operator, Oscar Thomas; and his wife and fellow participant, April Thomas. It outlines multiple consumer protection law violations and seeks a court order to permanently block the defendants from any future home contracting work either as an owner, employee, subcontractor or other means.

“Contractors must abide by the law and complete work in a fair and trustworthy manner,” Attorney General Morrisey said. “It is never acceptable to take money for a promised project with the intention of providing shoddy services or no work at all. Our office is adamant about protecting Mountain State consumers and ensuring that all...


September 10, 2018
Attorney General Morrisey Seeks Shut Down of Used Car Dealer
CHARLESTON — West Virginia Attorney General Patrick Morrisey asked a circuit judge to shut down a used vehicle dealership until its owner complies with an investigative subpoena. The Attorney General’s Office filed a petition to enforce the subpoena against Baldwin Used Cars, a dealership operated by Kenneth R. Baldwin. The underlying subpoena seeks records related to allegations that a consumer’s vehicle was repossessed without proper notice.

“Enforcement of any such subpoena is crucial to our mission of protecting consumers,” Attorney General Morrisey said. “Businesses must adhere to the state’s consumer protection laws and promptly comply with any lawful subpoena. Doing so resolves conflict and promotes best business practices within our state.”

The petition states Baldwin Used Cars of Sissonville effectively repossessed a consumer’s vehicle by, first, retrieving it for repairs and, then, refusing to fix it and/or return it to the purchaser.

The November 2017 complaint is one of several...


Multistate Cases

Uber Settlement following 2016 Data Breach


32. SOUTH CAROLINA - (2018-09-26) ATTORNEYS GENERAL REACH $148 MILLION SETTLEMENT WITH UBER OVER DATA BREACH http://www.scag.archives/36516


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**Student Borrower Protections**


4. INDIANA - (2018-09-27) AG Opposes Effort to Undermine States’ Role in Protecting Students From Abuses by Loan Servicers [https://calendar.in.gov/site/oag/event/ag-opposes-efforts-to-undermine-states-role-in-protecting-students-from-abuses-by-loan-servicers/]

6. NEW YORK - (2018-09-27) A.G. Underwood Leads Bipartisan Amicus Brief Opposing Efforts To Undermine States' Role In Protecting Students From Abuses By Student Loan Servicers

7. Rhode Island - (2018-09-13) Attorney General Kilmartin Wins Federal Court Ruling Against Education Secretary DeVos for Delaying Student Loan Protections
   https://www.ri.gov/press/view/34209

8. VIRGINIA - (2018-09-12) AG HERRING WINS FEDERAL COURT RULING AGAINST EDUCATION SECRETARY DEVOS FOR DELAYING STUDENT LOAN PROTECTIONS

9. WASHINGTON - (2018-09-12) Judge rules Trump Administration unlawfully blocked student borrower protections

Predatory For-Profit Schools

1. CALIFORNIA - (2018-09-14) Attorney General Becerra: DeVos Keeps Students in the Dark When It Comes to Predatory For-Profit Schools

2. ILLINOIS - (2018-09-14) ATTORNEY GENERAL MADIGAN CALLS ON EDUCATION SECRETARY BETSY DEVOS TO SCRAP PLAN THAT WILL ELIMINATE KEY PROTECTIONS FOR STUDENTS FROM PREDATORY FOR-PROFIT SCHOOLS
   http://www.illinoisattorneygeneral.gov/pressroom/2018_09/20180914b.html

3. MARYLAND - (2018-09-14) Attorney General Frosh Calls On Education Secretary Betsy DeVos to Scrap Plan to Eliminate Key Protections for Students from Predatory For-Profit Schools

4. NEW JERSEY - (2018-09-14) AG Grewal Knocks Proposal by Education Secretary DeVos to Allow Inflated Tuition for Career Education at For-Profits and Other Schools
   https://nj.gov/oag/newsreleases18/pr20180914a.html

5. NEW YORK - (2018-09-14) Attorney General Underwood Calls On Education Secretary Betsy Devos To Scrap Plan To Eliminate Key Protections For Students From Predatory For-Profit Schools

6. PENNSYLVANIA - (2018-09-14) Attorney General Josh Shapiro Calls On Education Secretary Betsy DeVos to Scrap Plan to Eliminate Key Protections for Students from Predatory For-Profit Schools
CFPB and Consumer Protection from Credit Discrimination


5. Rhode Island - (2018-09-05) Attorney General Kilmartin Urges CFPB to Protect Consumers from Credit Discrimination [https://www.ri.gov/press/view/34150](https://www.ri.gov/press/view/34150)

Protect against sabotage of ACA


Push for Cuts in Opioid Pill Manufacturing


Data Security meeting with US Attorney General Jeff Sessions


Medicaid Fraud

ALASKA

September 04, 2018

The State of Alaska announces guilty verdicts in Medical Assistance Fraud scheme run by assisted living home

The State of Alaska today announces that an Anchorage jury has returned several guilty verdicts for felony Medical Assistance Fraud and Scheme to Defraud, as well as misdemeanor Evidence Tampering, against assisted living home corporation Flamingo Eye, LLC, as well as the corporation’s owner, Margaret Williams, for a medical assistance fraud conspiracy lasting from January 2011 to December 2016. The defendants were convicted of billing Medicaid for services not provided to disabled people residing in their assisted living facilities. The defendants billed, and Medicaid paid, several hundred thousand dollars for services that were never provided to the disabled residents of their homes. The jury acquitted Williams’ daughter, Princess Turay, of all charges.

This fraud came to light after a resident of home, Gilbert Nashookpuk, murdered the sole caretaker working at the time. Once the fraud came to light, Investigators with the Medicaid Fraud Control Unit coordinated with the Anchorage Police Department,...


ARIZONA

September 24, 2018

Thursday Press Briefing On New Medicare Cards Coming to Arizona

PHOENIX -- Attorney General Mark Brnovich, alongside a top Medicare official, and a representative from Senior Medicare Patrol, will discuss new Medicare cards currently in the mail to more than 1.3 million Arizonans. The new cards will no longer utilize a person's Social Security Number to cut down on identity fraud.

Who: Arizona Attorney Mark Brnovich will discuss the growing problem of identity theft and will provide consumer tips to protect against Medicare fraud.

Greg Dill, Arizona Regional Administrator for the U.S. Centers for Medicare & Medicaid Services, will provide details about the new Medicare cards and when seniors can expect them.

Christy Abrams, Arizona Coordinator for Senior Medicare Patrol, will discuss the nonprofit’s educational efforts to help seniors detect and report Medicare fraud.

When: Thursday, September 27, 2018 10:00 AM


Why: Even though these cards are more secure, fraudsters are already...
ARKANSAS

September 27, 2018

**Rutledge Announces Arrest of A Saline County Woman for Medicaid Fraud**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of a Saline County woman.

“Those who take advantage of the Medicaid program will be prosecuted,” said Attorney General Rutledge. “As Arkansas’s chief law enforcement officer, I will not tolerate people who abuse this vital safety net.”

Jennifer Rogers, 43, of Benton, was unable to produce referral forms, evaluations, progress notes, treatments plans, schedules of treatment timesheets and billing records for her speech therapy patients from April 2017 to April 2018, totaling more than $64,500. She is charged with two counts of Medicaid fraud, a Class A and a Class B felony. Following an investigation by the Attorney General’s Office, Rogers turned herself into the Pulaski County District Court and was released on her own recognizance.

This case was referred to the Medicaid Fraud Control Unit by the Office of Medicaid Inspector General.

Medicaid fraud occurs when providers use the Medicaid program...

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September 17, 2018

**Rutledge Announces Three Arkansans Sentenced for Medicaid Fraud and Abuse of an Impaired Person**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the conviction of a northwest Arkansas woman on Medicaid fraud charges. A Pulaski County man and a Drew County man have also been convicted on abuse of an impaired person charges.

“Erin Oliver took advantage of a vital safety net for many Arkansans and Jimmie Bradley and Nicholas Stephens took advantage of a Medicaid recipient,” said Attorney General Rutledge. “I will continue to hold those people accountable who abuse the Medicaid system and its patients. I will aggressively pursue and prosecute individuals who have committed fraud involving the use or misuse of Medicaid resources.”

Erin Oliver pleaded guilty to Medicaid fraud in Pulaski County Circuit Court. She was sentenced to pay $71,857.60 in restitution to the Arkansas Medicaid Program Trust Fund and $1,000 in fines and court costs.

Oliver, 40, of Springdale, pleaded guilty to one count of Medicaid fraud, a Class C...
September 07, 2018
Rutledge Announces Arrest of Two Arkansas Women for Medicaid Fraud
LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of Crittenden County and Desha County women.
“Those who take advantage of the Medicaid program will be prosecuted,” said Attorney General Rutledge. “As Arkansas’s chief law enforcement officer, I will not tolerate people who abuse this vital safety net.”
Tylisha Pope, 28, of Marion, is accused of forging a physician’s signature on the paperwork for two Medicaid patients in order to authorize services. Pope is also accused of billing for services not rendered from October 2016 to January 2017, totaling more than $3,900. She is charged with two counts of Medicaid fraud, Class C felonies. Following an investigation by the Attorney General’s Office, Pope turned herself in to the Pulaski County Sheriff’s Department and was released on $2,500 bond.
Shirley Owens, 62, of Dumas, is accused of being married to the Medicaid recipient to whom she was providing services while submitting...

