THE STATE CENTER
CONSUMER
PROTECTION REPORT

October 2018
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

StateAG.org: www.stateag.org
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AG Brnovich Sends Out Over $118,000 to ABC Nissan Customers

PHOENIX – Attorney General Mark Brnovich announced his office mailed over $118,000 in restitution checks to 98 consumers affected by alleged false internet advertising and financing practices used by ABC Nissan, an auto dealership located in Phoenix.

“Arizonans deserve an honest, transparent, and fair car buying experience,” said Attorney General Mark Brnovich. “Consumers rely on online pricing. Advertising inaccurate prices online is unfair to consumers and to other businesses playing by the rules.”

The restitution was part of a June 2018 settlement resolving claims related to ABC Nissan’s past practices. ABC Nissan agreed to provide restitution and improve the accuracy of their advertising in the future. To be eligible for restitution under the settlement, consumers must have filed a complaint with the Arizona Attorney General’s Office by September 13, 2018.

Sample Check Below:

Consumers who believe they are victims of consumer fraud should contact the Arizona Attorney General’s Office by calling...


AG Brnovich Files Do Not Call Lawsuit Against Sun City Kirby Vacuum Distributorship

SUN CITY -- Today Attorney General Mark Brnovich announced the filing of a Do Not Call and Consumer Fraud lawsuit against Sun City-based Bright & Shiny Cleaning Company (“Bright & Shiny”) and its owner Donald Burkhardt. The lawsuit alleges Bright & Shiny called tens of thousands of Arizonans registered on the federal Do Not Call list, repeatedly called consumers who asked the company to stop calling, and used a deceptive scheme to gain access to consumers’ homes in order to subject them to high-pressure sales presentations for Kirby vacuums.

According to the allegations, Bright & Shiny called over 28,000 phone numbers of Arizonans that were on the federal Do Not Call list, on just one phone line in an eight-month span between September 2017 and April 2018. The complaint alleges that Bright & Shiny called 49,000 phone numbers on that line during that time, meaning that one out of every two...


October 18, 2018
AG Brnovich Recovers Funds for Vulnerable Adult of Dark Web Scam
TUCSON – Through a civil forfeiture proceeding, the Attorney General’s Office has recovered $28,000 for a vulnerable adult who fell victim to a dark web phishing scam. The investigation was conducted by the Attorney General’s Special Investigations Section (SIS) and Financial Remedies Section (FRS).
Investigators say scammers initially made contact with the 72-year-old victim via Facebook and then the communication moved into emails and text messaging. After trust was established, the scammers convinced the victim to send a series of payments totaling $28,000 to remove her personal information from the dark web. A financial institution contacted SIS in August about the transactions and an investigation was launched. Using bank records and information from the victim’s smartphone, SIS identified the bank account where the payments were sent and deposited. That account was opened by a man using his Ghana passport as identification. Because scammers often transfer stolen funds out of the country...


October 17, 2018
AG Brnovich Files Lawsuit Against Dental Supply Company Benco
PHOENIX -- Attorney General Mark Brnovich filed an Arizona Antitrust and Consumer Fraud lawsuit against dental supply company, Benco, for its alleged anticompetitive and deceptive acts that stifled competition in the Arizona dental industry and harmed Arizona consumers. The lawsuit alleges that starting back in 2014, Benco engaged in an anticompetitive conspiracy to attempt to force a new, lower-priced competitor, SourceOne Dental, out of the Arizona market. Benco allegedly took collective action and coordinated a boycott of the Arizona Dental Association to pressure Arizona consumers into purchasing from Benco.
“My office is committed to preventing conspiracies against free competition,” said Attorney General Mark Brnovich. “We will continue to fight to ensure Arizona consumers are not harmed by anticompetitive and deceptive acts and practices.”
The complaint also alleges that Benco engaged in a series of deceptive acts and practices about its competitor, SourceOne. According to the complaint, Benco spread word to manufacturers and dentists...


October 01, 2018
$150,000 Fine Levied Against Orangutan Home Services for Illegal Telemarketing Calls
PHOENIX -- Attorney General Mark Brnovich announced Orangutan Home Services, Inc. will pay $150,000 in civil fines for calling Arizonans on the “Do Not Call” Registry.
In a consent judgment reached with the Attorney General’s Office, Orangutan admitted to
making thousands illegal telemarketing calls from April 2017 to October 2017. Orangutan Home Services is an HVAC installation and maintenance company that does business in the Phoenix and Tucson metro areas.

“People have a reasonable right to privacy in their own homes and an expectation to not be continually hounded by illegal telemarketers,” said Attorney General Mark Brnovich. “We will continue to enforce Arizona’s telemarketing laws, but we also need the federal government to step up and do their part. Companies need to know there will be consequences if they continue to harass Arizonans with illegal phone calls.

The $150,000 fine will be used to fund further enforcement efforts, including actions against illegal...


ARKANSAS
October 19, 2018
Rutledge Files Suit Against Jonathan Funk Photography

“Arkansans paying for services expect to get what they pay for,” said Attorney General Rutledge. “Companies like Jonathan Funk Photography and their owners who act dishonestly will not be tolerated in Arkansas. Jonathan Funk Photography willfully chose to deceive and violate the trust of many Arkansans, and I will continue to prosecute companies that take advantage of Arkansans’ hard-earned money.”

Jonathan Funk Photography advertised its business in many local Arkansas magazines offering photography services and professional portraits of newborns and special events. Consumers paid in full after their photography session and waited patiently for several months, never receiving the portraits Jonathan Funk Photography promised to deliver. As a result, Arkansans lost money and, more importantly, lost the memories they...


ARKANSAS
October 05, 2018
Rutledge Reaches Settlement with Alarm Company
LITTLE ROCK – Arkansas Attorney General Leslie Rutledge and Alert America LLC have reached a settlement to resolve allegations that Alert America violated the Arkansas Deceptive Trade
Alert America sold third-party alarm-monitoring services to Arkansas consumers, and many of its contracts included a prepaid service contract. Alert America closed its business and failed to remit payments to the third party. As a result, many Arkansans had services discontinued without any money being returned to consumers who had prepaid for services they never received and without any notice from Alert America concerning the cancellation. “Alert America violated Arkansans’ trust and contracts,” said Attorney General Rutledge. “Arkansans deserve better and I will not stand for these deceptive business practices in Arkansas.”

The consent judgment, which was filed in Pulaski County Circuit Court, includes $31,672.22 in restitution and $10,000 in civil penalties.

Rutledge filed a consumer-protection lawsuit against Alert America in August.


DISTRICT OF COLUMBIA
October 17, 2018
AG Racine Cracks Down On District Slumlords For Health And Safety Hazards
WASHINGTON, D.C. – Attorney General Karl A. Racine today announced multiple lawsuits against the owners and managers of six residential apartment buildings in Wards 7 and 8 for neglecting their properties and forcing hundreds of tenants to live in conditions that threaten their health and safety. The Office of the Attorney General (OAG) alleges that the owners of the apartment buildings exposed their tenants to various conditions, including severe vermin infestations, water damage and mold, and a lack of fire safety systems. OAG also alleges that owners at some of the properties did not put in place basic security measures to keep residents safe, leading to persistent gun violence. OAG is seeking monetary and injunctive relief for harmed tenants and seeking to ensure the owners make necessary building repairs and security improvements.

“Vulnerable residents have been forced to live in horrific conditions at the hands of neglectful building owners,” said...


ILLINOIS
October 24, 2018
MADIGAN ANNOUNCES $1.2 MILLION SETTLEMENT WITH MORTGAGE COMPANY
Chicago — Attorney General Lisa Madigan with the Illinois Department of Financial and Professional Regulation (IDFPR) today announced an agreement with Diamond Residential
Mortgage Corporation under which the company will pay $1.2 million to eligible consumers who were defrauded by one of the company's branch managers.

Madigan entered the settlement, an assurance of voluntary compliance, with Diamond Residential Mortgage Corporation (Diamond), a residential mortgage company based in Lake Forest, Ill. The agreement resolves an investigation by Madigan's office and IDFPR into alleged mortgage fraud at Diamond's Springfield branch.

Diamond cooperated with Madigan's office and IDFPR during the investigation into allegations that Diamond’s Springfield branch manager, Chris R. Schaller defrauded individuals seeking mortgage loans. In some cases, borrowers believed they were obtaining a mortgage when Schaller actually placed them into a different type of transaction, a contract for deed, which can be financially riskier for borrowers than a traditional mortgage. Additionally, in some...

- Original Press Release:

October 12, 2018

**MADIGAN SUES DUPAGE COUNTY MAN SELLING DEFECTIVE APPLIANCES**

Chicago — Attorney General Lisa Madigan today announced a lawsuit against a DuPage County man for defrauding customers out of thousands of dollars by selling defective appliances.

Madigan filed the lawsuit in Cook County Circuit Court against Edmund Kavanaugh, of Elmhurst, for selling defective appliances to residents of Cook, DuPage, Kane and Lake counties through his businesses, All Appliances Inc., All Appliances Outlet Inc. and Terry’s Warehouse Appliances. According to the lawsuit, Kavanaugh advertised used appliance sales on Facebook and other phone apps, even though none of his businesses were registered by the Illinois Secretary of State as required by state law.

Madigan’s office received complaints from residents who purchased used refrigerators, washers and dryers through Kavanaugh’s businesses. According to Madigan’s lawsuit, customers reported purchasing appliances and receiving inoperable products or in some cases, the wrong items altogether. Madigan alleged Kavanaugh refused to exchange products or provide refunds. In addition to Madigan’s...

- Original Press Release:

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**IOWA**

October 05, 2018

**Satellite TV company will offer refunds or free cancellations to more than 1,100 Iowans**

DES MOINES -- A Utah satellite TV company will offer to refund money or cancel contracts for more than 1,100 Iowans after the Iowa Attorney General’s Office accused it of violating the Iowa Consumer Fraud Act.
Xcite Satellite of Orem, Utah, used door-to-door salespeople to sell DirectTV and Viasat services. Iowa Attorney General Tom Miller alleged that Xcite violated the Iowa Door to Door Sales Act and other laws by misrepresenting its business and its services, failing to provide consumers with a three-day notice of right to cancel, improperly assessing early cancellation fees and other violations.

The company disputed the allegations but agreed to resolve the matter through an Assurance of Voluntary Compliance. The agreement will cover customers who purchased from XCite from May to July 2018. Under the terms of the agreement:

- Xcite will pay $40,000 to the state’s Consumer Education and Litigation Fund.
- More than 230 Iowans who complained...

**KANSAS**

October 19, 2018

**Dickinson County roofer permanently banned from roofing in Kansas, ordered to refund consumer**

TOPEKA – (October 19, 2018) – A Dickinson County roofer has been permanently banned from performing roofing services in Kansas after being found in violation of consumer protection laws, Kansas Attorney General Derek Schmidt said today.

Glenn Decker, of Enterprise, who does business as Decker Construction, was permanently enjoined from operating as a roofing contractor in Kansas. District Judge Ryan W. Rosauer on Tuesday entered the injunction as part of a default judgment after Decker failed to respond to a lawsuit filed last month in Dickinson County District Court. Decker was also ordered to repay a Kansas consumer $7,600 and pay a civil penalty and the costs of the attorney general’s investigation.

Schmidt had alleged that Decker accepted 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...

**Pawnee County contractor ordered to repay $14,000 to consumers**

TOPEKA – (October 10, 2018) – A Pawnee County contractor has been ordered to repay more than $14,000 to Kansas consumers after being accused of violating Kansas consumer protection laws, Attorney General Derek Schmidt said today.
In separate court judgments in Ellis and Rush counties, Robert W. Blecha, of Garfield, was ordered to pay a total of $14,770.95 in restitution to Kansas consumers. The judgments also require Blecha to reimburse the attorney general’s office for the costs of its investigation. District Judge Blake A. Bittel and Chief District Judge Bruce Gatterman recently approved the consent judgments in Ellis and Rush counties, respectively.

Schmidt had accused Blecha of contracting with consumers to construct buildings, accepting payment but not completing the work.

Schmidt reminded consumers when working with contractors to seek multiple bids and to be especially cautious when contractors demand payment upfront for work.

Copies of the consent judgments are available on the attorney general’s...


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**KENTUCKY**

October 25, 2018

Beshear Alleges Pharmaceutical Manufacturer’s ‘Off-label’ Marketing of Cancer Pain Drugs Directly Contributed to Kentucky’s Opioid Epidemic, Fatal Overdoses

FRANKFORT, Ky. (Oct. 25, 2018) – Attorney General Andy Beshear today filed suit against Pennsylvania-based pharmaceutical manufacturer Teva for allegedly promoting its fentanyl-based cancer drugs for “off-label” use in Kentucky, which directly contributed to the state’s addiction outbreak.

The lawsuit, filed in Fayette Circuit Court, claims Teva persuaded physicians to prescribe its drugs, Actiq and Fentora, to treat chronic pain despite the drugs being approved solely for breakthrough pain in cancer patients.

The lawsuit alleges Teva’s salesforce was instructed to target doctors who were not oncologists, including general practitioners. In one instance, a sales representative alleges that 99 percent of the doctors in her territory were pain specialists not oncologists who wrote prescriptions for off-label use.