September 05, 2018
Rutledge Announces Arrest of Warren Dentist for Medicaid Fraud
LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of a Bradley County dentist.
Dr. John Durmon, 59, of Warren, is accused of purposefully falsifying the dental records of more than 100 Medicaid participants to fraudulently bill the Arkansas Medicaid program, totaling more than $185,000. He is charged with two counts of Medicaid fraud, both Class B felonies. Following an investigation by the Attorney General’s Office, Durmon turned himself in to the Pulaski County Sheriff’s Department.
“As Arkansas’s chief law enforcement officer, I will not tolerate people taking advantage of the Arkansas Medicaid Program,” said Attorney General Rutledge. “I will continue to prosecute those who abuse the system.”
In one charge, Durmon submitted 2,557 claims for X-rays for 85 Medicaid recipients from October 2016 through December 2017. Records indicate Durmon had not properly taken, developed, used or maintained X-rays as required by Medicaid program regulations. Durmon was paid a total...
September 26, 2018

**KANSAS**

**AG Derek Schmidt charges 10 with Medicaid fraud, related crimes**

TOPEKA – (September 26, 2018) – Kansas Attorney General Derek Schmidt today announced that his office has charged 10 individuals in seven counties with Medicaid fraud and related charges as part of an enforcement sweep.

The criminal charges against the 10 defendants allege that while working as a nurse, a Certified Nurse Aide (CNA) or a Certified Medication Aide (CMA), the individuals committed Medicaid fraud, stole narcotics and/or mistreated dependent adults while the defendants were working in health care facilities or board-and-care facilities that receive Medicaid funding. The cases filed were as follows:

- **State v. Jamie Rodriguez; Sedgwick County Case No. 2018-CR-002624-FE;** Charged with one count of Medicaid fraud, one count of theft, two counts of felony possession of a controlled substance, one count of felony making a false information and one count of felony mistreatment of a dependent adult.

- **State v. Catherine Mary Santaniello; Johnson County Case No. 18-CR-02641;** Charged...


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September 04, 2018

**AG Derek Schmidt to testify on bill to increase states’ ability to fight Medicaid patient abuse**

TOPEKA – (September 4, 2018) – Kansas Attorney General Derek Schmidt will appear before a Congressional subcommittee tomorrow to advocate for legislation that would expand states’ ability to combat the abuse and neglect of Medicaid beneficiaries in home health-care and other non-institutional settings.

Schmidt will appear as a witness before the U.S. House Committee on Energy and Commerce, Subcommittee on Health, in support of H.R. 3891, a bill that would expand the authority of state Medicaid Fraud Control Units (MFCUs) to allow them to investigate cases of patient abuse or neglect that occur in non-institutional settings.

The subcommittee will conduct a hearing on the bill Wednesday, Sept. 5, at 10 a.m. EDT, in the Rayburn House Office Building, Room 2123. The hearing will be webcast on the committee’s website at [http://energycommerce.house.gov/](http://energycommerce.house.gov/).

The legislation was introduced last year after a group of 38 attorneys general, led by Schmidt and Connecticut Attorney General George...

Beshear: Four St. Elizabeth Healthcare Caregivers Indicted for Alleged Abuse

FRANKFORT, KY. (Sept. 24, 2018) – Attorney General Andy Beshear and his Office of Medicaid Fraud and Abuse today announced the indictment of four caregivers at St. Elizabeth Healthcare Edgewood Campus for alleged abuse of a patient.

Ellyssa Klein, 26, of Fort Myers, Florida; Sandra Nobbe, 28, of Florence; Ashley Flower, 30, of Cincinnati; and Gary Ray, 71, of Cincinnati, have each been charged with one count of knowingly abusing or neglecting an adult, a Class C felony.

A Kenton County grand jury indicted the four individuals Thursday, Sept. 20.

The indictment alleges that between July 1-2, 2015, Klein, Nobbe and Flower improperly restrained a patient, which included placing a therapy bag on the patient to act as a weight to restrict his movement. Ray, who was also acting as a caregiver at the time of the incident, observed the abuse and neglect, but failed to stop the actions.

Arraignment is scheduled in...


Attorney General Laxalt Announces Sentencing of Medicaid Provider

Las Vegas, NV – Nevada Attorney General Adam Paul Laxalt announced that Marquis Antoine Boxley, 38, of Las Vegas, was sentenced today in a Medicaid fraud case involving the failure to maintain proper documentation for services provided to Medicaid recipients.

Boxley was sentenced for a gross misdemeanor offense of Intentional Failure to Maintain Adequate Records by District Court Judge Ronald J. Israel. Judge Israel sentenced Boxley to nine months incarceration, suspended, and placed him on probation for two years. As part of the sentence, Boxley was also ordered to pay $2,278 in restitution and perform 50 hours of community service. The fraud occurred between January 2015 and May 2016.

“These convictions ensure that Medicaid providers who have the responsibility to provide much needed mental health services to Medicaid recipients are actually providing those services as billed to Nevada Medicaid,” said Laxalt.

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

NEW JERSEY

September 26, 2018

Bergen County Licensed Clinical Social Worker Charged with Fraudulently Billing Medicaid for Services Never Provided Under State-Run Program for At-Risk Children and Adolescents

TRENTON – Attorney General Gurbir S. Grewal and the Office of the Insurance Fraud Prosecutor announced today that a Licensed Clinical Social Worker in Bergen County has been charged with second-degree health care claims fraud for allegedly billing the Medicaid program for mental health rehabilitation services never provided to at-risk children and adolescents under her professional care through a state-run program.

Gloria Andrade, 56, of Teaneck, was also charged with Medicaid fraud (3rd degree), theft by deception (3rd degree), and falsifying records (4th degree) in an indictment handed up by a state grand jury in Trenton on Monday.

Andrade, who was employed full-time as a social services specialist with the Township of Teaneck, allegedly submitted the fraudulent Medicaid claims while working a secondary job as a solo practitioner providing in-home counseling and therapy to children, adolescents, and their families in the NJ Department of Children and Families’ Intensive In-Community Services program (IICS).

“Licensed... Original Press Release: https://nj.gov/oag/newsreleases18/pr20180926b.html

NEW YORK

September 26, 2018

A.G. Underwood Announces Arrest Of Orange County Taxi Cab Company Owner For Stealing Over $200K From Medicaid

MIDDLETOWN – Attorney General Barbara D. Underwood today announced the arrest and arraignment of Richard Quitoni, 29, of Middletown, owner and operator of Quitoni Transportation, Inc., for allegedly stealing over $200,000 from Medicaid by submitting false claims for medical transportation services.

“Transportation for beneficiaries is a critical piece of the Medicaid program ensuring access to quality healthcare – especially for those that live in rural areas and have to travel long distances to the nearest healthcare provider,” said Attorney General Underwood. “My office will continue to prosecute and hold accountable those who steal from Medicaid to line their own pockets.”

In court papers filed in Walkill Town Court in Orange County, the Attorney General alleges that from August 30, 2013 to October 1, 2017, Quitoni submitted false claims seeking inflated levels of payment from Medicaid by submitting false claims for medical transportation services.

September 12, 2018

**A.G. Underwood Announces $1.65 Million Joint State-Federal Settlement With Centers Plan For Healthy Living Over False Medicaid Billing**

NEW YORK – Attorney General Barbara D. Underwood announced today a joint state-federal settlement with Centers Plan for Healthy Living LLC ("Centers Plan") over allegations that its managed long-term care plan ("Centers Plan MLTCP") submitted fraudulent requests to New York’s Medicaid program for monthly premiums, violating the state and federal False Claims Acts. New York’s Medicaid program will receive $1.65 million in restitution and penalties from the settlement.

“Submitting phony bills undermines the integrity of our Medicaid system and cheats New Yorkers,” said Attorney General Underwood. “Today’s settlement serves as a reminder that we will hold accountable those who seek to game the system for their own financial benefit.” Medicaid is a jointly-funded state and federal program that provides health care to individuals in need. Managed Long Term Care plans (“MLTCs”) receive monthly capitation payments from Medicaid – similar to insurance premiums – for each member enrolled in the MLTC plan,...


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**NORTH CAROLINA**

September 07, 2018

**Two Health Care Professionals Plead Guilty To Health Care Fraud and Tax Evasion**

(RALEIGH) Attorney General Josh Stein today announced that this week two health care professionals pleaded guilty to felony Medicaid fraud charges and tax evasion. Haydn Thomas, who pleaded guilty to one count of making a false statement relating to health care matters and one count of tax evasion, and Catinia Farrington, who pleaded guilty yesterday to one count of health care fraud conspiracy and one count of tax evasion, are both formerly of Durham.

“My office will continue to identify, investigate, and prosecute these health care and tax fraud cases to protect taxpayers,” said Attorney General Josh Stein.

Farrington owned Durham County Mental Health and Behavioral Health Services, LLC (“DCMBHS”) in Durham. From 2011 to 2015, DCMBHS submitted thousands of false claims and was paid by Medicaid approximately $4 million for mental health services that were not provided. During that same period, Thomas worked as an oral surgeon’s practice manager and provided...

OKLAHOMA

September 20, 2018

Former Medical Nursing Center Office Manager Charged with Embezzlement, Obtaining Money by False Pretenses

OKLAHOMA CITY – Attorney General Mike Hunter has charged a former office manager at a Warr Acres nursing facility with two felony counts of embezzlement and three felony counts of obtaining money by false pretenses after an investigation by the attorney general’s Medicaid Fraud Control Unit.

The investigation found that Sandra Tovar was running a fraudulent billing scheme, where she would divert residents’ payments for nursing care at the facility to her own bank account. Throughout the course of her employment, investigators claim Tovar embezzled nearly $20,000.

“Crimes against the elderly, who are among the most vulnerable, and their family members will not be tolerated by my office,” Attorney General Hunter said. “We hope these charges serve as a deterrent to others who abuse their power for personal financial gain. I appreciate the hard work and dedication of the Medicaid Fraud Control Unit in my office, who investigated the claims that led...