Beshear said this allowed the company to grow its market in Kentucky while contributing to the state’s drug epidemic. He said Teva had the largest amount of opioids, per gram, sold in Kentucky over a nearly 10-year...


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October 03, 2018

Beshear: Kentucky Small Business Owners to Receive Restitution from AG Lawsuit against Michigan Company

FRANKFORT, KY. (Oct. 3, 2018) – Attorney General Andy Beshear today announced that nearly
1,000 Kentucky small business owners will receive restitution from an AG lawsuit filed against a Michigan-based company who scammed them. The Mandatory Poster Company Inc., which also does business as Corporate Records Service, was accused of sending Kentucky businesses an official-looking “Annual Minutes Form” mailer offering to provide “corporate minutes” work to business owners. The form created the impression that the mailer was sent by a government entity or that Kentucky law required the purchase of the annual minutes, Beshear said. “We filed this lawsuit and won restitution for these Kentucky businesses so they can focus on creating good jobs, and not worry about official looking scams,” Beshear said. “Corporate Records Service is one of a handful of companies my office is working to prevent from misrepresenting themselves to our business community.” Beshear said at the end of October there...


MARYLAND

October 11, 2018

Attorney General Frosh Warns of Recent Uptick in Scammers Targeting Small Business

BALTIMORE, MD (October 11, 2018) – Maryland Attorney General Brian E. Frosh is warning small business owners of an increase in scammers impersonating utility companies and others, claiming that the businesses owe money and threatening to cut off service if they don’t make immediate payment in the form of a Green Dot card.

A Green Dot card is one of many prepaid credit card companies that allows users to load a specific amount of money and send it to someone else, making it a popular choice among scammers. The scam works by intimidating and threatening small business owners, generally with a phone call, into believing that one of their utilities is about to be cut off, or some of their wholesale products have a balance that must be paid before delivery, or a similar claim intended to cause alarm. The scammer will instruct their target to purchase a Green Dot...


MASSACHUSETTS

October 16, 2018

AG Healey Sues Starion Energy Over Deceptive Sales Tactics, Overcharging Residents by $30 Million

Boston — A competitive electricity supplier has been sued for allegedly using unfair and deceptive marketing and sales tactics to lure more than 130,000 Massachusetts consumers into expensive contracts with high electricity rates, Attorney General Maura Healey announced.
The AG’s Office filed the lawsuit today in Suffolk Superior Court against Connecticut-based competitive electricity supplier, Starion, two of its principals, Ruzhdi Dauti and Dashmir Murtishi, and several related telemarketing companies, Telelink, LLC, Telestars, LLC, F E Z, LLC and StartelDM, LLC. The complaint alleges that the parties violated the state’s consumer protection laws by engaging in unfair sales tactics including unsolicited telemarketing calls and pre-recorded robocalls that deceived Massachusetts customers by falsely promising them lower electricity rates while signing them up for expensive contracts that ultimately made them pay millions more on their bills.

“We allege Starion Energy extorted millions of dollars from Massachusetts customers by falsely promising them big savings on...”


October 09, 2018
AG Healey Secures Multiple Fair Housing Settlements on Behalf of Low-income Tenants in Massachusetts

BOSTON — Several housing providers, realtors, and rental agents have agreed to strengthen their fair housing policies and procedures and pay a total of $40,000 after three separate settlements were reached over income-based discrimination, Attorney General Maura Healey announced today.

The AG’s Office settled three separate cases that resolve complaints filed with the Massachusetts Commission Against Discrimination (MCAD). The complaints, which were transferred to the AG’s Office for enforcement, allege that the defendants, mainly property owners and realtors, violated the state’s anti-discrimination and consumer protection laws by denying prospective tenants the opportunity to rent apartments because they were receiving public assistance through the Section 8 Housing Choice Voucher Program.

“Our public assistance programs help low-income families access safe and affordable housing in Massachusetts,” said AG Healey. “We will take action against landlords and property owners who discriminate against prospective tenants based on participation in the voucher program.”

Under Massachusetts law,...


October 04, 2018
Everett Contractor Debarred, Ordered to Pay Restitution and Penalties for Illegal Home Improvement Scheme

Boston — An unregistered Everett home improvement contractor has been ordered to pay $489,884 in restitution and penalties and will be permanently debarred from operating as a
home improvement contractor as a result of a judgment issued in Suffolk Superior Court, Attorney General Maura Healey announced today.
The AG’s Office sued Richard Rolon d/b/a The Design Consultants in November 2017 seeking consumer restitution and civil penalties for violations of the Massachusetts Consumer Protection Act and the Home Improvement Contractor Act. Rolon allegedly accepted hundreds of thousands of dollars in deposits from at least 12 consumers to perform work on their homes over a four-year period.
“This contractor swindled his customers, disrupted their lives, and caused lasting damage to their homes,” said AG Healey. “I’m pleased that as a result of the court’s judgment, this contractor has been permanently banned from subjecting residents to his illegal home improvement scheme.”
The AG’s Consumer Protection Division...


MICHIGAN
October 20, 2018
Schuette Charges Two in Insurance Fraud Scheme After Joint Investigation with Department of Insurance and Financial Services
LANSING – Michigan Attorney General Bill Schuette today announced his office has filed felony charges against Angella Swain and Cornell Jones for allegedly selling fraudulent insurance to customers. The charges are a result of a joint investigation by Schuette’s Child, Elder, and Family Financial Crimes Division and the Department of Insurance and Financial Services.
Swain, 51, of Flint, is charged with the following 13 felonies:
1 Count of Conducting a Criminal Enterprise, a felony punishable by up to 20 years in prison;
11 Counts of Embezzlement by an Agent of more than $1,000 but less than $20,000, a felony punishable by up to five years in prison; and
1 Count of Using a Computer to Commit a Crime, a felony punishable by up to 20 years in prison.
Jones, 68, of Flint, is charged with one count of Conspiring to Conduct a Criminal Enterprise, a felony punishable by up to 20 years...

➢ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-482082--,00.html

NEVADA
October 30, 2018
Attorney General Laxalt and Secretary of State Cegavske Announce Two Guilty Pleas in Local Investment Scam

Las Vegas, NV – Nevada Attorney General Adam Paul Laxalt announced that Las Vegas residents Paulette Marie Goetz, 70, and James Henry Chase, 66, pleaded guilty in a criminal case involving an investment scam run through an entity doing business as Corporate Associates, Inc. Goetz who operated and controlled the business, pleaded guilty to one count of securities fraud and one count of multiple transactions involving fraud or deceit in the course of an enterprise or occupation, both category “B” felonies, while Chase, an employee of Corporate Associates, Inc., pleaded guilty to conspiracy to commit theft, a gross misdemeanor.

Through Corporate Associates, Inc., Goetz duped her victims into investing thousands of dollars by making a series of misrepresentations. She falsely promised that there was no risk involved in their investments, and that her investors were guaranteed a profit of at least 10 percent of their investment per month, among others. The...

NEW JERSEY

October 26, 2018

Ocean County Lawyer Who Hosted Radio Show on Elder Law Sentenced to 10 Years in State Prison for Stealing Millions From Elderly Clients

TRENTON – Attorney General Gurbir S. Grewal announced that a prominent Ocean County attorney who hosted a radio show and taught seminars on elder law was sentenced to prison today for stealing millions of dollars from elderly clients of his law firm and laundering the money through various bank accounts, including his attorney trust and business accounts. The victims generally did not have close relatives to guard their interests and in some cases suffered from dementia.

Robert Novy, 67, of Brick, N.J., was sentenced today to 10 years in state prison, including three years and four months of parole ineligibility, by Superior Court Judge Michael T. Collins in Ocean County. Novy pleaded guilty on July 27 to a charge of first-degree money laundering. In pleading guilty, Novy admitted that he stole millions of dollars from law clients. The state’s investigation revealed that he stole more than $3 million from at least...

October 12, 2018

Ocean County Man Sentenced to Seven Years in Prison for Using His Home Improvement Companies to Steal Over $1.4 Million from Homeowners Whose Homes Were Damaged by Superstorm Sandy
TRENTON – Attorney General Gurbir S. Grewal announced that an Ocean County man was sentenced to state prison today for stealing over $1.4 million from more than 20 victims who hired his home improvement companies to fix their homes after Superstorm Sandy. The victims paid Jeffrey Colmyer, 43, and his wife, Tiffany Cimino, 35, of Little Egg Harbor, N.J., and the couple’s home improvement contracting companies, to repair or rebuild their homes, primarily using Sandy relief funds. However, the couple diverted much of the money to gamble and buy luxury items, leaving homes in disrepair. Colmyer was sentenced today to seven years in state prison by Superior Court Judge Guy P. Ryan in Ocean County. Cimino was sentenced today to a term of five years of probation. Colmyer and Cimino pleaded guilty on May 29 to charges of theft by failure to make required disposition of property received. Colmyer also entered guilty...

Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181012a.html

October 05, 2018
Ameriprise Financial Services Agrees to Pay New Jersey Bureau of Securities $375,000 to Resolve Violations Relating to Sales of Alternative Investments
NEWARK – Attorney General Gurbir S. Grewal and the Bureau of Securities within the Division of Consumer Affairs today announced that a Minneapolis financial firm with branch offices in New Jersey has agreed to pay $375,000 to resolve an investigation into its sale of alternative investments in New Jersey. In a Consent Order signed today, Ameriprise Financial Services, Inc. (“Ameriprise”) agreed to pay a civil penalty and other costs to resolve the Bureau’s findings that Ameriprise sold unsuitable non-traded real estate investment trusts (REITs) and non-traded business development companies (BDCs) to customers, did not reasonably supervise the sale of these alternative investments, and did not keep required books and records. “Here in New Jersey, we’re committed to protecting investors and consumers from unscrupulous actors, and today’s settlement is further proof of that commitment,” said Attorney General Grewal. “As the federal government pulls away from robust enforcement of our securities laws, it falls...

Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181005c.html

NEW YORK
October 26, 2018
A.G. Underwood Announces Judgment Against Owners Of Syracuse Real Estate Company For False Advertising And Engaging In Deed Theft And Mortgage Rescue Scams
SYRACUSE – Attorney General Barbara D. Underwood today announced a judgment against Joseph Funding Company, Inc. and its owners Joseph Holman a/k/a Reggie Holman and Rebecca Ausby a/k/a Rena Holman for falsely advertising as real estate and property management professionals and engaging in repeated and persistent fraudulent conduct. The Honorable
Donald A. Greenwood of Onondaga County Supreme Court found that the respondents used deception, misrepresentation, concealment, false pretense or promises, and unconscionable contractual provisions to trick several New York homeowners into turning over ownership of their homes to the company. The court order permanently bans Holman and Ausby from owning or operating any real estate or real estate investment business in New York State and requires them to pay $98,891 in victim restitution, civil penalties, and costs. “Deceiving homeowners through tricks and false pretenses is unconscionable – and against the law,” said Attorney General Underwood. “This court order reminds New York...


October 24, 2018
A.G. Underwood Announces $104K Settlement With Buffalo-Area Developer For Failing To Disclose Corroding Water Pipes To Condo Buyers
BUFFALO – Attorney General Barbara D. Underwood today announced a settlement with Fisher Homes, LLC and its principal Peter F. Hunt for failing to disclose leaking and corroding pipes to purchasers of homes at the Fisher Pond Condominium, a 28-unit condominium located in Williamsville, NY. Fisher Homes, LLC and Peter F. Hunt are required to pay $104,300 to the Fisher Pond Condo Association to cover the cost of replacing pipes and reimburse the condominium for pipes they already replaced themselves. “Developers are legally obligated to disclose key facts, such as leaking and corroding pipes, so that buyers can make an informed decision,” said Attorney General Underwood. “My office will continue to hold developers accountable to ensure New Yorkers have the transparency and information they deserve when buying a home.” “We are grateful to the Attorney General’s Office for helping secure funding to correct our waterline issue,” said Michael Peters, President of the...