Consumer Advocacy

ARIZONA

September 27, 2018

AG Brnovich Warns About Upcoming 5K Races in Tucson, Chandler, and Mesa

PHOENIX – Attorney General Mark Brnovich is warning consumers to beware of false and misleading advertising relating to 5K races known as the “Skull Run,” “Dragons & Skulls Run,” or “Dragon, Zombies, Skulls Run.”

The Attorney General’s Office has uncovered evidence indicating that these “fantasy race events,” three of which are scheduled for October in Tucson, Chandler, and Mesa, are organized by the same individuals who sold tickets for the recent “Crab and Lobster Feast” that was supposed to occur on September 2nd in Phoenix. Consumers who bought tickets for that event showed up to find an empty parking lot on the day of the event.

General Brnovich warns that consumers who purchase the $30 tickets for these races may also be falling for a scam.

“These races are being advertised as ‘fantasy race events,’ but what appears to be a fantasy is the idea that these races will ever occur,” said...
ARKANSAS
September 21, 2018
Rutledge Joins 11-State Push for Deeper Cuts in Opioid Pill Manufacturing
LITTLE ROCK – Arkansas Attorney General Leslie Rutledge joined an 11-state coalition calling on the federal government to implement sweeping reforms by accounting for the misuse of prescription painkillers and ultimately leading to the manufacturing of fewer opioid pills in 2019.
“Arkansas has been at the forefront of fighting the opioid epidemic,” said Attorney General Rutledge. “This is a multi-faceted problem, and I am committed to an all-of-the-above approach that includes decreasing the number of opioids released into the system as one more way to fight this deadly epidemic. This reform, along with my educational Prescription for Life program, Arkansas’s lawsuit to hold opioid manufacturers accountable, and other statewide efforts will curb this crisis impacting families across our state and nation.”
Rutledge and her colleagues believe that despite current recommendations to reduce manufacturing rates, cuts should be deeper because the current proposed quotas remain excessive. The manufacturing rate should be determined based...

CALIFORNIA
September 20, 2018
Attorney General Becerra and Assemblymember Irwin Announce New Law to Strengthen California’s Protections for Service Members
SACRAMENTO – California Attorney General Xavier Becerra today applauded Governor Brown’s signing of Assembly Bill 3212, a measure that will strengthen California’s existing consumer protections for service members and military families, including California National Guard soldiers and airmen. Attorney General Becerra sponsored the bill and worked closely with the bill’s author, Assemblymember Jacqui Irwin, to shepherd it through the Legislature.
AB 3212 extends the length of time that service members are protected against foreclosure, eviction, repossession, and default judgments. It also extends to them interest rate protections for student loans and clarifies that students in the National Guard and Reserve have a right to academic leave when they are called to active duty. The bill updates current law to close loopholes that have been used to take advantage of service members and extends the protections of California law to cover all service members in California. Prior to this new law,...
September 14, 2018

Attorney General Becerra: DeVos Keeps Students in the Dark When It Comes to Predatory For-Profit Schools

SACRAMENTO — California Attorney General Xavier Becerra, in a multistate letter with 21 attorneys general, today denounced the U.S. Department of Education’s proposal to eliminate gainful employment regulations that protect students from scams by for-profit schools. The 2014 Gainful Employment Rule requires that educational programs at for-profit colleges produce graduates who earn enough to pay back the debt incurred from attending the program. The rule was created in response to evidence from Federal and State investigations that for-profit schools had engaged in aggressive, deceptive marketing and recruiting by misrepresenting the potential earnings a student could expect to receive after graduation. The schools particularly targeted veterans, women, low-income students, students of color, and first-generation college students. The 2014 rule addresses these issues by establishing a strong accountability framework to protect consumers who were borrowing more than they could afford to attend schools that offered little or no return on investment. The...

September 05, 2018

Attorney General Becerra: Weakening Our Equal Credit Opportunity Laws Will Worsen Inequality, Promote Discriminatory Practices

SACRAMENTO – California Attorney General Xavier Becerra today joined a coalition of 14 states expressing serious concern about the Consumer Financial Protection Bureau’s (CFPB) apparent rejection of protections against lending discrimination. Earlier this summer, Acting Director Mick Mulvaney indicated that the CFPB may no longer enforce the Equal Credit Opportunity Act’s (ECOA) protections against disparate impact discrimination. The ECOA makes it unlawful for creditors to discriminate against consumers on the basis of certain characteristics, including race, national origin, sex, marital status, and age.

“Equal access to credit is essential to a fair economy and helps make the American Dream come true for those in society who have been shut out,” said Attorney General Becerra. “Fighting systemic and structural inequality requires strong consumer protections. By weakening protections against credit discrimination, the Trump Administration threatens to undermine American equality and prosperity. We will continue fighting the discrimination and unfair practices that hold our...
COLORADO

September 10, 2018

Attorney General Coffman and AARP Foundation Elderwatch Warn of Social Security Fishing Scams Targeting Colorado Consumers

DENVER- Colorado Attorney General Cynthia H. Coffman and the AARP Foundation ElderWatch program today alerted Colorado consumers about callers claiming to be with the Social Security Administration (SSA). These imposters are claiming to be investigators or attorneys with the SSA and telling consumers that their Social Security account is being used fraudulently. They are urging consumers to call back immediately or risk not getting their Social Security check the next month.

“These calls are yet another imposter scam,” said Attorney General Coffman. “This is an attempt to get worried consumers on the phone in order to obtain confidential personal or financial information.”

Amy Nofziger with the AARP Foundation ElderWatch program stated that her office has seen a “major uptick” in the number of calls it has been receiving about this scam. “This is an attempt at identity theft, pure and simple,” said Nofziger.

Consumers who receive these calls should hang up immediately without...


September 07, 2018

AG Coffman Urges Congress to Close Deadly Fentanyl Loophole

DENVER—Colorado Attorney General Cynthia H. Coffman announced today that she has joined a bipartisan group of 52 state and territory attorneys general to urge Congress to help end the opioid epidemic and close a loophole that allows those who traffic deadly fentanyl to stay a step ahead of law enforcement.

The coalition of attorneys general sent a letter to Congress in support of S.1553 and H.R. 4922, Stopping Overdoses of Fentanyl Analogues (SOFA) Act. Fentanyl is currently a Schedule II controlled substance and when used as prescribed by a doctor, can be used as a painkiller. However outside of careful supervision, fentanyl and analogues manufactured illicitly can be lethal. The SOFA legislation would enable the Drug Enforcement Administration (DEA) to proactively add newly-modified fentanyl analogues to the controlled substances list.

“The opioid epidemic has devastated communities across Colorado,” said Attorney General Cynthia H. Coffman. “The increasing array of fentanyl analogues starting to...”

DELAWARE
September 20, 2018
WATCH FOR SCAMS IN FLORENCE’S WAKE
In the wake of widespread damage caused by Hurricane Florence, the Investor Protection Unit (IPU) of the Delaware Department of Justice cautions investors to watch out for opportunistic investment or charitable scams.

The Investor Protection Unit reminds investors to watch for red flags of hurricane-related scams, including unsolicited email, social media messages, crowdfunding pitches or telephone calls promoting investment pools or bonds to help storm victims, water-removal or purification technologies, electricity-generating devices and distressed real estate remediation programs. Scam artists may linger long after the storm has passed to prey on victims who anticipate receiving large lump-sum insurance settlements for damaged property and other losses.

“Natural disasters bring out the best and worst in people. While news stemming from Hurricane Florence has rightfully focused on the tireless efforts of first responders and neighbors helping neighbors, we know from experience that financial predators will seek to profit from the misfortune of others,” said...


FLORIDA
September 04, 2018
Attorney General Bondi Offers Tips for National Preparedness Month
TALLAHASSEE, Fla.—September is National Preparedness Month and Attorney General Pam Bondi is encouraging Floridians to make sure preparations are in place for upcoming hurricanes. Two hurricanes hit Florida in the past two years and Tropical Storm Gordon is currently looming in the Gulf of Mexico.

Along with the chaos of upcoming storms, scams before hurricanes and after can be rampant. A few storm-related scams to watch out for are price gouging, tree-removal scams and home repair scams.

Floridians can check out the following tips and more in the Hurricane Preparedness Guide:
· Be on the lookout for price gouging during a declared state of emergency. Florida law bans the unconscionable increase in prices in the rental or sale of essential commodities such as lumber, ice, water, generators and shelter once a state of emergency has been declared;
· Be familiar with evacuation routes, and stock up on food, water and emergency supplies;

ICYMI: Attorney general pledges to work toward health care options that protect Georgians’ interests

ATLANTA, GA - Attorney General Chris Carr authored the following opinion editorial. It was published by the Marietta Daily Journal and the Atlanta Journal Constitution:

As Attorney General, I am committed to upholding the rule of law with each decision I make in order to protect the basic principles upon which our nation is founded.

It is in keeping with this commitment that I have joined a multi-state coalition challenging the constitutionality of the Affordable Care Act, a terribly flawed law that has left Georgians with skyrocketing insurance premiums and dwindling access to health care.

Americans deserve a health care law that is constitutional and that delivers more access and more affordable choices. We can do both.

The U.S. Supreme Court has twice upheld the Affordable Care Act, known as the ACA, as constitutional — first in 2012 and again in 2015 — but I believe the court must take another look at this...


ATTORNEY GENERAL MADIGAN JOINS AMICUS BRIEF OPPOSING EFFORTS TO UNDERMINE STATES’ ROLE IN PROTECTING STUDENTS FROM STUDENT LOAN PROCESSING ABUSES

Chicago — Attorney General Lisa Madigan today joined a bipartisan coalition of 16 attorneys general in filing an amicus brief in a lawsuit challenging states’ ability to regulate student loan servicers and protect student loan borrowers from abuse.