October 23, 2018
A.G. Underwood Files Lawsuit Against Queens Landlords For Evading Over $470K In Property Taxes And Deceiving Tenants
QUEENS – Attorney General Barbara D. Underwood today announced a lawsuit alleging Ram Cohen, Eldad Cohen, and their real estate company ERC Holding, LLC engaged in a years-long fraudulent scheme to avoid paying over $479,000 in property taxes, manipulate tenants’ leases, deceive regulating agencies, and profit off the sale of a 10-unit apartment building in Fresh Meadows, Queens based on a false rent roll. The Attorney General’s lawsuit seeks to bar Ram Cohen and Eldad Cohen from doing business in the New York real estate industry, and require them to repay all illegally avoided property taxes and profits from the sale of the building, as
well as civil penalties and costs.
“As we allege, these landlords fraudulently secured hundreds of thousands of dollars in tax
breaks by illegally abusing the 421-a programs and deceiving tenants about their rights,” said
Attorney General Underwood. “We have zero tolerance for landlords who try to...

queens-landlords-evading-over-470k-property-taxes

October 18, 2018
A.G. Underwood Announces Major Settlement With Manufactured Home Park Owners To
Reform Rent-To-Own Practices, Following AG’s Industry-Wide Investigation
NEW YORK – Attorney General Barbara D. Underwood announced that – following her office’s
industry-wide investigation into rent-to-own practices of the manufactured home park industry
– eight major corporate owners have agreed to major reforms of their practices. These
corporate owners include some of the largest manufactured home park owners in the country,
which together own over 100 manufactured home parks across New York State. As part of the
settlement announced today, the owners must make significant reforms to their practices,
including reimbursing tenants for any down payments and other costs expended and allowing
tenants to rescind their Option to Purchase Agreement.
“New Yorkers across the state are already struggling to afford a home – and these companies
took advantage of that struggle, promising home ownership and instead leaving families with
default, eviction, and financial devastation,” said Attorney General Underwood. “This
settlement holds these manufactured home park owners to account and...

settlement-manufactured-home-park-owners-reform-rent-own

October 12, 2018
A.G. Underwood Announces Conviction Of Albany General Contractor In $800K Fraud Scheme
ALBANY – Attorney General Barbara D. Underwood today announced the guilty plea of Michael
Martin, 47, of Latham, for his role as the mastermind of a scheme to fraudulently obtain public
construction contracts, willfully fail to pay over $400,000 in wages to dozens of employees, and
steal over $150,000 from a minority-owned business and over $200,000 from an insurance
company by filing a false insurance claim on behalf of the minority-owned business. Martin
pleaded guilty to Grand Larceny in the Second Degree (a class C felony) in Schenectady County
Court and Scheme to Defraud in the First Degree (a Class E felony) in Albany County Court.
Martin will receive a sentence of 3 ½ to 12 years in state prison, and has agreed to pay
approximately $800,000 in judgments to the victims of his crimes.
“The defendant’s elaborate scheme defrauded minority-owned businesses and his own
employees – all to game the...
October 11, 2018

A.G. Underwood Announces Settlement With Pfizer For Deceptive Advertising In “Pay No More Than” Drug Copayment Card Program

NEW YORK – Attorney General Barbara D. Underwood today announced a settlement with major biopharmaceutical company, Pfizer Inc. (“Pfizer”), following an investigation into the company’s business and advertising practices for its copayment coupon program. As part of the program, consumers were told that they would “pay no more than” $15 or $20, for example, for certain drugs – but ended up spending far more at the pharmacy cash register.

The settlement resolves allegations that Pfizer deceptively marketed its copayment coupon program for its Estring, Quillivant XR and Quillichew ER (“Quillivant”), and Flector Patch products when it distributed these copayment coupons to consumers throughout the state without clearly and conspicuously disclosing the material terms and conditions.

Pfizer’s copayment coupons stated in large, clear text that eligible consumers would “PAY NO MORE THAN” certain amounts out-of-pocket. For example, large, bold print on the Estring copayment coupon said that a consumer using the copayment...

October 01, 2018

A.G. Underwood Secures Court Victory Against Rochester Home Improvement Contracting Business

ROCHESTER – Attorney General Barbara D. Underwood announced today a court win for New York consumers against Rochester-based home improvement contracting business A-S Contracting, and their operators Alvis Sprague and Sarah Crawford. Monroe County Supreme Court ordered Sprague and Crawford to pay $52,501 in restitution to consumers and $50,150 in penalties and costs, and completely banned both Sprague and Crawford from working in the home improvement contracting business in New York State; the order will apply to Sprague and Crawford personally and follow them permanently – even if they use a different business name. The court also issued a permanent injunction against Sprague and Crawford, banning both from taking deposits for any kind of work until they post $100,000 bond.

“Consumers deserve the services for which they pay. The court order we secured will ensure consumers get the restitution they deserve, while permanently banning these scammers from the home improvement contracting...
October 29, 2018

**Attorney General Josh Stein Gets Preliminary Injunctions Against Hurricane Florence Price Gougers**

(RALEIGH) Attorney General Josh Stein was granted preliminary injunctions against two companies involved in separate price gouging lawsuits he filed earlier this month. In the first suit, the court entered a preliminary injunction against defendant Nicholas Downey and his tree-cutting company, Action Tree Pros. The injunction will be in place until the resolution of the case and forbids Downey and his company from conducting any tree removal services in North Carolina.

In the second suit, the court extended its injunction against Scott Lacey and Randy Shannon to prevent Scotts Tree Services from doing any business in North Carolina. In addition, defendants Stephen Lombardi, Amy Lombardi, and their debt collection company Goldberg & Donovan, Inc., based in Massachusetts, consented to an injunction forbidding them from conducting any debt collection from North Carolina consumers.

“I’m grateful that these out-of-state operators won’t be able to take advantage of any other North Carolinians as...”


October 17, 2018

**Attorney General Josh Stein Takes Legal Action Against Hurricane Florence Price Gougers**

(RALEIGH) Attorney General Josh Stein today filed two separate price gouging lawsuits (attached) today involving tree removal in the Wilmington area. In the first suit, two Kentucky-based tree cutting services, Action Tree Pros and Premier Landscaping and Lawn Care, charged excessive prices for tree removal services, including $29,500 to remove one tree.

The other suit, filed against Scotts Tree Service, alleges that the company charged homeowners an excessive amount for tree removal, added inflated price figures to a previously signed statement of work, and sent a falsified estimate to a debt collection agency. Goldberg & Donovan, Inc., the debt collection agency, is named as a co-defendant in the suit, does not have a permit to collect debts in North Carolina, and is alleged to have harassed the homeowner.

“Each of these cases is a perfect example of why we have a price gouging statute in North Carolina,” said...


October 15, 2018
Attorney General Josh Stein Announces Investigation into E-Cigarette Maker Juul
(RALEIGH) Attorney General Josh Stein today announced that he has launched an investigation into Juul, the e-cigarette company. He sent the company a civil investigative demand to ask for more information about Juul’s marketing practices, retailers, contact with resellers, efforts to verify age before purchase, and any youth education and awareness programs. He also asks for information about the number of North Carolinians using Juul.

“The use of e-cigarettes among young people is increasing at staggering rates,” said Attorney General Josh Stein. “Juul dominates the market. I am extremely concerned about the way Juul has marketed its product to young people, who face increased risk for addiction and exposure to health problems.”

Juul controls about 70 percent of the market for e-cigarettes. According to the CDC, 2.1 million high schoolers and middle schoolers reported using e-cigarettes in 2017. By the fall of 2018, that number had grown to approximately 3.7 million minors...


OHIO

October 30, 2018

Bridgeport Used Car Seller Accused of Failing to Transfer Vehicle Titles to Consumers
(ST. CLAIRSVILLE, Ohio)—Ohio Attorney General Mike DeWine today announced a consumer protection lawsuit against a Bridgeport used car seller accused of failing to deliver vehicle titles to consumers.

The lawsuit accuses Tri State Auto Group LLC and its owners, Chad E. Anthony and Candice L. Anthony, both of Wheeling, West Virginia, of violating Ohio consumer protection laws.

Tri State Auto Group was located at 6 Cadiz Pike in Bridgeport. More than 40 complaints were filed against the dealership in 2018, with many consumers saying they hadn’t received the title to a vehicle they bought from Tri State. Some consumers also complained that they traded in a vehicle to the dealership but the dealership failed to make promised payments on the trade-in, causing problems for the consumer.

The Ohio Attorney General’s Office worked to assist consumers, in some cases making payments from the Title Defect Recision Fund, which helps resolve certain title problems. Payments...


October 29, 2018

Attorney General DeWine Seeks Reimbursement from Two Cleveland Used Car Sellers Following Title Problems
(CLEVELAND)—Ohio Attorney General Mike DeWine today announced consumer protection lawsuits against two different Cleveland used car sellers accused of failing to deliver vehicle titles to Ohio consumers.

One lawsuit was filed against Buckeye Motor Group Ltd., operating at 4740 W. 150th St. in Cleveland, and another lawsuit was filed against North Coast Car Credit LLC, last operating at 14550 Lorain Ave.

In both cases, consumers complained that they did not receive the title to a vehicle they bought from the dealership. The Ohio Attorney General’s Office assisted consumers, in some cases making payments from the Title Defect Recision Fund, which helps resolve certain title problems. Payments from the fund totaled over $73,800 in the Buckeye Motor Group case and over $35,000 in the North Coast Car Credit case. Overall, 47 complaints were filed against Buckeye Motor Group, and about 30 complaints were filed against North Coast Car Credit. The Attorney General’s lawsuits, both...


October 17, 2018

Attorney General DeWine Seeks Consumer Restitution from Two Dayton-Area Home Improvement Contractors

(DAYTON, Ohio)—Ohio Attorney General Mike DeWine today announced consumer protection lawsuits against two different home improvement contractors accused of failing to provide promised services to southwest Ohio consumers.

In one case, Cory Devor, doing business as ABC Construction, is accused of taking money for home repair, remodeling, or landscaping work that he either never provided or did in a shoddy manner. Five consumers have filed complaints against the company reporting total losses of over $31,000.

A second lawsuit accuses the owner of TJ Home Improvements, Jessica A. Creech, of violating Ohio consumer protection laws by failing to deliver promised home improvement services or providing shoddy, incomplete work after accepting payment from consumers. Reported losses total about $3,500 among four complaints filed against the company.

Both lawsuits were filed in the Montgomery County Court of Common Pleas. In both cases, the Attorney General seeks reimbursement for consumers and an end to any violations...


October 15, 2018

Home Improvement Contractor Accused of Failing to Deliver Services to Cleveland-Area Consumers

(CLEVELAND)—Ohio Attorney General Mike DeWine today announced a consumer protection
lawsuit against a home improvement contractor accused of failing to deliver promised services to Cleveland-area consumers. William Burke, doing business as Cuyahoga Construction, is accused of violating state consumer protection laws. Four consumers have filed complaints against the company since 2017, and their reported losses total more than $4,600. “We are taking this action to protect consumers,” Attorney General DeWine said. “Most home improvement contractors do good work, but in this case, we found a pattern of problems.” The Attorney General’s lawsuit, filed in the Cuyahoga County Court of Common Pleas, accuses Burke of failing to deliver promised services, performing shoddy work, failing to obtain required permits or licenses, taking on new customers while having an unpaid judgment from a previous consumer transaction, and failing to notify consumers about their right to cancel a home solicitation sale. In the lawsuit, the Attorney General...


October 11, 2018

Fairfield County Used Car Seller Accused of Failing to Deliver Vehicle Titles to Consumers (LANCASTER, Ohio)—Ohio Attorney General Mike DeWine today announced a consumer protection lawsuit against a Carroll, Ohio, used car seller accused of failing to deliver vehicle titles to central Ohio consumers. The Attorney General’s lawsuit accuses 2 Guys Selling Cars LLC and its operator of violating state consumer protection laws. According to the lawsuit, 2 Guys Selling Cars last operated at 4250 Coonpath Road in Carroll. More than 30 consumers filed complaints against 2 Guys Selling Cars, with most saying they did not receive the title to a vehicle they bought from the dealership. The Ohio Attorney General’s Office assisted consumers, in some cases making payments from the Title Defect Recision Fund, which helps resolve certain title problems. Payments from the fund totaled $57,863 according to the lawsuit. In the lawsuit, filed in the Fairfield County Court of Common Pleas, the Attorney General seeks reimbursement for the Title Defect Recision Fund, reimbursement for affected...


PENNSYLVANIA

October 31, 2018
Attorney General Shapiro Sues Out-of-State Vehicle Title Lender for Violating PA Usury and Racketeering Laws

PHILADELPHIA — Attorney General Josh Shapiro today filed a lawsuit against a Delaware-based vehicle title lender for violating Pennsylvania’s usury and racketeering laws.

The lawsuit alleges that Dominion Management of Delaware, Inc. and Dominion Management Services, Inc., which did business as CashPoint, issued loans with interest rates more than 200 percent – in some cases as high as 360 percent interest. As stated in the lawsuit, CashPoint loaned more than $2.5 million through 3,200 illegal title loans to Pennsylvania residents. Since 2013, CashPoint has collected $5.7 million from Pennsylvania consumers toward repayment of these loans – a 128 percent profit.

“These defendants thought that because they were based in Delaware they could evade Pennsylvania laws and exploit consumers by charging illegally high interest rates,” Attorney General Josh Shapiro said. “By filing this lawsuit, I’m holding them accountable and working to protect consumers in the Commonwealth from these types of schemes.”

Title loans are...


October 30, 2018

UPDATE: Attorney General Josh Shapiro Sends Settlement Notification to Consumers Eligible for PHH Mortgage Restitution

HARRISBURG — Attorney General Josh Shapiro today announced that, beginning November 2, notification postcards will be sent to borrowers who were subjected to PHH Mortgage foreclosures between 2009 and 2012 and qualify for a restitution payment of at least $840 per consumer.

In January, Attorney General Shapiro and 48 other state Attorneys General announced a $45 million settlement with PHH Mortgage Corporation, which improperly serviced mortgage loans over a three-year period. The settlement provides $30.4 million in restitution for borrowers nationwide, including an estimated $1.2 million for Pennsylvanians.

“With this settlement, my Office is holding PHH Mortgage accountable for harm done to Pennsylvania homeowners whose home loans were improperly serviced. Impacted consumers will receive the restitution they’re entitled to,” Attorney General Josh Shapiro said. “The settlement also requires change in PHH’s behavior to make sure this company treats consumers fairly and doesn’t repeat the reckless conduct that harmed homeowners across the country.”

Borrowers...

CASE UPDATE: Attorney General Shapiro Announces Win in Court Battle with Nation’s Largest Student Loan Company

HARRISBURG — Attorney General Josh Shapiro today announced an important, favorable court ruling in his lawsuit against the nation’s largest servicer of federal and private student loans, Navient Corporation, and its subsidiary Navient Solutions, LLC. The legal victory will enable the Attorney General’s legal team to review loan records which Navient had previously refused to provide.

The court ruling is important because the lawsuit could impact hundreds of thousands of Pennsylvanians who received private student loans from Sallie Mae, one of Navient’s predecessors, and anyone who has had their federal or private loans serviced by Navient and experienced repayment issues. The ruling yesterday in the U.S. District Court for the Middle District of Pennsylvania ordered Navient to turn over loan records to the Attorney General’s legal team. Until now, Navient has refused to produce records for direct loans – a key issue in the Navient lawsuit. The lawsuit alleges widespread abuses...


WASHINGTON

October 26, 2018

AG Ferguson asks court to hold Johnson & Johnson liable for failing to disclose the dangers of its surgical mesh devices

SEATTLE — Attorney General Bob Ferguson today asked a court to rule that Johnson & Johnson misrepresented, and in some cases failed to disclose entirely, serious risks associated with its surgical mesh devices.

Ferguson asserts that Johnson & Johnson and its subsidiaries knowingly omitted serious, debilitating, life-altering complications associated with its mesh devices from the instructions included with every device sold from 1999 to late 2015. The missing information included risks such as chronic pain, pain with sexual intercourse, numerous urinary issues and the difficulty of removal. Johnson & Johnson still has not amended some of its instruction packets to warn about other risks associated with its devices, such as the risk of mesh contracture.

In addition to omitting serious risks in its instruction packets, Ferguson asserts that Johnson & Johnson downplayed some of the serious complications caused by some products before 2015. “Washington women will suffer for the rest of their lives...

Attorney General Morrisey Seeks Fines, Restitution Against Flooring Contractor

CHARLESTON — West Virginia Attorney General Patrick Morrisey filed suit Tuesday seeking to block a flooring contractor from any future work in the area of home improvement sales and installation.

The lawsuit alleges Xpert Tile and Hardwood Installation, by way of its owner Chad Akers, violated the state’s consumer protection law by entering into unlawful contracts and failing to complete the agreed upon work.

“Anyone who takes money for a home improvement project must complete the work as promised,” Attorney General Morrisey. “Our office will vigorously investigate, and if necessary litigate, any failure to adhere to a contract or violation of the state’s consumer protection laws.”

The lawsuit stems from four consumer complaints filed against Xpert Tile and Hardwood Installation, a business Akers ran from his residence in Fraziers Bottom, Putnam County. Three of the four consumers, each from neighboring Cabell or Kanawha counties, allege Akers performed substandard work and...


Multistate Cases

CALIFORNIA

October 26, 2018

Attorney General Becerra: Court Reinstates Borrower Defense Rule

SACRAMENTO – Attorney General Becerra today issued the following statement in response to the U.S. District Court ruling reinstating the Borrower Defense Rule. The ruling grants immediate relief to students of now-defunct schools who were enrolled when their schools closed, and who otherwise meet the requirements for closed school discharge.

“Today, the court ruled that the Borrower Defense Rule must immediately go into effect. That means tens of thousands of students defrauded by for-profit colleges are now eligible for financial relief,” said Attorney General Becerra. “While Betsy DeVos and the U.S. Department of Education have been doing the bidding of for-profit colleges, they now must implement this rule, and put first the students they are sworn to protect. While we are pleased with this decision, we know the fight is not over; our work continues to get student loan borrowers the relief they are owed and to hold accountable predatory for-profit...
October 15, 2018
Attorney General Becerra Signs Amicus Brief Supporting the Right of Attorneys General to Issue Subpoenas in Fraud Investigations

SACRAMENTO – California Attorney General Xavier Becerra has joined a 20-state amicus brief to the U.S. Court of Appeals in Exxon v. Healey, supporting Massachusetts Attorney General Maura Healey and New York Attorney General Barbara Underwood’s right to subpoena in fraud investigations.

“The power to issue subpoenas is an indispensable tool to state prosecutors in investigations of potential fraud,” said Attorney General Becerra. “I am proud to stand with my fellow state attorneys general in support of their right to see this investigation through.”

In filing this amicus brief in the Second Circuit Court of Appeals, Attorney General Becerra stands up for the right of state attorneys general to issue subpoenas as part of their investigations.

In the brief, the state coalition argues:
- The First Amendment should not be misconstrued as a shield for fraudulent speech or state fraud investigations;
- The First Amendment does not restrict the states’ power to investigate fraud;
- ...
October 11, 2018

**Attorney General Becerra: We Must Be Forward-Thinking in Antitrust Regulation and Enforcement**

SACRAMENTO – California Attorney General Xavier Becerra, along with a coalition of 12 state attorneys general, yesterday presented recommendations to the Federal Trade Commission (FTC) to advance antitrust enforcement and consumer protection. The attorneys general submitted the comment letter as part of the FTC’s public hearings on Competition and Consumer Protection in the 21st Century. The hearings focus on whether broad-based changes are required for the enforcement of consumer protections. In the letter, the multistate coalition offered perspective on the status of antitrust enforcement issues, including potential threats and new opportunities.

“As technology and the economy change, so too should our methods of antitrust enforcement and regulation,” said Attorney General Becerra. “State Attorneys General are the boots on the ground of antitrust enforcement, and we’re bringing California’s strong track record of innovative consumer protection to the table in these discussions. Together, we can achieve our collective goals to strengthen competition and...


October 10, 2018

**Attorney General Becerra Joins Coalition Announcing Nationwide Settlement on CVS Health, Aetna Merger**

SACRAMENTO – Today, California Attorney General Xavier Becerra, along with the U.S. Department of Justice (USDOJ) and a multistate coalition, announced a settlement in the CVS Health (CVS) and Aetna merger. The settlement requires Aetna to sell the Medicare Part D plans of 1.5 million people to their competitor, WellCare Health Plans, to ensure competition in the prescription drug benefit market for Medicare beneficiaries. In addition, Aetna is prohibited from selling any new Medicare Part D plans in 2020. The proposed merger raised significant antitrust concerns due to its potential impact on prescription drug prices for seniors in Medicare Part D, as well as individuals who are dually enrolled in both Medi-Cal and Medicare and who qualify for the federal Low-Income Subsidy Program. This settlement resolves California’s yearlong investigation into the $69 billion merger of CVS, a nationwide drugstore chain, and Aetna, one of the nation’s largest health insurance carriers.

“We...


October 02, 2018

29
Attorney General Becerra: Consumers Deserve the Right to Hold Apple Accountable – the Court Should Overturn the Illinois Brick Decision

SACRAMENTO – California Attorney General Xavier Becerra has joined a bipartisan multistate amicus brief to the U.S. Supreme Court in Apple v. Pepper, supporting consumers who allege that Apple, Inc. (Apple) violated antitrust laws by monopolizing distribution of iPhone applications (apps).

In Apple v. Pepper, Apple is appealing a judgment in favor of consumers from the Ninth Circuit Court of Appeals. Apple argued that the appellate court’s ruling should be overturned based on a 1977 U.S. Supreme Court decision, Illinois Brick v. Illinois (Illinois Brick). The decision established that only a direct purchaser of goods could seek legal remedies for antitrust violations committed by a manufacturer or service provider. Using this precedent, Apple contends that consumers who purchase apps are “indirect purchasers” because they must make purchases through Apple’s App Store rather than directly from app developers. Accordingly, Apple argues that consumers have no recourse to sue Apple for anti-competitive practices....


COLORADO

October 29, 2018

Attorney General Coffman Urges Federal Government to Protect Military Servicemembers from Financial Exploitation

DENVER—Attorney General Cynthia H. Coffman today joined a coalition of 32 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

“Servicemembers and veterans have made invaluable sacrifices for our country, and we must work with our federal partners to enforce laws designed to protect them and their families from financial harm,” said Attorney General Coffman. “The CFPB must do its job by ensuring businesses who interact with the military community do so honestly and in full compliance of the Military Lending Act.”

The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren’t overburdened with debt. The CFPB has the...

AG Racine Fines Aetna for Violating Consumer Privacy and Disclosing HIV Status
WASHINGTON, D.C. – Attorney General Karl A. Racine today announced that the District of Columbia has reached a settlement with Aetna, Inc., resolving a multi-state investigation into the company’s mishandling of protected health information and improper disclosures of patients’ HIV status. The multistate investigation found that Aetna revealed consumers’ HIV status by mailing notices in envelopes with large transparent windows that allowed the words “HIV Medications” to be seen in the enclosed document. This disclosure affected up to 12,000 consumers nationwide, including 388 District residents. In January 2018, Aetna settled a class action lawsuit that required it to pay $17 million in relief to harmed consumers. Today’s settlement requires Aetna to change its procedures for handling health information to prevent future disclosures and pay a $175,000 penalty to the District.
“Aetna failed to protect the health information of District residents and illegally disclosed their HIV status,” said Attorney General Racine. “Every...


ATTORNEY GENERAL MADIGAN: FEDERAL JUDGE DENIES EFFORT BY FOR-PROFIT SCHOOL INDUSTRY TO DELAY CRITICAL PROTECTIONS FOR STUDENT LOAN BORROWERS
Chicago — Attorney General Lisa Madigan issued a statement in response to a federal judge’s ruling rejecting a challenge to the so-called Borrower Defense Rule that was created to protect students whose schools close abruptly before they can obtain a degree.
The ruling in the case – California Association of Private Postsecondary Schools (CAPPS) v. Betsy DeVos – follows a decision by Judge Randolph Moss last month in the U.S. District Court in Washington, D.C., calling Education Secretary DeVos’ efforts to dismantle the federal protections for students cheated by predatory, for-profit schools “unlawful,” “arbitrary and capricious” and “procedurally invalid.” The ruling makes the Borrower Defense Rule effective immediately.
The Borrower Defense Rule implements important protection for students immediately, including providing approximately $381 million in automatic loan discharges for students whose schools closed on or after November 1, 2013, before they could complete their degrees, and who did not re-enroll in another school...

October 12, 2018
ATTORNEY GENERAL MADIGAN FILES AMICUS BRIEF SUPPORTING STUDENTS DEGRADED BY CORINTHIAN COLLEGES

Chicago — Attorney General Lisa Madigan joined a coalition of eight attorneys general in filing an amicus brief in support of students defrauded by Corinthian Colleges. Madigan and the other attorneys general filed the brief in Calvillo Manriquez v. DeVos in the U.S. Court of Appeals for the Ninth Circuit, supporting a district court’s order stopping the U.S. Department of Education (Department) from giving only partial loan relief to defrauded students who took out loans to attend Corinthian, which operated Everest Colleges in Illinois. The Department had been granting as little as 10 percent loan relief to students who attended the now-defunct college. The Department has appealed the district court’s decision. “The Department of Education refuses to provide loan forgiveness to students who were defrauded by Corinthian Colleges,” Madigan said. “Borrowers should not be on the hook for student loan debt they acquired when Corinthian Colleges turned out to be a scam.”


MASSACHUSETTS

October 16, 2018
Federal Judge Denies Motion from For-profit School Industry to Delay Critical Protections for Student Loan Borrowers

Boston — In a multistate effort led by Massachusetts Attorney General Maura Healey to save critical student loan protections, a federal judge today rejected a challenge to the Borrower Defense Rule, ordering its immediate implementation for students nationwide. Today’s ruling in the case – California Association of Private Postsecondary Schools (CAPPS) v. Betsy DeVos – follows a decision by Judge Randolph Moss last month in the U.S. District Court in Washington, D.C., calling Secretary DeVos’ plan to dismantle the federal protections for students cheated by predatory, for-profit schools “unlawful,” “arbitrary and capricious” and “procedurally invalid.” “This is our latest victory in court against Betsy DeVos and her efforts to scrap these critical protections for students,” AG Healey said. “This is a win for thousands of students across the country who were cheated by predatory for-profit schools. With this rule now in place, the U.S. Department of Education can no longer delay giving...


October 12, 2018
AG Healey Joins Multistate Effort to Stop Illegal Robocalls
Boston — Attorney General Maura Healey joined 34 state attorneys general this week in calling on the Federal Communications Commission (FCC) and telephone service providers to implement new technologies and policies that would block more illegal robocalls.

“Robocalls are costly, invasive, and tools for scammers,” said AG Healey. “The telephone companies have the technology to stop these robocalls and it’s time for them to use it.”

Robocalls are the most frequently complained about issue to AG Healey’s consumer assistance hotline. In July 2018, Americans received an estimated four billion robocalls and DoNotCall.gov receives about 11,000 complaints a month from Massachusetts consumers.

The multistate comments submitted this week call on all domestic and international carriers to implement a technology standard that allows carriers to authenticate the source of a call, block certain high-risk calls from reaching their subscribers, and send a warning to their customer about calls that are unverified or a likely...
Attorney General Fox Asks FCC to Let Phone Companies Do More to Block Illegal Robocalls, Including Neighbor Spoofing

Attorney General Tim Fox and a bipartisan coalition of 34 attorneys general are asking the Federal Communications Commission (FCC) to allow telephone service providers to block more illegal spoofed calls or robocalls being made to unsuspecting consumers in Montana and across the country.