Madigan and the other attorneys general filed the amicus brief in the lawsuit filed by the Student Loan Servicing Alliance against the District of Columbia to prevent the enforcement of a D.C. law that regulates student loan servicers, which are the companies that process loan payments. The lawsuit asserts that D.C.’s law is preempted by federal law.

In a sharp reversal of long-standing federal policy, the U.S. Department of Justice filed a “statement of interest” in the lawsuit asserting that student loan servicers’ conduct should be governed exclusively by federal law. Madigan and the other attorneys general emphasized in their brief the critical role historically played by the states in protecting consumers, including borrowers...
September 14, 2018
ATTORNEY GENERAL MADIGAN CALLS ON EDUCATION SECRETARY BETSY DEVOS TO SCRAP PLAN THAT WILL ELIMINATE KEY PROTECTIONS FOR STUDENTS FROM PREDATORY FOR-PROFIT SCHOOLS

Chicago — Attorney General Lisa Madigan, along with 20 other attorneys general, today formally opposed U.S. Department of Education Secretary Betsy DeVos’ plan to eliminate the Gainful Employment Rule, which requires schools to provide information about their programs’ costs, debt load, success rate, expected earnings and other critical information so that students and families can make informed choices.

In formal comments filed with the U.S. Department of Education today, Madigan and the other attorneys general argued that DeVos’ plan to eliminate the Gainful Employment Rule violates the department’s legal obligations and disregards strong evidence that accountability standards are needed to protect students and taxpayers who interact with these for-profit schools — and often find themselves mired in onerous debt and with a worthless degree.

“It is incumbent on the Department of Education to ensure that programs prepare students for employment that will allow them to repay their student loans,” Madigan said. “Programs...

September 07, 2018
ATTORNEY GENERAL MADIGAN URGES PUBLIC UTILITIES TO INFORM CUSTOMERS OF EXPENSIVE PRICE OF ALTERNATIVE ENERGY SUPPLIERS

Chicago — Attorney General Lisa Madigan sent letters to ComEd and Ameren urging the public utilities to include electric supply price comparison information on customers’ monthly utility bills to inform consumers about the true cost of enrolling with alternative retail electric suppliers (ARES).

Madigan’s letters urge the utilities to clearly disclose to customers who have switched to an ARES the price they are paying on their monthly utility bills as well as the comparison price that those customers would have paid if they had stayed enrolled in traditional utility service through ComEd or Ameren. Because ComEd and Ameren are responsible for billing customers for ARES service, Madigan said they should clearly inform customers about the real cost of switching to ARES service.

“People in Illinois who switch to an alternative electric supplier almost always pay higher prices,” Madigan said. “Providing Illinois residents who have switched to an ARES with rate comparison information...
KANSAS

September 14, 2018

AG Derek Schmidt applauds new Justice Department oversight of asbestos trusts

TOPEKA – (September 14, 2018) – New federal oversight of asbestos trusts as recommended by state attorneys general will inject much-needed transparency and ensure that funds are properly used to support victims of asbestos exposure, Kansas Attorney General Derek Schmidt said today.

Schmidt applauded new efforts by the U.S. Department of Justice, which has said it will inject itself in legal cases that propose to establish new asbestos trusts to ensure that the trusts are transparent and have safeguards against fraud. The Department will also ensure that trust assets are kept available for victims and to reimburse taxpayers for the medical costs paid for victims’ illnesses, not used to pay excessive attorneys fees and administrative costs.

This new commitment from the Department came in response to a letter sent last year to U.S. Attorney General Jeff Sessions by 20 state attorneys general, including Attorney General Schmidt, asking the Department to increase its...

KENTUCKY

September 28, 2018

Beshear: Scam Switches Your Bank Deposit to a Con Artist’s Account

FRANKFORT, KY. (Sept. 28, 2018) – Attorney General Andy Beshear is warning senior citizens and military veterans to be wary of a new scam that attempts to switch their monthly bank deposit to a con artist’s bank account.

Beshear’s office has recently received reports from seniors and veterans in Edmonson, Fayette, Jefferson and Spencer counties who say scammers tried to steal their monthly Social Security or veteran benefit.

Beshear said that this week his office was able to help one of the veterans scammed recover $3,169.

The scam begins by someone pretending to be an employee of a bank, the Social Security Administration or a veteran organization, and claims the victim’s benefit deposit must be ‘reverified’ following ‘suspicious activity.’ Once the victim provides their personal, banking and account login information, the scammer has what they need to steal the victim’s identity and make unauthorized direct deposit changes.
“Con artists will stop at nothing to...


September 27, 2018
Beshear: ‘Game-Changing’ Drug Settlement Dollars Should Be Spent Helping State Recover from Epidemic
FRANKFORT, Ky. (Sept. 27, 2018) – As the opioid epidemic continues to claim the lives of Kentuckians, at a pace of nearly 30 a week, Attorney General Andy Beshear is once again calling on state lawmakers to create a permanent trust fund to battle addiction in Kentucky. Beshear worked with Rep. Dennis Keene, of Wilder, to pre-file legislation that requires funds recovered by the Commonwealth from lawsuits, fines or settlements related to the drug epidemic to only be spent addressing the needs of Kentucky’s drug prevention educators, law enforcement and treatment providers.
Beshear said he wants to guarantee all revenues gained from the seven lawsuits his office is pursuing, and any future lawsuit funds, be spent to help Kentucky families and communities recuperate from the death and destruction caused by this epidemic.
“By holding opioid manufactures or distributors accountable, the Commonwealth could realize ‘game-changing’ funding that must not be lost to other...


MARYLAND
September 20, 2018
Attorney General Frosh Reminds Marylanders of Federal Law Allowing Free Credit Freeze and Thaw
BALTIMORE, MD (September 20, 2018) - Maryland Attorney General Brian E. Frosh is encouraging Maryland residents to take advantage of a new federal law effective September 21, 2018, that gives consumers the right to place a freeze on their credit reports and temporarily or permanently remove the freeze without charge.
“There have been hundreds of millions of personal data records lost or stolen due to data breaches over the last 10 years,” said Attorney General Frosh. “Placing a freeze on your credit is one of the most effective methods of protecting yourself and your children from becoming victims of identity theft.”
A credit freeze prevents a potential creditor from seeing your credit report without your express permission. If a potential creditor cannot see your credit report, they are less likely to open a new credit card, cellphone, utility, or other account for an identity thief. Placing a fraud alert on your credit...
September 18, 2018

**Attorney General Frosh, Securities Commissioner Warn Marylanders to be on the Lookout for Investment Scams in the Wake of Hurricane Florence**

Baltimore, MD (September 18, 2018) - In the wake of widespread damage caused by Hurricane Florence, Maryland Attorney General Brian E. Frosh and Securities Commissioner Melanie Senter Lubin today cautioned investors to watch out for opportunistic investment or charitable scams.

“While news stemming from Hurricane Florence has rightfully focused on the tireless efforts of emergency officials and neighbors helping neighbors, we know from experience that financial predators are lurking like snakes in the water to seek profit from the misfortune of others,” said Attorney General Frosh.

“Natural disasters bring out the best and worst in people,” said Maryland Securities Commissioner Lubin. “Unsolicited investment offers seeking to capitalize on the aftermath of Hurricane Florence should be approached with extreme caution.”

Investors are reminded to watch for red flags of hurricane-related scams, including unsolicited email, social media messages, crowdfunding pitches or telephone calls promoting investment pools or bonds to help storm victims, water-removal...

September 14, 2018

**Attorney General Frosh Calls On Education Secretary Betsy DeVos to Scrap Plan to Eliminate Key Protections for Students from Predatory For-Profit Schools**

Baltimore, MD (September 14, 2018) – Maryland Attorney General Brian E. Frosh today joined a coalition of 21 Attorneys Generals to formally oppose U.S. Department of Education Secretary Betsy DeVos’ plan to eliminate the Gainful Employment Rule—a critical federal protection for students who attend for-profit educational institutions.

In formal comments filed with the U.S. Department of Education, the Attorneys General argue that Secretary DeVos’ plan to eliminate the Gainful Employment Rule violates the Department’s legal obligations and disregards strong evidence that accountability standards are needed to protect students and taxpayers who interact with these for-profit schools—and often find themselves mired in onerous debt.

“Secretary DeVos’ plan to eliminate protections for students is short-sighted and dangerous,” said Attorney General Frosh. “Allowing for-profit colleges to accept and enroll students while withholding or obscuring the real cost of their education, ability to pay back student loans, and chances for making a living wage after graduation...

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September 11, 2018

**Attorney General Frosh Warns Marylanders to Be Wary of Scams Following a Natural Disaster**

BALTIMORE, MD (September 11, 2018) - Hurricane Florence is heading toward the Mid-Atlantic this week, and while we hope that all Marylanders are safe and that any damage to personal property is minimal, there will likely be many individuals impacted by the severe weather. Unfortunately, fraudulent and unscrupulous individuals often use natural disasters as an opportunity to prey upon those impacted by the weather.

“Marylanders should always be on guard for the flood of con artists who try to take advantage of consumers after a big storm,” said Attorney General Brian E. Frosh. “Be careful with door-to-door salesmen using high pressure tactics to get your hard-earned money. I urge all Marylanders to get informed about the possibility of scams related to storm recovery, and to take steps to avoid falling victim to these deceptive tactics.”