The formal comment to the FCC explains that scammers using illegal spoofed calls or robocalls have found ways to evade the FCC’s 2017 call-blocking order. Despite the order, these calls continue to be a major irritant to Montanans and people across the country. The attorneys general now seek added authority for providers to work together to detect and block more illegal spoofed calls or robocalls.

One tactic on the rise is “neighbor spoofing,” which attempts to deceive a call recipient by making the call appear to be coming from the same area code. This manipulation of caller ID information increases the likelihood that the targeted person will answer the...


NEW JERSEY

October 11, 2018

AG Grewal Joins Multi-State Coalition Supporting Former Students of Corinthian Colleges Seeking Loan Cancellation

TRENTON – Acting to ensure that thousands of New Jersey residents who fell victim to the predatory practices of Corinthian Colleges receive full relief from the U.S. Department of Education (DOE), Attorney General Gurbir S. Grewal has joined a multi-state coalition of Attorneys General in filing an amicus brief in support of former Corinthian students who are now suing the DOE for student loan forgiveness.

The amicus brief, filed on Wednesday by lead state California in the U.S. Court of Appeals for the Ninth Circuit in a case known as Calvillo Manriquez v. DeVos, supports a lower court’s order enjoining the DOE’s practice of giving only partial relief to defrauded students. DOE has appealed the lower court’s ruling and seeks to limit defrauded students to relief on as little as 10 percent of their loan amounts.

“Corinthian Colleges left its students with significant debt and without the education and job opportunities they...

➢ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181011c.html

October 10, 2018

AG Grewal Reaches Settlement with Aetna over Privacy Violations

TRENTON – Attorney General Gurbir S. Grewal announced today that New Jersey has entered into a settlement agreement with Aetna, Inc. to resolve allegations that the company
improperly disclosed protected health information of thousands of Americans, including hundreds of New Jersey residents. The settlement is the result of a multi-state investigation focused on two separate privacy breaches by Aetna that occurred in 2017 – one involving a mailing that potentially revealed information about addressees’ HIV/AIDS status, the other involving a mailing that potentially revealed individuals’ involvement in a study of patients with atrial fibrillation (or AFib). New Jersey coordinated with Connecticut, Washington and the District of Columbia in conducting the investigation and negotiating a resolution. Under the terms of the settlement, Aetna will put in place policy, protocol and training reforms designed to safeguard individuals’ protected health information, and ensure the confidentiality of mailings containing that information. The company also will hire...

> Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181010c.html

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NEW YORK

October 29, 2018

**A.G. Underwood Announces Lawsuit Against Harris Jewelry For Targeting Military Servicemembers With Illegal Business Practices**

WATERTOWN – Attorney General Barbara D. Underwood today announced a lawsuit against Harris Jewelry – a jewelry retailer headquartered in New York, with dozens of locations across the country including one near Fort Drum in New York – for engaging in false and deceptive acts and illegal lending in the financing of jewelry sales to active-duty servicemembers. This lawsuit is the result of an ongoing multistate investigation co-led by New York and Tennessee. Harris Jewelry is the trade name of Harris Originals of NY, Inc., as well as numerous other eponymous corporations, all named in the complaint.

“As we allege, Harris Jewelry used servicemembers as pawns in a predatory scheme,” said Attorney General Underwood. “My office will not tolerate companies that seek to take advantage of New Yorkers in order to line their own pockets.”

The lawsuit charges that Harris Jewelry allegedly engages in unfair, abusive, false, and deceptive acts and practices,...


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October 22, 2018

**A.G. Underwood Announces $65 Million Settlement With Wells Fargo For Misleading Investors Regarding Cross-Sell Scandal**

NEW YORK – Attorney General Barbara D. Underwood announced today that Wells Fargo & Company will pay a $65 million penalty following the Attorney General’s investigation into the bank’s fraudulent statements to investors in connection with its “cross-sell” business model,
related sales practices, and the bank’s publicly reported cross-sell metrics.
“The misconduct at Wells Fargo was widespread across the bank and at every level of
management – impacting both customers and investors who were misled,” said Attorney
General Underwood. “State securities laws are vital to protecting the hard-earned savings of
working families and Main Street investors from financial fraud, and my office will continue to
do what’s necessary to protect the public and the integrity of our markets.”
“Cross-sell” refers to the process of selling new financial products and/or services to an existing
customer. Wells Fargo represented to investors its ability to increase revenues and better serve
customers by pursuing its purportedly...


October 11, 2018

**Attorney General Underwood Files Amicus Brief In Support Of Students Defrauded By Corinthian Colleges**

NEW YORK – Today, New York Attorney General Barbara D. Underwood – part of a coalition of 8 Attorneys General – filed an amicus brief in support of students defrauded by Corinthian Colleges (Corinthian). The brief, filed in Calvillo Manriquez v. DeVos in the U.S. Court of Appeals for the Ninth Circuit, supports a district court’s order halting the U.S. Department of Education (Department) from its practice of giving only partial relief to defrauded students. The Department has been granting as little as 10 percent loan relief to students who attended the now-defunct, predatory, for-profit Corinthian. The Department has appealed the court’s decision.

“Corinthian engaged in widespread fraud that left students with growing interest, ruined credit, and insurmountable debt. Yet the Trump Department of Education refuses to provide these fraud victims with the relief they deserve,” said Attorney General Underwood. “Secretary DeVos and the Trump administration continue to put special interests...


October 09, 2018

**Attorney General Underwood Urges Federal Action To Stop Illegal Robocalls And Spoofing Plaguing Consumers In New York And Across The Country**

NEW YORK – Attorney General Barbara D. Underwood – part of a bipartisan coalition of 34 Attorneys General – today called on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in New York and across the country.

In formal comments filed with the FCC, the Attorneys General explain that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC. In
2017, the Federal Trade Commission received 4.5 million illegal robocall complaints – two and a half times more than in 2014.
Last year, at the urging of a coalition of Attorneys General, the FCC granted phone service providers authority to block certain illegal spoofed robocalls; the Attorneys General now seek added authority for the providers to work together to detect and block more illegal spoofed robocalls – including...


NORTH CAROLINA
October 29, 2018
Attorney General Josh Stein Investigates Jeweler Targeting Servicemembers in Fayetteville, Jacksonville
(RALEIGH) Attorney General Josh Stein today issued a Civil Investigative Demand to Harris Jewelry, a jewelry store that has retail stores near, and in some cases on, military bases around the country – including stores in Fayetteville near Fort Bragg and Jacksonville near Camp Lejeune. Attorney General Stein, as part of an active investigation, is requiring Harris Jewelry to produce significant documentation to further the Department of Justice’s investigation into the jewelry store’s business practices.
“We should respect the members of our military, not trick them,” said Attorney General Josh Stein. “My office will not tolerate companies seeking to take advantage of our brave men and women in uniform. We will continue our investigation and, if necessary, take further legal action.”
Harris Jewelry sells lines of military-themed jewelry and other commemorative items, such as a “Mother’s Medal of Honor,” on credit it provides under the name Consumer Adjustment Corp. A group of...


October 11, 2018
Attorney General Josh Stein Files Amicus Brief in Support of Students Defrauded by Corinthian Colleges
(RALEIGH) Attorney General Josh Stein today announced that he has filed an amicus brief in support of students defrauded by Corinthian Colleges (Corinthian). The brief, filed in the Calvillo Manriquez v. DeVos case in the U.S. Court of Appeals for the Ninth Circuit, supports Corinthian students who had won an injunction against the U.S. Department of Education. The district court injunction ordered the Department of Education to stop its practice of providing only partial relief — sometimes as little as 10 percent — to defrauded students of the now-defunct,
predatory, for-profit Corinthian.
“The borrower defense rule protects students, not predatory, for-profit colleges,” said Attorney General Josh Stein. “I’m proud to support these students, who – as victims of fraud – deserve all the student loan relief they are entitled to.”
It has been estimated that North Carolina is home to more than 10,000 former Corinthian students, more than 8,000 of...


**PENNSYLVANIA**

October 17, 2018
**Attorney General Shapiro Protects Student Borrowers as Federal Judge Denies Motion from For-Profit School Industry**
HARRISBURG — Following a successful effort by state Attorneys General to save critical student loan protections, a federal judge today rejected a challenge to the Borrower Defense Rule and ordered its immediate implementation for students nationwide.
Today’s ruling in the case – California Association of Private Postsecondary Schools (CAPPS) v. Betsy DeVos – follows a decision by Judge Randolph Moss last month in the U.S. District Court in Washington, D.C., calling Secretary DeVos’ plan to dismantle the federal protections for students cheated by predatory, for-profit schools “unlawful,” “arbitrary and capricious,” and “procedurally invalid.”
“Today’s ruling is a major win for student consumers who have been misled by predatory for-profit schools and student loan providers,” said Attorney General Shapiro. “The Trump Administration’s Department of Education and Secretary DeVos continue to protect the interests of institutions and corporations over those of students. Together with 19 of my colleagues, I fought back and won for...


**VIRGINIA**

October 16, 2018
**ATTORNEY GENERAL HERRING PROTECTS VIRGINIA STUDENT LOAN BORROWERS**
RICHMOND (October 16, 2018) – Attorney General Mark R. Herring today announced that a federal judge rejected a challenge to the Borrower Defense Rule, ordering its immediate implementation for students nationwide.
Today’s ruling in the case – California Association of Private Postsecondary Schools (CAPPS) v. Betsy DeVos – follows a decision by Judge Randolph Moss last month in the U.S. District Court
in Washington, D.C., calling Secretary DeVos’ plan to dismantle the federal protections for students cheated by predatory, for-profit schools “unlawful,” “arbitrary and capricious” and “procedurally invalid.”

“Upholding the Borrower Defense Rule is an important win in the fight to protect student borrowers from predatory lenders and for-profit schools,” said Attorney General Herring. “Time and again the Trump Administration’s policies have favored those who would take advantage of student borrowers, but the judge’s decision today sends the message that what they are trying to do is unlawful. While...


Medicaid Fraud

ARKANSAS

October 16, 2018

Rutledge Announces Two Medicaid Fraud Arrests

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of a Benton County woman and a Randolph County woman on unrelated Medicaid Fraud charges. Angela Miller, 36, of Bentonville, is accused of stealing hydrocodone and oxycodone pills while working at a northwest Arkansas facility in December 2017 and January 2018. Following an investigation by the Attorney General’s Office, Miller was arrested. She is charged with one count of obtaining a controlled substance by fraud, a Class D felony.

Cindy Bass, 32, of Pocahontas, is accused of fraudulently billing for unauthorized services and for altering documents in order to bill for services prior to authorization, in an amount totaling $12,132.00. Bass is charged with one count of Medicaid fraud and turned herself in to the Pulaski County Sheriff’s Office.

“As Arkansas has been devastated by the opioid epidemic,” says Attorney General Rutledge. “I will continue prosecuting prescription drug theft as well...


October 09, 2018

Rutledge Announces Arrest of Billing Clerk at Preferred Family Health for Medicaid Fraud

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of a former billing clerk at Preferred Family Health.

Vicki Chisam, 65, of Batesville, is accused of making false statements knowingly causing the Arkansas Medicaid Program to overpay Preferred Family Health from January 2015 to November 9 2015, totaling about $589,000. Following an investigation by the Attorney
General’s Office, Chisam turned herself in to the Independence County Sheriff’s Department. She is charged with one count of Medicaid Fraud, a Class B felony.

In June, Rutledge announced the arrest of former Preferred Family Health Director of Program Integrity and Director of Operations, Robin Raveendran, of Little Rock, for scamming the Arkansas Medicaid Program of $2.2 million related to the same scheme. Raveendran is also a former Senior Auditor with Arkansas’s Medicaid Program Integrity Unit. In August, Rutledge announced the arrest of former Preferred Family Health Director of Billing, Helen Balding for...

**DISTRICT OF COLUMBIA**

October 11, 2018

**AG Racine Sues Personal Care Aides for D.C. Medicaid Billing Fraud**

WASHINGTON, D.C. – Attorney General Karl A. Racine today announced that the Office of the Attorney General (OAG) has filed lawsuits against three personal care aides alleging that they cheated the District’s Medicaid program out of more than $85,000 by filing false timesheets. In the complaints, OAG alleges the aides illegally billed Medicaid for patient services they never performed. The lawsuits seek more than $350,000 in damages and penalties as well as costs for the District in pursuing the case.

“These aides not only cheated taxpayers by lying on their billing records but stole valuable funds from Medicaid patients who need services the most,” said Attorney General Racine. “Today’s action sends a message that anyone attempting to cheat our taxpayers, seniors, and vulnerable residents will be held accountable.”

The District’s Medicaid program reimburses personal care services that aides provide to Medicaid beneficiaries when the beneficiaries are disabled or have conditions that render...

**ILLINOIS**

October 03, 2018

**ATTORNEY GENERAL MADIGAN: PHARMACEUTICAL DISTRIBUTOR MUST PAY $625 MILLION OVER ALLEGATIONS OF DISTRIBUTING UNAPPROVED & ADULTERATED DRUGS**

Chicago — Attorney General Lisa Madigan today announced a $625 million settlement with pharmaceutical distributor AmerisourceBergen Corporation (ABC) to settle allegations that the company sold adulterated drugs across the country.