Some of the most common scams that occur before and after natural disasters involve charities,


September 05, 2018

**Attorney General Frosh Urges CFPB to Protect Consumers from Credit Discrimination**

BALTIMORE, MD (September 5, 2018) – Maryland Attorney General Brian E. Frosh today joined a coalition of 14 attorneys general urging the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting the rights of consumers against credit discrimination under the Equal Credit Opportunity Act (ECOA). The Attorneys General share authority with the CFPB to enforce regulations about the ECOA and lead antidiscrimination efforts in their own states. As such, they are advising that the CFPB continue enforcing the ECOA, including its provision for disparate impact liability.

“Ability to gain access to and establish consumer credit is one of the driving forces behind economic growth and stability,” said Attorney General Frosh. “My office is committed to protecting consumers from discrimination under the provisions of ECOA.”

The ECOA is the principle federal antidiscrimination law for all forms of credit except home mortgage lending. It prohibits creditors from discriminating against...


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**MASSACHUSETTS**

September 27, 2018

**AG Healey Demands Answers From Columbia Gas on Safe Restoration of Gas Service, Compensation for Merrimack Valley Residents**

Boston — Massachusetts Attorney General Maura Healey today sent a letter to Columbia Gas...
demanding answers about the company’s plans for the safe and expeditious restoration of gas and fair compensation for affected residents in the Merrimack Valley following the devastating fires and explosions earlier this month.

“In the wake of this tragedy, I have heard from many residents and businesses who have suffered significant losses yet remain in the dark about Columbia Gas’ claims process and the plans for restoring gas service,” said AG Healey. “I am demanding information from Columbia Gas about their specific plans because these people need and deserve answers and clarity as they rebuild their lives and communities.”

In her letter, AG Healey notes that the failure of the Columbia Gas distribution system resulted in death, serious injury, the loss of homes and small businesses, and disruption of gas services for heating, hot water and cooking for...


September 25, 2018

AG Healey Announces New Office Hotline and Resources for Merrimack Valley Residents

Boston — Massachusetts Attorney General Maura Healey today announced new resources in her office to support Merrimack Valley residents and businesses recovering from the devastating fires and explosions that rocked the area two weeks ago.

“I want residents and businesses in the Merrimack Valley to know that my office is here to help and we will be for as long as it takes,” said AG Healey. “We are committed to holding those responsible accountable and protecting homeowners, renters and businesses from anyone who tries to take advantage of this disaster.”

“The focus in Lawrence has and will continue to be making sure that our residents get their gas services restored so that they can have access to hot showers and cook - returning life back to normal for them,” said Lawrence Mayor Daniel Rivera. “I want to thank Attorney General Maura Healey for coming to Lawrence today and sharing resources to help...


September 14, 2018

AG Healey Offers Resources and Advice to Residents in the Aftermath of Gas Explosions and Fires in the Merrimack Valley

Boston — As communities in the Merrimack Valley cope with the aftermath of the devastating fires and explosions yesterday, Attorney General Maura Healey is offering resources and advice to residents in need of support.

“The state’s first priority is to ensure the safety of the Merrimack Valley, assist fire victims, and restore power and gas to residents,” AG Healey said. “While state and federal safety regulators determine the cause of these explosions, my office will serve as a resource for homeowners,
renters, and all residents trying to rebuild and recover from this disaster.”
Residents are being reminded to contact the Attorney General’s Consumer Advocacy &
Response Division for help and is offering guidance on smart charitable giving to assist victims.
Tips for Homeowners Who Suffered Damage
If your home has been damaged or destroyed, it is important that you make a list as soon as
possible of valuable items in your home (furniture,...

➢ Original Press Release: https://www.mass.gov/news/ag-healey-offers-resources-and-advice-to-
residents-in-the-aftermath-of-gas-explosions-and

September 13, 2018
AG’s Office Announces New Grant Program to Help Consumers Pay Their Heating Bills
Boston — Attorney General Maura Healey today announced a new $3 million grant program to
help Massachusetts consumers pay or lower their monthly natural gas heating bills.
“Every year, tens of thousands of Massachusetts families struggle to pay their heating bills,”
said AG Healey. “My goal with this new program is to make sure our residents have the
financial assistance they need to stay warm during the cold winter months.”
The Natural Gas Fuel Assistance Grant Program will provide additional funding to programs that
assist Massachusetts households in paying for their natural gas service. The grant program is
open to programs run through state agencies, municipalities, charitable organizations, and
nonprofit organizations. Eligible programs may include those that are providing direct
assistance to consumers by subsidizing their natural gas heating bills or are providing indirect
assistance by helping residents implement energy-efficiency measures designed to lower their
natural gas heating bills.
"Utility companies terminate...

➢ Original Press Release: https://www.mass.gov/news/ags-office-announces-new-grant-program-
to-help-consumers-pay-their-heating-bills

September 07, 2018
AG Healey Secures More Than $11 Million Decrease in Proposed Rates for Columbia Gas
Customers
Boston — Attorney General Maura Healey announced today that her office has negotiated an
agreement with Bay State Gas Company d/b/a Columbia Gas of Massachusetts (Columbia Gas)
that reduces the company’s proposed rate increase for its 321,000 gas customers by more than
$11 million and prevents Columbia Gas from imposing any other base distribution rate
increases before March 2021.
The settlement, filed with the Department of Public Utilities (DPU) on Wednesday, resolves a
proceeding before state regulators where Columbia Gas sought to increase its net distribution
revenue by $24.7 million. The Massachusetts Department of Energy Resources (DOE) and the
Low-Income Weatherization and Fuel Assistance Program Network have also signed onto the
agreement. “It is my office’s job to help get the best possible result for Massachusetts’ residents and businesses,” said AG Healey. “Through this agreement, we are saving customers millions of dollars on their gas bills. Our office will continue to...


MICHIGAN

September 28, 2018

Schuette Encourages Residents to Attend October Consumer Education Programs

LANSING – Attorney General Bill Schuette encourages Michigan residents to learn more about being a savvy consumer. The Department of Attorney General’s Consumer Protection Division is offering a variety of educational programs throughout the month of October aimed at keeping Michigan consumers safe and up-to-date on the latest scams.

THE OCTOBER PROGRAMS INCLUDE:

Home Repair & Improvement – Learn the telltale signs of home repair scams, unscrupulous contractors, and how to navigate the home improvement process.

Phone, Mail, & e-Scams – Learn the signs of scams prevalent in phone calls, mail, email, and texts, along with steps to take to minimize your risk of being victimized.

Identity Theft – Learn about the signs of identity theft, how to protect your personal information online and off, and what to do if you become an identity theft victim

Online Safety – Learn how to protect your devices, money, and personal information while online....

➢ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-479597--,00.html

September 14, 2018

Schuette: Michigan Residents Should Use Caution Making Charitable Donations, Buying Used Cars Post-Hurricane Florence

LANSING – Michigan Attorney General Bill Schuette today warned Michigan residents to use caution in making charitable donations to Hurricane Florence recovery charities and when considering purchasing used cars in the days and weeks immediately following the storm hitting the eastern seaboard.

Schuette also encouraged those with family and friends in the disaster zone to review the After Disaster Consumer Alert for post-disaster information.

BUYING USED VEHICLES

Vehicles with flood damage can appear for sale on the internet or at car lots, without any mention or obvious signs of the damage. Unscrupulous sellers can quickly move cars, trucks and
SUVs from flood zones, clean the outside surfaces of the vehicle and get them on the market before rust and corrosion sets in. Water can damage vital parts of a car including airbag sensors, brakes, and electrical systems — and the damage may not show up right away. Weeks or months could pass before evidence of...

Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-477760--,00.html

MISSISSIPPI
September 28, 2018
Hood, State Officials Address E-Cigarette “Epidemic” Among Teens
The e-cigarette trend is now being called an “epidemic” by the Food and Drug Administration, and Attorney General Jim Hood announced today he is taking specific actions to protect youth in particular against these addictive products. General Hood is joining the Mississippi Department of Health, Mississippi Tobacco Data at the Mississippi State University Social Science Research Center, Mississippi Bureau of Narcotics, and The Partnership for a Healthy Mississippi to alert parents and teenagers of the dangers of teens using nicotine-packed electronic cigarettes, or “vaping” as it is commonly called. He is also calling attention to legislative needs regarding potency standards of nicotine and other chemicals used by unregulated stores throughout Mississippi where the chemicals are mixed and placed in the pods used in these electronic nicotine delivery systems (ENDS). General Hood’s office is drafting legislation to revise the definition of tobacco to include a tax on the ENDS just as...


NEW JERSEY
September 14, 2018
AG Grewal Knocks Proposal by Education Secretary DeVos to Allow Inflated Tuition for Career Education at For-Profits and Other Schools
TRENTON – Acting to protect New Jersey residents from unmanageable student loan debt and costly for-profit school educations that yield few viable job opportunities, Attorney General Gurbir S. Grewal has called on the Trump Administration to scrap its plan to repeal the U.S. Department of Education’s (DOE) 2014 Gainful Employment Rule. In a comment letter filed Thursday with U.S. Education Secretary Betsy DeVos, Attorney General Grewal joined Attorneys General from throughout the nation in demanding that DOE walk back its proposal to rescind the Gainful Employment Rule it adopted in October 2014.
The Gainful Employment Rule was intended to ensure that programs at for-profit colleges and career-focused, non-degree programs at other postsecondary schools only receive taxpayer-financed student loan funds if the programs actually “prepare students for gainful employment in a recognized occupation” -- as opposed to low-paying jobs that do not provide sufficient income for graduates to manage their student loan debt.

NEW YORK
September 18, 2018
A.G. Underwood Issues Virtual Markets Integrity Report, Finding Many Platforms Vulnerable To Abusive Trading, Conflicts Of Interest, And Other Consumer Risks
NEW YORK – Attorney General Barbara D. Underwood today announced the results of the Virtual Markets Integrity Initiative, a fact-finding inquiry into the policies and practices of platforms used by consumers to trade virtual or “crypto” currencies like bitcoin and ether. The Virtual Markets Integrity Report released today, along with a user-friendly interactive website at virtualmarkets.ag.ny.gov, presents information collected by the Attorney General’s office from 10 virtual asset trading platforms based in the United States and abroad, as well as the conclusions reached by the Attorney General’s office about the state of the virtual trading markets as a whole. The Attorney General’s office has also referred three platforms – Binance, Gate.io, and Kraken – to the New York State Department of Financial Services for possibly operating unlawfully in New York.

“New Yorkers deserve basic transparency and accountability when they invest – whether on the New York Stock Exchange or on a cryptocurrency...

September 17, 2018
A.G. Underwood Reminds New Yorkers Of Charitable Giving Tips In Response To Hurricane Florence
NEW YORK – Attorney General Barbara D. Underwood issued an alert reminding New Yorkers to consider consulting the office’s charitable giving tips before making a donation to support organizations assisting the victims of Hurricane Florence or any natural disasters. Following Hurricanes Harvey and Irma last year, reports indicated that some scammers were using links to purported charitable organizations as a phishing attempt to steal personal information from those seeking to make a donation, or to set up fake GoFundMe campaigns to solicit money.

“New Yorkers are always generous when it comes to supporting relief efforts,” said Attorney
General Underwood. “Unfortunately, we know that scammers will try to exploit donors’ good will in order to line their own pockets. I urge New Yorkers to protect themselves from being ripped off by following our charitable giving tips.” The Attorney General offers the following tips for those seeking to contribute to relief efforts: Take Time To Research...


September 14, 2018
Attorney General Underwood Calls On Education Secretary Betsy Devos To Scrap Plan To Eliminate Key Protections For Students From Predatory For-Profit Schools
NEW YORK — Attorney General Barbara D. Underwood – part of a coalition of 21 Attorneys General – today formally opposed U.S. Department of Education Secretary Betsy DeVos’ plan to eliminate the Gainful Employment Rule – a critical federal protection for students who attend for-profit educational institutions.
In formal comments filed with the U.S. Department of Education today, the Attorneys General argue that Secretary DeVos’ plan to eliminate the Gainful Employment Rule violates the Department’s legal obligations and disregards strong evidence that accountability standards are needed to protect students and taxpayers who interact with these for-profit schools – and often find themselves mired in onerous debt.
“The Trump-DeVos Department of Education continues to put special interests ahead of the students they’re supposed to serve – and our coalition of Attorneys General will continue to fight back,” said Attorney General Underwood. “The Gainful Employment Rule plays a vital role in ensuring students...


September 05, 2018
A.G. Underwood Calls On CFPB To Continue Enforcement Of Federal Law To Protect Against Credit Discrimination
NEW YORK – New York Attorney General Barbara D. Underwood – part of a coalition of 14 Attorneys General - called on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting the rights of consumers against credit discrimination under the Equal Credit Opportunity Act (ECOA). The Attorneys General share authority with the CFPB to enforce regulations regarding the ECOA and lead antidiscrimination efforts in their own states. As such, they are calling on the CFPB to continue enforcing the ECOA, including its provision for disparate impact liability.
“The Equal Credit Opportunity Act was enacted because of our country’s sordid history of credit discrimination – and it’s unbelievable that the CFPB is considering refusing to use it to protect
consumers,” said Attorney General Underwood. “As we’ve shown, my office won’t hesitate to uphold the law and protect those we serve, even if the CFPB won’t.”

The ECOA is...


NORTH CAROLINA

September 26, 2018

Attorney General Josh Stein Releases Tips to Avoid Charity Scams in the Wake of Hurricane Florence

(RALEIGH) Attorney General Josh Stein today alerted North Carolinians about charity scammers who misuse donations meant to help victims of Hurricane Florence. The North Carolina Department of Justice is currently reviewing five charity scam allegations related to Hurricane Florence.

“It has been heartwarming to see the many ways North Carolinians have stepped up to help each other to begin rebuilding after Florence,” said Attorney General Josh Stein. "I want to make sure that when people contribute money, their donation goes to help others, not line some scammer's pocket. That's why we're releasing these tips."

Attorney General Stein held an event today to highlight the work of several charities that are helping the rebuilding efforts and to discuss avoiding charity scams. Video of that event can be found here.

Here are some tips to make sure your donation helps those in need:

Choose charities you know and want to...


September 10, 2018

North Carolina Price Gouging Law in Effect

(RALEIGH) The price gouging law that protects consumers from scammers is now in effect in North Carolina after Governor Roy Cooper declared a state of emergency for the state as Hurricane Florence moves toward the coast. Attorney General Josh Stein notified businesses and consumers today to be on the lookout for any issues.

“My office is here to protect North Carolinians from scams and frauds,” said Attorney General Josh Stein. “That is true all the time – but especially during severe weather. It is against the law to charge an excessive price during a state of emergency. If you see a business taking advantage of this storm, either before or after it hits, please let my office know so we can hold them accountable.”

North Carolina has a strong statute against price gouging – charging too much during a time of
September 05, 2018

**Attorney General Josh Stein Leads Coalition to Urge CFPB to Protect Consumers from Credit Discrimination**

(RALEIGH) Attorney General Josh Stein today led a coalition of 14 attorneys general urging the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting the rights of consumers against credit discrimination under the Equal Credit Opportunity Act (ECOA). The Attorneys General, who share authority with the CFPB to enforce regulations about the ECOA and lead antidiscrimination efforts in their own states, are advising that the CFPB continue enforcing the ECOA, including its provision for disparate impact liability.

“As Attorney General, it’s my job to protect North Carolina consumers and to ensure that everyone is treated equally,” said Attorney General Josh Stein. “Along with the 13 other attorneys general in this coalition, I will continue to stand up for people so their lives aren’t damaged by credit discrimination. I urge the CFPB to fulfill its legal obligation to uphold nondiscriminatory lending practices.”

The ECOA is the principle...

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**NORTH DAKOTA**

September 18, 2018

**FREE CREDIT FREEZES BEGINNING FRIDAY**

BISMARCK, ND – Changes in federal law that take effect on Friday this week will make it even easier to protect consumers’ credit from identity theft, announced Attorney General Wayne Stenehjem. Beginning September 21, 2018, placing a security freeze on a credit file is free.

“A security freeze prevents an identity thief from opening new credit and charge accounts in your name,” said Stenehjem. “It is the quickest and easiest way to make sure your personal and financial information stays safe, and I encourage everyone to do it.” Stenehjem said he has had a credit freeze in place with all three credit bureaus for several years.

The new federal law takes effect a little over a year after the massive data breach at Equifax, where the social security numbers, bank account and credit card information of more than 60 million Americans were stolen. Equifax is one of the three major credit bureaus....
NORTH DAKOTA SEEING SURGE OF “THREATENING MESSAGE” SCAM CALLS

BISMARCK, ND – Attorney General Wayne Stenehjem reminds North Dakota residents to ignore any telephone message that threatens them with arrest. These recorded messages are a scam. The scam artists are using readily available “spoofing” technology to display on the Caller ID a number that is not the one they are using to place the calls, even hijacking real 701-area code phone numbers. The Attorney General recently received a report from a local resident whose home phone number had been hijacked, resulting in dozens of calls to her from angry people who believed her number was the one responsible for making the scam calls.

The scam recorded message threatens the recipient with arrest unless they return the call immediately. The message is often hard to understand because it cuts out when the supposed reason for the arrest is being recited. The phone number given out on the message changes almost daily as...


NORTHERN MARIANA ISLANDS

September 13, 2018

Attorney General Encourages Consumers to Submit Written Complaints on Price Gouging

As a result of typhoon Mangkhut, the Office of the Attorney General encourages consumers to report incidents of price gouging. Attorney General Manibusan warns retailers that the Consumer Protection Act makes it unlawful for any business to engage in price gouging. The Attorney General explains, “price gouging occurs when a business increases prices based on the shortage of goods caused by a natural disaster or any other emergency.” He added, “the Office of the Attorney General will prosecute, both criminally and civilly, any business that engages in price gouging.”

To assist with the investigation of price gouging in connection with Typhoon Mangkhut, affected consumers should submit a written complaint to the Office of the Attorney General along with copies of all receipts, invoices, or other documents associated with the complained-of transaction.

Consumers should save all receipts, invoices, and other documents related to price gouging. When submitting a complaint to the Office of...

September 17, 2018
Attorney General DeWine Offers Charitable Giving Tips Following Flooding, Damage from Hurricane Florence

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine today offered recommendations to help Ohioans make wise charitable contributions and avoid scams related to the flooding and damage caused by Hurricane Florence.

“We encourage Ohioans to be generous and to help those in need,” Attorney General DeWine said. “We also encourage them to be cautious when evaluating charitable donation requests. When tragedy strikes, there is the potential for scams, unfortunately, and con artists will take advantage of the generosity of others and use donations for themselves.”

Attorney General DeWine offered the following recommendations for charitable giving:

- Carefully review donation requests. Do some research to make sure your donation will be used as intended. After a natural disaster, some sham charities may pop up to take advantage of people’s generosity. Don’t assume that charity recommendations on social media have been vetted. Check them independently. The first request you find may not be the best.

Evaluate...


September 07, 2018
Attorney General DeWine Warns of Grandparent Scams

(COLUMBUS, Ohio)—Ahead of National Grandparents Day this Sunday, Ohio Attorney General Mike DeWine is warning families to beware of the “grandparent scam,” which has been reported by dozens of Ohioans in recent weeks.