The settlement with 43 other states and the federal government resolves allegations that ABC and certain of its subsidiaries improperly sold cancer drugs that were not regulated by the Food...
and Drug Administration (FDA). ABC allegedly adulterated cancer drugs Aloxi®, Anzemet®, Kytril®, Neupogen®, Procrit®, as well as the generic version of Kytril® by “breaking the seal” and supplying the drugs in pre-filled syringes without FDA oversight. Illinois will receive more than $1 million as part of the settlement. “ABC sold the public prescription drugs without proper oversight and in violation of the law,” Madigan said. “This settlement holds these drug companies accountable for their reckless actions.” The settlement resolves allegations concerning a purported pharmacy under ABSG, Medical Initiatives Inc. (MII), which pooled vials...


KANSAS

October 25, 2018

Johnson County nurse pleads guilty to Medicaid fraud, drug charges

OLATHE – (October 25, 2018) – A Johnson County nurse today pleaded guilty to Medicaid fraud and related charges, Kansas Attorney General Derek Schmidt said.

Jeremy Keith Bailey, 41, of Gardner, pleaded guilty in Johnson County District Court to one count of Medicaid fraud, one count of theft and one count of possession of a controlled substance. The charges stemmed from an investigation by the attorney general’s Medicaid Fraud and Abuse Division and the Gardner Police Department, which revealed that Bailey stole prescription medications while working as a registered nurse in a Johnson County nursing facility. The medication, Percocet, is an opioid classified by Kansas law as a Schedule II Controlled Substance. The crimes occurred in February 2018.

As a condition of the plea, Bailey has agreed to voluntarily surrender his nursing license. District Judge Brenda Cameron accepted the plea and scheduled sentencing for December 18 at 11:15 a.m.

The case is being...


October 11, 2018

Riley County nurse found guilty of Medicaid fraud, drug crimes, related charges in three counties

TOPEKA – (October 11, 2018) – A Riley County nurse has been found guilty of Medicaid fraud and related charges in three Kansas counties, Attorney General Derek Schmidt said.

Kathleen M. Kleuskens, of Ogden, this month entered pleas and was found guilty of a total of 10 charges filed by the attorney general’s office in Pottawatomie, Clay and Geary counties.
In Pottawatomie County on October 2, Kleuskens pleaded no contest to one count of possession of fentanyl with intent to distribute, and she pleaded guilty to one count of mistreatment of a dependent adult and one count of Medicaid fraud. District Judge Jeff Elder accepted the pleas and scheduled sentencing for January 8, 2019.

In Clay County on October 4, Kleuskens pleaded guilty to one count of making false information, one count of forgery and one count of Medicaid fraud. District Judge John Bosch accepted the pleas and scheduled sentencing for January 3,...


October 04, 2018

Eureka women found guilty of Medicaid fraud, drug crimes

EMPORIA – (October 4, 2018) – Two Eureka women were found guilty yesterday of Medicaid fraud and possession of controlled substances, Kansas Attorney General Derek Schmidt said. Dorothy J. Gill, 66, pleaded guilty yesterday in Lyon County District Court to one felony count of possession of oxycodone and one count of Medicaid fraud. Lindsey M. Gill, 36, pleaded guilty to one felony count of possession of oxycodone, one felony count of possession of hydrocodone, one felony count of possession of codeine and one count of Medicaid fraud.

The cases stemmed from an investigation by the Attorney General’s Office Medicaid Fraud and Abuse Division, the Emporia Police Department and the Burlington Police Department. The investigation revealed that the defendants used fraudulent written prescriptions to obtain controlled substances from multiple pharmacies in Lyon County, and some of the prescriptions were billed to Medicaid. The crimes occurred between April 2015 and May 2016.

District...


KENTUCKY

October 30, 2018

Beshear: Jefferson County Couple Charged with Alleged Neglect/Abuse, Medicaid Fraud

FRANKFORT, KY. (Oct. 30, 2018) – A Jefferson County couple is facing six felony counts of alleged abuse and neglect of a vulnerable Kentuckian, and theft and fraud of the Kentucky Medicaid Program, according to Attorney General Andy Beshear.

Louis Milligan, 46, and Stacey Milligan, 49, a Louisville husband and wife, are each charged with one count of theft by deception over $500, a Class D felony; one count of devising or engaging in a scheme to defraud the Kentucky Medical Assistance Program of $300 or more, a Class D felony; and one count of wanton abuse or neglect of an adult, a Class D felony.
A Jefferson County grand jury indicted the couple Oct. 23 on the charges. Stacey Milligan was arraigned Oct. 29 in Jefferson Circuit Court, and her next scheduled appearance is 9 a.m. Dec. 20. Louis Milligan is scheduled to be arraigned at 2 p.m. Nov. 5 in...


October 01, 2018
Beshear: Indiana Medical Lab Owner Indicted on Two Felony Counts
FRANKFORT, KY. (Oct. 1, 2018) – A 44-year-old Indiana medical laboratory owner has been indicted on two felony counts involving theft and fraud of the Kentucky Medicaid Program, Attorney General Andy Beshear announced today.
Eric Daum, of Tell City, Indiana, was indicted by a Franklin County, Kentucky grand jury Sept. 25 on one count of theft by deception over $10,000, a Class C felony, and one count of devising or engaging in a scheme to defraud the Kentucky Medical Assistance Program (KMAP) of $300 or more, a Class D felony.
The indictment alleges that in 2015 and 2016 Daum, the owner of Riverside Cytology Laboratory in Tell City, fraudulently billed Kentucky Medicaid for laboratory services when there was not a qualified director employed by Riverside Cytology Laboratory.
As a result, he fraudulently received more than $10,000 in payment from Kentucky Medicaid. The Office of Medicaid Fraud and Abuse of the Kentucky Attorney General’s...


LOUISIANA
October 30, 2018
Over $1M Returning to State in Medicaid Welfare Fraud Convictions
BATON ROUGE, LA – Attorney General Jeff Landry’s Medicaid Fraud Control Unit (MFCU) has achieved two convictions on a welfare fraud scheme costing Louisiana over $1 million.
Lanice Stamps, 39 of New Orleans, pled guilty to one count of Felony Theft and was ordered to pay $1,059,709.76 towards restitution for the money stolen and $300,000 to the MFCU in civil monetary penalties. She was also ordered to execute a mortgage to repay the State for Medicaid monies she used to pay her home mortgage.
Tia Smiley, 40 of New Orleans, pled guilty to one count of Medicaid fraud and was ordered to pay court costs and other fees, complete 100 hours of community service, and serve three years supervised probation. She and Stamps are now prohibited from maintaining employment, seeking employment, contracting with and/or maintaining an interest in any provider of Medicaid or Medicare.
“I commend my team for achieving these convictions which...
MARYLAND

October 26, 2018
Attorney General Frosh Announces Settlement with Neiswanger Management Services, LLC in Resident Dumping Case
Baltimore, MD (October 26, 2018) – Maryland Attorney General Brian E. Frosh today announced a settlement with Neiswanger Management Services, LLC (NMS), formerly an operator of five nursing facilities in Maryland, and its owner, Matthew Neiswanger. In State v. Neiswanger Management Services, LLC, et al., a civil case filed in the Circuit Court for Montgomery County in December 2016, the State alleged that NMS had engaged in unfair, unsafe, and unlawful discharge practices affecting hundreds of residents and had submitted false claims to the State’s Medicaid program. Under the settlement, Neiswanger and NMS, which discontinued its operation of nursing facilities in Maryland in February 2018, are permanently precluded from engaging directly or indirectly in the management or operation of nursing facilities in Maryland, and from participating as providers in the Maryland Medicaid program; will pay $2.2 million to the State; and, will drop a federal lawsuit that NMS filed against...


MISSISSIPPI

October 30, 2018
Madison Man Sentenced for Misusing Mother’s Medical Funds
Steven Adkins of Madison will spend 10 years in prison after pleading guilty to spending his mother’s money instead of paying her medical bills.
Adkins, 62, was sentenced Monday to 10 years on one felony count of exploitation of a vulnerable person by Madison County Circuit Court Judge William Chapman. An investigation by the Attorney General’s Medicaid Fraud Control Unit found that Adkins depleted his mother’s funds in excess of $30,000 between March and December 2017. The AG’s Office investigation showed that instead of paying for his mother’s care, Adkins made numerous cash withdrawals from her account and spent that money on himself.
“As a son who has cared for his own parents, it is beyond angering that a person would selfishly abuse that trust and responsibility,” General Hood said.
Judge Chapman ran this sentence consecutive to an eight year sentence Adkins is already serving on an unrelated drug charge, totaling 18 years...

Original Press Release: https://www.ago.state.ms.us/releases/madison-man-sentenced-for-misusing-mothers-medical-funds/
NEBRASKA

October 02, 2018

AGO Reaches Agreement with AmerisourceBergen Corporation

Nebraska Attorney General Doug Peterson announced on October 2, 2018, that the State of Nebraska, along with other states and the federal government, has reached an agreement in principle with pharmaceutical distributor AmerisourceBergen Corporation (ABC) to settle allegations that the company introduced adulterated drugs into interstate commerce. As a result, ABC will pay the states and the federal government $625 million, of which nearly $100 million will go to state Medicaid programs. Additionally, an ABC subsidiary, AmerisourceBergen Specialty Group pled guilty in federal court to illegally distributing misbranded drugs. The subsidiary agreed to pay $260 million in criminal fines and forfeitures.

The national federal and state civil settlement resolves allegations concerning conduct that the ABC subsidiary opened Medical Initiatives, Inc. (MII), which appeared to be a pharmacy. MII pooled vials of drugs used during chemotherapy to create pre-filled syringes to sell to practitioners. The drugs involved in the scheme include...


NEVADA

October 11, 2018

Attorney General Laxalt Announces Sentencing of Medicaid Services Business Owner

Las Vegas, NV – Nevada Attorney General Adam Paul Laxalt announced that Denise Gallant, 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.

Gallant was sentenced for a gross misdemeanor offense of Intentional Failure to Maintain Adequate Records by District Court Judge David Jones. Judge Jones sentenced Gallant to 364 days incarceration, suspended, and placed her on probation for three years. As part of the sentence, Gallant was also ordered to pay $23,607 in restitution and perform 150 hours of community service. The fraud occurred between January 2015 and May 2016.

“These convictions ensure that Medicaid funds available to provide much needed mental health services to Nevada recipients are not being unlawfully siphoned off by unscrupulous Medicaid services business owners,” said Laxalt.

The investigation began after the Medicaid Fraud Control Unit (MFCU) received a referral about potential...

October 08, 2018

**Attorney General Laxalt Announces Sentencing of Medicaid Provider**

Las Vegas, NV – Nevada Attorney General Adam Paul Laxalt announced that Shanique Shanta Poole, 25, of Las Vegas, was sentenced today in a Medicaid fraud case involving the failure to maintain proper documentation for services provided to Medicaid recipients.

Poole was sentenced for a gross misdemeanor offense of Intentional Failure to Maintain Adequate Records by District Court Judge William Kephart. Judge Kephart sentenced Poole to 364 days incarceration, suspended, and placed her on probation for three years. As part of the sentence, Poole was also ordered to pay $2,086.75 in restitution and perform 50 hours of community service. The fraud occurred between June 2016 and October 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 that...

- **Original Press Release:**

October 02, 2018

**Attorney General Laxalt Announces Sentencing of Medicaid Provider**

Las Vegas, NV – Nevada Attorney General Adam Paul Laxalt announced that Mikisha Renee Todd, 44, of Las Vegas, was sentenced today in a Medicaid fraud case involving the failure to maintain proper documentation for services provided to Medicaid recipients.

Todd was sentenced for a gross misdemeanor offense of Intentional Failure to Maintain Adequate Records by District Court Judge David Jones. Judge Jones sentenced Todd to 364 days incarceration, suspended, and placed her on probation for two years. As part of the sentence, Todd was also ordered to pay $692.75 in restitution and perform 25 hours of community service. The fraud occurred between October 2016 and March 2017.

“These convictions ensure that Medicaid providers abide by their responsibility to fully provide all of the health services to Nevada recipients for which they bill Nevada Medicaid,” said Laxalt.

The investigation began after the Medicaid Fraud Control Unit (MFCU) received information that Todd was not...

- **Original Press Release:**
NEW HAMPSHIRE

October 30, 2018

Indictment of Allison Arsenault for Medicaid Fraud
Concord, NH – Attorney General Gordon J. MacDonald announces the indictment of Allison Arsenault, age 48, of Loudon, New Hampshire for Medicaid fraud.
On October 26, 2018, the Merrimack County Grand Jury indicted Ms. Arsenault on seven Class B felony counts of false claims and four Class A felony counts of theft by deception. Ms. Arsenault also has been charged with one Class B misdemeanor count of forgery and one Class A misdemeanor count of attempted theft by deception. The charges allege that Ms. Arsenault presented fraudulent claims to a nonprofit agency that provides services to developmentally disabled citizens of New Hampshire and obtained in excess of $14,000 under false grounds that the funds were for her daughter.
Ms. Arsenault is scheduled to be arraigned in the Merrimack County Superior Court on November 29, 2018.
This case is being prosecuted by Assistant Attorney General Sean P. Gill and Attorney Thomas T. Worboys.
The charges...