The scam begins when a grandparent receives a call claiming the person’s grandchild is in trouble and in urgent need of money. The caller may claim the grandchild was in a car accident, caught with drugs, or put in jail, for example. The grandparent is asked to send money immediately, supposedly to pay a fine, attorney’s fees, or other costs.

“These con artists prey on a grandparent’s worst fears,” Attorney General DeWine said. “They claim the person’s grandchild has been in an accident or is in serious trouble, but it’s all a lie. We want people to be aware of the scam and to talk to their family about it.”

Many people who report the scam haven’t lost any money,...

OREGON

September 13, 2018

Attorney General Rosenblum Statement on U.S. Federal Court Decision on AG Litigation Against Betsy DeVos’ Decision to Delay Borrower Defense Rule

Statement from Oregon Attorney General Ellen Rosenblum:
“We had a very big victory yesterday in federal court—and it’s a crucial one for students who have been defrauded by for-profit schools. The decision keeps President Obama’s ‘Borrower Defense Rule’, which gives federal loan forgiveness to students who were misled by a for-profit school.”

The decision, filed yesterday in the U.S. District Court in Washington, D.C., is the result of a multistate lawsuit by 20 state attorneys general, alleging that the U.S. Department of Education violated federal law by abruptly rescinding its Borrower Defense Rule which was designed to hold abusive higher education institutions accountable for cheating students and taxpayers out of billions of dollars in federal loans.

The Borrower Defense Rule was finalized by the Obama administration in November 2016 after nearly two years of negotiations, following the collapse of Corinthian Colleges, a national for-profit chain. The rule was set to go into effect...


PENNSYLVANIA

September 14, 2018

Attorney General Josh Shapiro Calls On Education Secretary Betsy DeVos to Scrap Plan to Eliminate Key Protections for Students from Predatory For-Profit Schools

HARRISBURG—Attorney General Josh Shapiro led a coalition of 21 Attorneys General today to formally oppose U.S. Department of Education Secretary Betsy DeVos’ plan to eliminate the Gainful Employment Rule, which requires schools to provide information about their programs’ costs, debt load, success rate, expected earnings and other critical information so students and families can make informed choices.

In formal comments filed with the U.S. Department of Education today, the Attorneys General argue that Secretary DeVos’ plan to eliminate the Gainful Employment Rule violates the Department’s legal obligations and disregards strong evidence that accountability standards are needed to protect students and taxpayers who interact with these for-profit schools – and often find themselves mired in onerous debt.

“Secretary DeVos and the Trump Administration’s move to eliminate the Gainful Employment Rule is another attempt to prioritize deceptive, for-profit colleges over students working to earn an education,” said Pennsylvania Attorney General Shapiro. “The Gainful...
September 11, 2018

Attorney General Josh Shapiro Warns Pennsylvania College and Graduate Students of Financial Scams

HARRISBURG – As more than 500,000 students return to campus at Pennsylvania’s 187 colleges and universities this month, Attorney General Josh Shapiro is issuing a series of tips to help students avoid the kinds of scams and frauds commonly perpetrated on Pennsylvania’s college students, graduates and families.

“As students return to school this fall, I want to make sure they have the resources to avoid getting scammed and losing out financially,” Attorney General Shapiro said. “My Bureau of Consumer Protection is here to protect Pennsylvanians and support young adults as they venture out on their own and take on new responsibilities.”

Attorney General Shapiro said any consumer who believes they have been scammed should call his Bureau of Consumer Protection at 1-800-441-2555 or by email at scams@attorneygeneral.gov. He also urged consumers to sign up for free consumer text alerts from the Office of Attorney General by visiting https://www.attorneygeneral.gov/consumer-alerts/.

Here are the scams that...

RHODE ISLAND

September 05, 2018

Attorney General Kilmartin Urges CFPB to Protect Consumers from Credit Discrimination

Rhode Island Attorney General Peter F. Kilmartin today joined a coalition of 14 attorneys general urging the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting the rights of consumers against credit discrimination under the Equal Credit Opportunity Act (ECOA).

The attorneys general share authority with the CFPB to enforce regulations about the ECOA and lead antidiscrimination efforts in their own states. As such, they are advising that the CFPB continue enforcing the ECOA, including its provision for disparate impact liability.

"It is alarming that CFPB Director Mulvaney has indicated the agency is considering rolling back its responsibility to enforce nondiscriminatory lending requirements under the Equal Credit Opportunity Act and this appears to be another effort to undermine the power and authority of
the CFPB in protecting consumers,” said Attorney General Peter F. Kilmartin. The ECOA is the principle federal antidiscrimination law for all forms of credit except home...

> Original Press Release: https://www.ri.gov/press/view/34150

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**SOUTH CAROLINA**

September 08, 2018

**Attorney General Alan Wilson Announces Price-Gouging Law in Effect**

(COLUMBIA, SC) – Sept. 8, 2018 – South Carolina Attorney General Alan Wilson announced today that the state’s law against price gouging is now in effect, since Gov. Henry McMaster declared a state of emergency.

“With the possibility that Tropical Storm Florence could make landfall in South Carolina, likely as a hurricane, our people have already started making preparations. We can expect normal price increases, but we may see businesses and individuals looking to unfairly take advantage of the situation through price gouging of food, gasoline, lodging, and other commodities as defined by the statute. By our law, that’s a criminal violation and an unfair trade practice,” Wilson said.

The price gouging law (SC §39-5-145) is a general prohibition of unconscionable prices during times of disaster. It is in effect until the state of emergency expires or is terminated. Price gougers can be charged for excessive pricing, a misdemeanor offense punishable with...


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**SOUTH DAKOTA**

September 25, 2018

**Attorney General’s Consumer Protection Division Sees Uptick in Extortion Attempts**

PIERRE, S.D. – Attorney General Marty Jackley confirms his Consumer Protection Division has received a number of complaints regarding extortion attempts targeting consumers and businesses via email.

“The Consumer Protection Division is not reporting any monetary losses with the complaints they have received thus far, but it likely those who have fallen victim have not reported. It is important to keep educated on the current scams and this is one could be costly if consumers engage in communications with the sender,” said Jackley.

The types of extortion attempts are not all the same, consumers have reported emails to include one or more of the following:

- email from unknown parties
- use of the recipient’s personal information to allow for a high degree of intimidation
- allegations of visiting adult websites or other compromising situations
- threats to send video or compromising information to family, friends, coworkers or social
media contacts
• email allows for only a...


TENNESSEE
September 25, 2018
Statement from AG Herbert H. Slatery III regarding data security meeting with US Attorney General Jeff Sessions
“...it is essential for state and federal law enforcement agencies to work together and we had a robust discussion. I appreciate General Sessions and his staff taking the time to hear our concerns.”


September 14, 2018
AG Slatery warns against price gouging during Hurricane Florence
As Hurricane Florence makes landfall, Tennessee Attorney General Herbert H. Slatery III and Tennessee Department of Commerce & Insurance (TDCI) Commissioner Julie Mix McPeak are encouraging consumers to be alert to potential price gouging that could occur.
Tennessee’s unfair or deceptive acts or practices law makes it illegal to "unreasonably [raise] prices or unreasonably [restrict] supplies of essential goods, commodities or services in direct response to . . . a natural disaster", even if the event occurs out-of-state. Penalties for violations of the act are up to $1,000 per violation, and the Attorney General may also seek injunctions, consumer restitution, or other appropriate remedies.
"During this time, we encourage Tennesseans as well as those visiting our State to report activities they believe may exploit the vulnerable conditions caused by Hurricane Florence," Attorney General Slatery said. "Tennessee has a reputation for hospitality and volunteerism. Our Office intends to bring to task any person...


UTAH
September 25, 2018
ATTORNEY GENERAL SEAN D. REYES JOINS U.S. ATTORNEY GENERAL TO DISCUSS TECH COMPANIES
WASHINGTON, D.C. – Today, Utah Attorney General Sean D. Reyes joined U.S. Attorney General Jeff Sessions, eight other state attorneys general, and representatives from five state attorneys...
general offices at the Department of Justice to discuss competition, free exchange of ideas, and consumer protection surrounding tech company platforms.
AG Reyes shared the following statement after the meeting concluded:
Today’s meeting was part of a critical, ongoing dialogue on protecting consumers and competition in the technology sector without unnecessarily burdening innovation or investment. State AGs have grappled with these issues for years. Having a federal perspective was welcome. The meeting was bipartisan. It was productive. We compared notes with our federal partners about a range of issues including cybersecurity, privacy, data gathering, and monetization of personal information by members of the tech community. We shared ideas and concerns about the impact of dominant market players on competition and how they may be unfairly leveraging...

➢ Original Press Release: https://attorneygeneral.uta.gov/doi-tech-companies/

September 04, 2018

Scam artists abound: Don’t fall for it.
Did someone contact you from the AG’s Office asking for money? It probably wasn’t us. It was a scam. Don’t send them anything. Call us instead: 801-281-1200.
Scam #1: Bogus Grant Program
Recently, scammers impersonating the attorney general have contacted victims through Facebook Messenger offering a grant worth thousands of dollars — for a small fee (see the screenshot, below). The scammer directed the victim to a bogus personal page where they went through a series of grant application questions. Once the application was “approved“, the victims sent payment and received a grant check in return. The check bounced, of course, but by then the scammer had disappeared, along with the victim’s money.
Scam #2: Arrest Warrant
Just this week, someone impersonated the Utah Solicitor General and told a victim he had a warrant for his arrest. The scammer said the victim would go to jail unless they sent personal information and a payment....

➢ Original Press Release: https://attorneygeneral.uta.gov/facebook-scam/

VERMONT
September 07, 2018

Maple Producers Get Sweet News from FDA
Maple producers and consumers were feeling sweet relief after an announcement by the U.S. Food & Drug Administration (FDA) signaling that 100% pure maple products will not be forced to display a standard label declaring “added sugars” on the package. Attorney General T.J. Donovan hailed the news as good for Vermont businesses and consumers.
“This is a victory for common sense and democracy,” said Donovan. “I want to thank the hundreds of Vermonters who stood up for 100% pure maple products. Your voice made a difference,” he said.

Donovan’s office established a web portal for Vermonters to comment on a proposed “added sugar” labeling guidance. The guidance would have required maple and honey producers to declare “added sugar” content on their labels – even for 100% pure single-ingredient products like maple and honey. More than 3,000 Vermonters and others wrote to the U.S. Food and Drug Administration to express their views –...


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**VIRGINIA**

September 18, 2018

**AG HERRING URGES CONSUMERS TO BEWARE OF FRAUD AND SCAMS FOLLOWING HURRICANE FLORENCE**

RICHMOND (September 18, 2018) – As Virginia begins to recover from significant flooding, storms and tornadoes caused by Hurricane Florence, Attorney General Mark R. Herring today encouraged Virginians to know their rights as consumers and to be on the lookout for common frauds and schemes that take advantage of people affected by natural disasters. Specifically, the Office of the Attorney General alerted Virginians to scams involving door to door canvassing, charitable contribution solicitations, home repair proposals, and tree cleanup and removal. Attorney General Herring previously warned Virginians to be cautious when donating money to assist hurricane victims in their recovery efforts.

“This hurricane has had a significant impact on families across Virginia and we want to make sure that folks do not also become victims of scams during this time,” said Attorney General Herring. “Unfortunately, those affected by natural disasters are often the target of frauds, scams, and...


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September 17, 2018

**AG HERRING WARNS VIRGINIANS TO BE CAUTIOUS WHEN DONATING TO ASSIST VICTIMS OF HURRICANE FLORENCE**

RICHMOND (September 17, 2018) - As the East Coast begins to recover from Hurricane Florence, Virginia Attorney General Mark R. Herring is encouraging Virginians to exercise caution as they consider donating money to assist victims in their recovery. Sadly, scammers often use natural disasters such as hurricanes to set up fake charities where the money
collected is pocketed by the scammer. As crowdfunding becomes more popular, it is especially important to research a crowdfunding page to make sure it is legitimate before donating. “The images we are seeing out of the areas hit by Hurricane Florence are heartbreaking, and it is the first instinct of Virginians to help victims during this time of need,” said Attorney General Herring. “Folks must be smart and cautious when donating to hurricane focused charities because the sad truth is there are immoral people out there who will take advantage of a natural disaster...


September 14, 2018
AG HERRING WARNS OF SCAMMERS POSING AS DISASTER OFFICIALS DURING HURRICANE FLORENCE
RICHMOND (September 14, 2018) – Attorney General Mark R. Herring today is warning Virginians, particularly those who live in the Hampton Roads region, of scammers who are posing as disaster relief officials calling for personal information under the guise of reimbursement for evacuation expenses. Now that Governor Northam has lifted the mandatory evacuation order, Virginians are returning to their homes and could be more susceptible to scams like this one. If you receive a call from someone claiming to be a disaster official and they ask for your personal information, it is a scam and you should hang up the phone.
“It is a shame that there are people out there who take advantage of a natural disaster and try to scam victims,” said Attorney General Herring. “Folks have begun to return home now that the Governor has lifted the evacuation order, making them potential targets for scammers offering...


September 11, 2018
ATTORNEY GENERAL HERRING HIGHLIGHTS PRICE GOUGING PROTECTIONS AHEAD OF HURRICANE FLORENCE
RICHMOND (September 11, 2018) - As Virginia prepares for a potential hurricane event, Governor Northam's declaration of a state of emergency has triggered Virginia's anti-price gouging statutes designed to protect consumers from paying exorbitant prices for necessities during an emergency. Enacted in 2004, Virginia's Anti-Price Gouging Act prohibits a supplier from charging “unconscionable prices” for “necessary goods and services” during the thirty day period following a declared state of emergency. Items and services covered by these protections include but are not limited to: water, ice, food, generators, batteries, home repair
materials and services, and tree removal services. A price is considered “unconscionable” if the post-disaster price grossly exceeds the price charged for the same or similar item or services during the ten days prior to the state of emergency.

“First and foremost, I encourage all Virginians to take the necessary steps in preparation for this dangerous storm,” said Attorney...

WEST VIRGINIA

September 20, 2018
Attorney General Morrisey Leads 11-State Push For Deeper Cuts in Opioid Pill Manufacturing
CHARLESTON — Attorney General Patrick Morrisey led an 11-state coalition in calling upon the federal government to implement sweeping reforms achieved by his office to account for the misuse of prescription painkillers and ultimately lead to the manufacturing of fewer opioid pills in 2019.

“Equating demand with legitimate need is a dangerous practice that the DEA rightly recognized must come to an immediate end, however the DEA’s preliminary quotas maintain the status quo,” Attorney General Morrisey said. “The final quotas for 2019 must fully reflect the DEA’s research and consideration of this important issue. The establishment of responsible, research-backed quotas is essential to our continued fight against senseless death.”

Although a 10-percent reduction marked a step in the right direction, Attorney General Morrisey believes the proposed quotas remain excessive in light of the DEA having not yet accounted for illicit diversion and relevant input from states and federal agencies.

September 18, 2018
Attorney General Morrisey, Southern W.Va. Community and Technical College Host Senior Citizen Cybersecurity Event
CHARLESTON — Attorney General Patrick Morrisey’s partnership with Southern West Virginia Community and Technical College will offer free cybersecurity training to Logan County senior citizens, including members of PRIDE Community Services.

The collaboration connects college students with local senior citizens in an effort to share computer safety and literacy information. The tips include password protection, spotting scam emails and a variety of cybersecurity precautions.

The event will take place at 1 p.m. Wednesday at the college’s Mount Gay campus in Building C, Room 340. The presentation is open to the public.
“We live in a society where virtually everyone utilizes some type of technology in order to research, socialize and even pay bills,” Attorney General Morrisey said. “Unfortunately, senior citizens are often targeted by scammers due to their unfamiliarity with computers. By connecting our state’s senior population with young adults, we hope to decrease the ever growing number of individuals...


September 18, 2018
Attorney General Morrisey Alerts Consumers to Spike in IRS Scam Calls

CHARLESTON — West Virginia Attorney General Patrick Morrisey alerted consumers to a recent spike in Internal Revenue Service scam calls, perhaps related to the upcoming Oct. 15 filing deadline for those who sought an extension in April.

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

The Attorney General’s Consumer Protection Division has fielded hundreds of calls within the past week related to the IRS scam. That includes news of a couple of consumers losing money when they purchased gift cards to comply with the caller’s demands.

“Consumers must be cautious and cannot allow themselves to be intimidated,” Attorney General Morrisey said. “Any such call is a scare tactic used by scammers in an attempt to squeeze money from consumers’ pockets.”

Targeted...


September 14, 2018
Attorney General Morrisey Reminds Consumers to Give Wisely to Hurricane Florence Relief

CHARLESTON — West Virginia Attorney General Patrick Morrisey reminds consumers to use caution as they open their wallets to help those impacted by Hurricane Florence.

“North and South Carolina are home to some of West Virginia’s favorite beaches,” Attorney General Morrisey said. “Our love for the Carolina coast and its residents will spur many people to give. I applaud their generosity, however, I urge everyone to take time and ensure the money they contribute actually goes toward helping the hurricane zone to recover.”

Those concerned about the legitimacy of a specific charity or organization should confirm it is registered to solicit donations. That information can be accessed through the Secretary of State’s Office in West Virginia, North Carolina and South Carolina.

Consumers also can research charities online via www.charitynavigator.org or www.guidestar.org.
Additional tips to keep in mind when giving to disaster relief organizations:
Never feel pressure to donate immediately.
Be suspicious of...

➢ Original Press Release: https://us7.campaign-archive.com/?e=5699e8e411&u=dffe711cd807d3fba5777bbf0&id=a5d3474ec4

September 11, 2018
Attorney General Morrisey Warns Against Price Gouging in Hurricane Florence’s Approach
CHARLESTON — West Virginia Attorney General Patrick Morrisey warned against price gouging as residents prepare for the potential of heavy rain and wind from Hurricane Florence. The state’s price gouging law took effect Tuesday morning with the Governor’s issuance of a state of preparedness for every county in West Virginia. State law specifically prohibits any person, business or contractor from inflating the price of select consumer items by more than 10 percent of what it sold for 10 days prior to the declaration.
“Hurricane Florence has the potential to dump large amounts of rain on our state,” Attorney General Morrisey said. “Now is the time for everyone to take note, prepare and consider their response for the storm’s potential impact.
“West Virginians pull together in times of need. I expect businesses and residents alike to help – not take advantage of – one another, however our office is prepared to...


September 09, 2018
Attorney General Morrisey Urges Consumers to Adequately Check Out Contractors Before Hiring
CHARLESTON — West Virginia Attorney General Patrick Morrisey reminded consumers considering home improvements to do adequate research before hiring an individual or company for the job. The cooler days of autumn make it an ideal time to complete projects that were potentially put off during the warmer months.
“Many individuals and companies know this is an ideal time for home improvements and will actively seek out potential work,” Attorney General Morrisey said. “Doing your own research beforehand, knowing what you’re getting and reading any contract carefully can save you a lot of grief once all is said and done.” Consumers can ask trusted friends and family for references or search online reviews. It is also important that consumers know how to navigate any contracts involved. State law requires a written contract when hiring a contractor for home improvement projects costing $250 or more. In addition to a contract, jobs of...