October 05, 2018

Jerry Newton Sentenced for Financially Exploiting His Elderly Mother
Concord, NH – Attorney General Gordon J. MacDonald announces that Jerry Newton, age 54, of Hillsborough, was sentenced on October 4, 2018, in the Hillsborough County Superior Court, Northern District, on three class A felony counts of financial exploitation of an elderly adult. Mr. Newton was convicted of these offenses following a jury trial in July.
The Court sentenced Mr. Newton to serve 7½ -15 years in the New Hampshire State Prison, stand committed, for taking $227,460.94 from an individual retirement account intended to benefit his elderly mother. The Court imposed a concurrent sentence of 7 ½ -15 years, stand committed, for taking $19,172.36 from a family trust.
Mr. Newton was also sentenced to 7½ -15 years in the New Hampshire State Prison for taking $81,300.68 from his mother's personal checking account. That sentence is suspended for ten years following his release from the first two sentences, on conditions of good behavior,...

NEW YORK

October 30, 2018
A.G. Underwood Announces Arrest Of Suffolk County Doctor For Lab Testing Scheme
HAUPPAUGE – Attorney General Barbara D. Underwood today announced that a Suffolk County medical doctor, Edwardo M. Yambo, 70, of Lake Grove, has been arrested and charged (together with his company, Edwardo Yambo, P.C.), with Grand Larceny in the Second Degree, a class C felony.
Court papers filed by the Attorney General in Suffolk County First District Court allege that between January 2012 and November 2016, Yambo stole approximately $939,000 from the New York Medicaid program and New York Medicaid managed care organizations by routinely submitting and causing others to submit false claims to Medicaid. The Attorney General alleges that Yambo’s claims falsely stated that his laboratory had rendered certain drug testing services when it did not, and that it performed services that were not medically necessary. Moreover, the complaint alleges that Yambo operated his laboratory without a laboratory director, which is required under state and federal regulations to ensure that...


October 16, 2018
A.G. Underwood Announces Convictions Of Three Nassau County Nursing Home Staff For Neglect Of 81-Year-Old Ventilator-Dependent Resident
HAUPPAUGE – Attorney General Barbara D. Underwood today announced the convictions of two registered nurses, Sijimole Reji and Annieamma Augustine, and a certified nurse aide, Martine Morland, for neglecting an 81-year-old ventilator-dependent resident of A. Holly Patterson Extended Care Facility in Uniondale. The resident lived on a specialized ventilator unit at the facility. She required a mechanical ventilator to breathe and was entirely dependent on the nursing staff; on the day in question, the resident became disconnected from the ventilator and passed away after the incident.
Justice Robert A. Schwartz presided over the jury trial in Nassau County Supreme Court. Reji, of Smithtown; Augustine, of West Hempstead; and Morland, of Freeport, were each found by the jury to have committed an act of neglect in Willful Violation of Health Laws, a misdemeanor, by failing to provide the resident with timely, consistent, safe, adequate and appropriate services, treatment, and care. Defendant Morland...

October 16, 2018

A.G. Underwood Announces Sentencing Of Transportation Company, President, And Driver For Stealing $1.2 Million From Medicaid

BUFFALO – Attorney General Barbara D. Underwood today announced that 716 Transportation, Inc., a Medicaid medical transportation provider, and its President Wossen Ambaye were sentenced today for stealing $1.2 million from the Medicaid program. Ambaye was sentenced to three years’ conditional discharge and 150 hours of community service by Erie County Supreme Court Judge John Michalski. 716 Transportation was sentenced to pay a fine of $10,000. As a condition of his plea, Ambaye was also required to pay $900,497 in restitution to the state.

Haimid Thompson, a.k.a. Mookie, a taxi driver for 716 Transportation, Inc., was also sentenced for stealing over $7,500 from the Medicaid program on September 28, 2018. Thompson, 48, of Jamestown, was sentenced as a Second Felony Offender to 2 to 4 years in prison with the possibility of parole release supervision by Erie County Supreme Court Judge Paul Wojtaszek. As a condition of his plea, Thompson was...


October 10, 2018

A.G. Underwood Announces Arrest Of Rochester Nurse Charged With Grand Larceny And Working With A Suspended License

ROCHESTER – Attorney General Barbara D. Underwood announced the arrest and arraignment of Asmeret Yohannes, 37, of Rochester, who is charged with grand larceny and unauthorized practice of a profession for allegations that she fraudulently took over $20,000 in payment from a Rochester nurse staffing agency while practicing without a nursing license. The felony complaint filed in Gates Town Court alleges that Yohannes, who was previously registered as a licensed practical nurse, continued to work at a local nursing home even though her professional license was suspended.

“The nursing home residents and other patients who rely on nurses’ care and professionalism shouldn’t have to worry that their nurse may not in fact be licensed,” said Attorney General Underwood. “My office will continue to act to protect New Yorkers’ health and wellbeing.” The investigation conducted by the New York Attorney General’s Medicaid Fraud Control Unit (MFCU) revealed that Asmeret Yohannes was a nurse...

October 01, 2018

**A.G. Underwood Announces $625 Million National Agreement With AmerisourceBergen Corporation For Distributing Unapproved And Adulterated Drugs – Including Cancer Drugs**

NEW YORK – Attorney General Barbara D. Underwood announced today that New York, 43 other states, and the federal government reached an agreement in principle with drug distributor AmerisourceBergen Corporation (“ABC”) for illegally introducing adulterated, misbranded drugs into interstate commerce. ABC, a Delaware corporation headquartered in Chesterbrook, Pennsylvania, will pay the states and the federal government $625 million, of which $99,875,000 will go to the states’ Medicaid programs. The New York Medicaid program will receive $7,658,957.

“We have zero tolerance for big corporations that skirt federal and state laws to boost their profits at the expense of vulnerable individuals – such as cancer patients during chemotherapy,” said Attorney General Underwood. “We’ll continue to work with our partners to ensure that laws are enforced and the public is protected from predatory corporate misconduct.”

In addition to the civil settlement, ABC subsidiary AmerisourceBergen Specialty Group (“ABSG”) pleaded guilty to illegally distributing misbranded drugs...


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**OKLAHOMA**

October 23, 2018

**Attorney General Hunter Files Financial Exploitation Charges on Nursing Home Administrator, Accused of Taking More than $217,000 from Elderly Resident**

OKLAHOMA CITY – Attorney General Mike Hunter has filed financial exploitation charges on the former nursing home administrator of Drumright Nursing Home, who allegedly diverted more than $217,000 from at least 33 elderly residents.

An investigation by the attorney general’s Medicaid Fraud Control Unit alleges that Tina Pearson, 57, of Drumright, used her position as an administrator to divert funds that were supposed to go to residents to herself instead.

A review of banking records showed Pearson wrote checks from a resident trust account made payable to cash, to herself, or to the name of the bank holding the trust so she could withdraw the residents’ funds in cash.

The trust account was originally set up to hold money for residents to be used only for their benefit. Pearson was the administrator over the account.

Attorney General Hunter said his office is firmly committed to protecting all Oklahomans against this type of exploitation.
“Crimes against...


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**SOUTH DAKOTA**

October 02, 2018

**Attorney General Jackley Announces Settlement with AmericansourceBergen**

PIERRE, S.D. - Attorney General Marty Jackley announced today that South Dakota has joined with other states and the federal government to reach an agreement in principle with the pharmaceutical distributor AmerisourceBergen Corporation (“ABC”) to settle allegations that the company introduced adulterated drugs into interstate commerce. ABC will pay the states and the federal government $625 million dollars.

The total portion of the settlement amount recovered by South Dakota is $62,294.64, of which $39,800.60 will be retained by the federal government as the federal Medicaid share. The remaining $22,494.04 will go to the state general fund to offset alleged Medicaid damages in this case.

Additionally, ABC subsidiary, AmerisourceBergen Specialty Group (“ABSG”), pleaded guilty to illegally distributing misbranded drugs in September 2017. ABSG is the parent entity for companies in the specialty pharmaceutical market, including biotechnology and oncology, in addition to pharmaceutical manufacturers and providers. ABSG agreed to pay $260 million in criminal...


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**VIRGINIA**

October 02, 2018

**HEAD OF VIRGINIA’S MFCU ELECTED PRESIDENT OF NATIONAL ASSOCIATION OF MEDICAID FRAUD CONTROL UNITS**

RICHMOND (October 2, 2018) – Attorney General Mark R. Herring announced today that Randy Clouse, Director of the Virginia Medicaid Fraud Control Unit (MFCU), has been elected President of the National Association of Medicaid Fraud Control Units (NAMFCU). Randy has been the Director of Virginia’s MFCU for nearly 20 years and under his leadership the unit has grown from 12 to 102 members and recovered over $2 billion in court ordered restitution fines and penalties for the Virginia Medicaid program.

“I cannot think of a more worthy and qualified person to serve as President of NAMFCU,” said Attorney General Mark Herring. “Randy has been the head of our MFCU for almost 20 years, and in that time he has grown the unit exponentially and recovered more than $2 billion for...
Virginia. I want to congratulate Randy on this honor and thank him for all of his hard work making...


Consumer Advocacy

ALABAMA

October 22, 2018
Attorney General Steve Marshall Joins in First International Charity Fraud Awareness Week, October 22-26

(MONTGOMERY)—Alabama Attorney General Steve Marshall joins with state charities regulators nationwide, the Federal Trade Commission and the National Association of State Charities Officials to announce the first annual International Charity Fraud Awareness Week from October 22 to 26, 2018. This is a coordinated international campaign to help charities and consumers avoid charity fraud and promote wise giving. Consumers may follow events and information at #CharityFraudOut. Attorney General Marshall and other U.S. partners are joining the Charities Commission for England & Wales, which for many years has hosted its own Charity Fraud Awareness Week, and this year the event is expanding to other countries. In addition to the U.S. participants, the Australian Charities and Not-for-profits Commission, the Charity Commission for Northern Ireland, the New Zealand Charities Service, and the Office of the Scottish Regulator are also joining in the international outreach effort. Key non-governmental participants include Chartered Accountants Worldwide, the UK’s...


October 10, 2018
Attorney General Steve Marshall, Home Builders Licensure Board Warn Against Home Repair Fraud in the Wake of Hurricane Michael

(MONTGOMERY) – Attorney General Steve Marshall and the Alabama Home Builders Licensure Board are warning consumers to be wary of home repair fraud that may occur in the wake of Hurricane Michael. The Home Builders Licensure Board maintains an official list of licensed residential homebuilders for the state and urges hurricane victims to check this before doing business with a homebuilder or remodeler. The Board’s website (www.hblb.alabama.gov) contains a wealth of information to help protect Alabama’s consumers from dishonest and unqualified contractors. The state homebuilders and remodelers license is required when the
cost of the job is more than $10,000. However, consumers are encouraged to seek out licensees of the Board even if the scope of the work is less than $10,000. “It is bad enough for people to suffer the devastation left by a hurricane, without being caused further harm from those who would commit home repair fraud,” said...


October 09, 2018


(MONTGOMERY) Attorney General Steve Marshall warned those who would seek to illegally profit from bad weather that Alabama’s price gouging law has been activated in advance of the arrival of Hurricane Michael this week. Alabama’s price gouging law comes into effect when the Governor declares a State of Emergency and it prohibits the ‘unconscionable pricing’ of items for sale or rent. Effective at 3:00 p.m., October 8, Governor Ivey declared a State of Emergency “in anticipation of wide-spread power outages, wind damage and debris produced by high winds and heavy rain associated with Hurricane Michael.” Hurricane Michael is expected to affect southeast Alabama by Wednesday morning and tropical storm warnings are already in effect in the Wiregrass region of south Alabama. “Alabamians should be cautious of those who would seek to prey upon them through crimes such as price gouging and home repair fraud,” said Attorney General Marshall. Although what...


ALASKA

October 01, 2018

Consumer Protection Unit Warns of IRS Tax Scam

(Anchorage, AK) – The Department of Law’s Consumer Protection Unit and the Department of Revenue are warning the public about a potential new tax scam. The scam purports to send a notice from the Internal Revenue Service, Alaska Department of Revenue notifying the consumer or business of a non-residence tax payment owed. The notice appears to be signed by the Tax Division Director.

“Unfortunately, these types of scams are not new,” said Assistant Attorney General Cindy Franklin. “Scam artists are constantly thinking up new ways to get people to send them money. As a consumer, you should always be on the look out when a notice says it comes from a government agency and that you need to pay money immediately. Always look up the number of the agency and call them to verify before sending money. This is true with phone scams as well.”
The Consumer Protection Unit provides consumer alerts...


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**ARIZONA**

October 31, 2018

**AG Brnovich Exposes Rise in Fake Events, Urges Federal Government to Take Action**

PHOENIX – In a letter sent to the Federal Trade Commission (FTC) today, Attorney General Mark Brnovich is urging the federal government to do more to combat a recent rise in fake events. The FTC has requested public comment on the online event ticket sales marketplace in preparation for a March 2019 workshop. Brnovich’s letter addresses several events that were scheduled to occur in Phoenix and Tucson during the last two months, but never took place: the Crab and Lobster Feast, the Dragons and Skulls 5K runs, and the 2018 Women EmpoweredUp Conference. After investigations revealed the scheduled 5K runs and the Women EmpoweredUp Conference were being falsely advertised or were associated with prior fake events, Brnovich issued consumer advisories warning about the events, in an effort to help consumers avoid paying for events that were not going to occur as advertised.

“Fake events are an increasing problem,” said Attorney General...


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October 15, 2018

**AG Brnovich Warns Consumers about Purchasing Vehicle History Reports through Suspicious Websites**

PHOENIX -- Attorney General Mark Brnovich is warning consumers about a scam involving the purchase of vehicle history reports through suspicious websites. The scam starts when you post your car for sale online. The scammer, posing as an interested buyer, calls you and then quickly hangs up. Later, they send you a text message saying the call was disconnected, but they want to see a vehicle history report on the car’s vehicle identification number (VIN). They tell you to get the report from a specific website and provide the link to the site. Once you click on the link, you’re asked to put in your credit card information and other personal information that could expose you to identity theft. After you pay the fee, the scammer says they changed their mind and is no longer interested in buying the car.

“Just like we’ve seen in other cases, scammers can quickly set...
Avoid Internet Business Opportunity Scams that Cost Consumers Thousands

PHOENIX – Ready to work from home, be your own boss and make a fortune? That’s what some scammers are promising people in return for buying an internet business opportunity. In most cases, however, the consumer is out thousands of dollars and left with a “business” that generates no profits. Attorney General Mark Brnovich warns consumers that internet business opportunities that sound too good to be true usually are.

“There are some legitimate internet business opportunities, with potential partners that work with you, thoughtfully answer your questions, and give you time to make strategic decisions,” said Attorney General Mark Brnovich. “However, if you are being pressured into investing in something without time to do research, walk away. Potential business partners should respect your need to thoroughly vet an opportunity before committing time or money.”

Below are six tips to help consumers avoid involvement in fraudulent online businesses.

Don’t Pay Money...


ARKANSAS

October 11, 2018

Rutledge Calls on FCC to Stop Illegal Robocalls and Spoofing

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today joined a bipartisan coalition of 37 states calling on the Federal Communications Commission (FCC) to allow telephone services providers to block more illegal robocalls being made to consumers.

“Arkansans have long suffered the abusive and pesky robocalls by scammers, and the FCC needs to urge telephone service providers to protect consumers from illegal robocalls,” said Attorney General Rutledge. “I hear from Arkansans regularly asking to eliminate these unwanted and unlawful calls. Ending these types of calls will save Arkansans from being scammed out of thousands of dollars and undue stress from burdensome daily calls from con artists.”

The formal comment to the FCC explains that scammers have found ways to evade an order allowing providers to block certain calls entered last year by the FCC. Despite efforts by federal and state regulators and the telecommunication industry, robocalls continue to be a major irritant...

Attorney General Becerra Leads a Multistate Coalition to Demand Secretary DeVos Begin Granting Relief for Tens of Thousands of Eligible Borrowers

SACRAMENTO – California Attorney General Xavier Becerra and Massachusetts Attorney General Maura Healey, leading a coalition of 21 attorneys general, today called on the U.S. Department of Education to immediately discharge the student loans of eligible borrowers who attended schools that closed down while they were enrolled mid-program. Many of those schools were predatory, for-profit colleges. In the letter, the coalition urges Education Secretary Betsy DeVos to fulfill her obligation under federal law to provide immediate and automatic loan relief to borrowers who attended a school when it closed on or after November 1, 2013, and who did not subsequently re-enroll in an eligible program within three years from the date the school closed. It is estimated that under federal law, tens of thousands of students nationwide who attended any of the 1,400 schools that closed in 2014 and 2015 are eligible for approximately $400 million in automatic debt relief.

“...”


Attorney General Becerra: Consumer Financial Protection Bureau Acting Director Mulvaney’s Failure to Protect Service Members is a Disgrace

SACRAMENTO – Today, California Attorney General Xavier Becerra joined a bipartisan multistate coalition criticizing the Consumer Financial Protection Bureau (CFPB) under Acting Director Mick Mulvaney for its failure to protect military service members. In a multistate letter, the 33 attorneys general condemned CFPB Acting Director Mulvaney for the decision to strip the agency’s oversight of lenders under the Military Lending Act (MLA). This oversight is a vital component of safeguarding service members and their families from unscrupulous lenders and the burden of unaffordable debt. The MLA caps interest rates, bans arbitration, and limits finance charges for consumer loans to individuals in the military and their families. By eliminating oversight of lender compliance, the CFPB puts military service members and their families at risk.

“Military service members and their families have made exceptional sacrifices for the well-being and protection of our country. Yet the current leadership at the Consumer Financial Protection Bureau...”

October 22, 2018

**Attorney General Becerra Issues Tips for Consumers During International Charity Fraud Awareness Week**

SACRAMENTO – California Attorney General Xavier Becerra today issued tips for consumers as part of the first annual International Charity Fraud Awareness Week, which begins on October 22, 2018. The event is a coordinated international campaign to help charities and consumers avoid charity fraud and to promote safe and wise donations. Throughout the week, Attorney General Becerra will share tips on charitable giving, and provide information on forms of charity fraud and how to build preemptive defenses for all affected.

“Charities and the generosity of individuals supporting them provide important services in California – from scholarships for future leaders to health programs for veterans,” said Attorney General Becerra. “However, actions by unscrupulous individuals undermine support for these nonprofit causes and threaten services. It is important for potential donors and charities to protect themselves. We will do everything we can to provide the community with tools to prevent fraud. And, if cons...


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October 05, 2018

**Attorney General Becerra: Education Secretary DeVos Abandons Promise to Americans Who Dedicate Their Careers Serving the Public**

SACRAMENTO – California Attorney General Xavier Becerra has joined a multistate coalition in sending a letter pressing U.S. Secretary of Education Betsy DeVos and Federal Student Aid Acting Chief Operating Officer Jim Manning to address the 99 percent denial rate for Public Service Loan Forgiveness (PSLF) applications. The PSLF program was created in 2007 to help student loan borrowers who aspire to give back to their country or community by working in a public service field.

“Over ten years ago, our federal government made a promise to students: dedicate your career to public service and your direct student loan from the federal government will be cleared after ten years,” said Attorney General Becerra. “Now we find that when these hardworking professionals apply for the program, the Department denies 99 percent of applications. Breaking this promise to those who have devoted their careers serving our country is unconscionable. Hundreds of thousands of...

AG Racine Urges Department of Education to Immediately Address Serious Deficiencies With the Public Service Loan Forgiveness Program

WASHINGTON, D.C. – Attorney General Karl A. Racine has joined 10 states to urge the U.S. Department of Education Secretary Betsy DeVos and Federal Student Aid Acting Chief Operating Officer Jim Manning to address the severe shortage of applicants to the Public Service Loan Forgiveness (PSLF) program who have had their federal student loans forgiven. The PSLF program was created in 2007 to help student loan borrowers who aspire to give back to their country or community by working in a public service field. AG Racine along with 10 other state attorneys general in a letter expressed dismay at recent data ED released indicating that less than 1 percent of PSLF applicants have had their loans forgiven—a mere 96 people out of over 30,000 applicants.

“Secretary DeVos is denying hardworking teachers, first responders, and other dedicated public servants student debt relief they were promised for serving their communities,” said Attorney...


Testimony on Financial Services Consumer Protection Act of 2017

Statement of Benjamin M. Wiseman
Office of Consumer Protection
Office of the Attorney General for the District of Columbia

Before
The Committee on the Business and Economic Development
The Honorable Kenyan McDuffie, Chair

Public Oversight Roundtable
On

October 3, 2018
10:30 am
Room 123
John A. Wilson Building
1350 Pennsylvania Avenue, NW
Washington, District of Columbia 2000

October 11, 2018
Carr Warns South Georgians to Lookout for Scams in Wake of Hurricane Michael
ATLANTA, GA – Attorney General Chris Carr is warning consumers to be on the lookout for scams in the wake of Hurricane Michael.

“Georgians were hit hard by Hurricane Michael, and we will not tolerate criminals who seek to exploit this natural disaster by taking advantage of storm victims or preying on the sympathies of those who want to help their neighbors,” said Attorney General Chris Carr. “Our Consumer Protection Division put together the following recommendations on how to avoid falling victim to scams, and we stand ready to take action against anyone engaging in unfair or deceptive practices.”

Home Repair Fraud
Following a weather-related emergency, scammers often show up offering to help with tree removal and home repair work. Our office advises consumers to do business with local firms that are well-established and whose references can be checked. Do not give individuals money up-front based upon the promise that they will be...


October 09, 2018
Carr Puts Scammers and Price Gougers on Notice in Preparation for Hurricane Michael
ATLANTA, GA – Attorney General Chris Carr is warning consumers to be on the lookout for scams and possible price gouging as Hurricane Michael approaches the Gulf Coast. At 8:45 a.m. today, Governor Nathan Deal enacted a State of Emergency for 92 counties in Georgia. The State of Emergency shall be valid for a period of one week, beginning on October 9, 2018 and ending at 11:59 p.m. on October 16, 2018.

“With pending inclement weather, we want to remind Georgia consumers that our Consumer Protection Division is at work to protect them from scammers and price gougers,” said Attorney General Chris Carr. “Under Georgia law, penalties for this type of conduct can range between $2,000 to $15,000 per violation. Please call our hotline or fill out a complaint online if you see something suspicious. We also join Governor Deal in asking for prayers for our citizens in the path of...


October 01, 2018
Carr Encourages Georgians to Participate in Cybersecurity Awareness Month
ATLANTA, GA - Attorney General Chris Carr is urging Georgia consumers, businesses, non-
profits, government institutions and religious institutions to learn more about cybersecurity during Cybersecurity Awareness Month this October.

“Just like we take precautions to safeguard our personal safety or the safety of our homes, we should take steps to protect our cyber presence as well” said Attorney General Chris Carr. “We are urging all Georgia consumers to take this opportunity to review best practices at your home and workplace and ensure you are doing all you can to stay safe when using technology.” Everyone that uses technology can educate themselves about cybersecurity at https://staysafeonline.org/ and http://www.dhs.gov/stopthinkconnect-toolkit. These sites are brought to us by the United States Department of Homeland Security and the National Cyber Security Alliance respectively.

Businesses may especially be interested in this resource brought to us by our partners at the Federal Trade Commission: Start with Security: A Guide...


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ILLINOIS

October 31, 2018

MADIGAN DEMANDS EDUCATION SECRETARY DEVOS GRANT RELIEF FOR TENS OF THOUSANDS OF ELIGIBLE STUDENT BORROWERS

Chicago — Attorney General Lisa Madigan, along with 20 other attorneys general, today called on the U.S. Department of Education and Education Secretary Betsy DeVos to immediately discharge the student loans of eligible borrowers who attended schools that abruptly closed. Many of those schools were predatory, for-profit colleges.

In the letter, Madigan and the coalition of attorneys general urge the Department to fulfill its obligation under federal regulations to provide immediate and automatic loan relief to borrowers who attended a school that closed on or after November 1, 2013, and who did not subsequently re-enroll in an eligible program within three years from the date the school closed. It is estimated that under federal regulations, tens of thousands of students nationwide who attended any of the 1,400 schools that closed in 2014 and 2015 are eligible for approximately $400 million in automatic debt relief. In Illinois, 145 schools closed in this...


October 23, 2018

ATTORNEY GENERAL MADIGAN URGES CFPB TO PROTECT MILITARY SERVICE MEMBERS FROM FINANCIAL EXPLOITATION

Chicago — Attorney General Lisa Madigan today joined a coalition of 32 attorneys general in calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney...
to continue protecting military service members against predatory lenders under the Military Lending Act (MLA).

In a letter sent to the CFPB today, Madigan and the other attorneys general urged the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

The MLA, enacted in 2006, protects military service members and their families against exploitative lenders and loans so that service members are not overburdened with debt. The CFPB has the authority to examine lenders’ compliance with the MLA to detect potential risks to consumers and ensure that military service members are not being offered illegal loans. This is especially important for younger service members who have less experience managing their own finances and may be...

➢ Original Press Release:

October 15, 2018

ATTORNEY GENERAL MADIGAN SECURES $2.65 MILLION IN REFUNDS FOR ILLINOIS RESIDENTS DEFRAUDED BY SPERIAN ENERGY

Chicago — Attorney General Lisa Madigan today announced she reached a $2.65 million settlement with an alternative retail electric supplier, Sperian Energy Corp. (Sperian), resolving her August 2017 lawsuit challenging the company’s deceptive marketing practices. Madigan’s lawsuit alleged that Sperian and its sales representatives used aggressive and deceptive tactics to enroll customers in the ComEd territory into expensive contracts for electricity. Sperian will provide refunds to more than 60,000 Illinois customers totaling $2.65 million. Refund amounts will be based on customer’s electricity usage. Additionally, as a penalty, Sperian will be banned from marketing to Illinois consumers for an additional two years. This is the first time an ARES has faced an extended marketing ban, setting a new standard for ensuring deceptive companies reform their practices. The company suspended marketing three years ago after an ICC investigation also found Sperian’s marketing practices to be deceptive. In addition, Sperian will not be allowed...

➢ Original Press Release:

October 11, 2018

ATTORNEY GENERAL MADIGAN URGES CFPB TO WITHDRAW PROPOSAL ALLOWING COMPANIES TO AVOID COMPLIANCE WITH FEDERAL DISCLOSURE LAWS

Chicago — Attorney General Lisa Madigan today announced she led a coalition of 12 attorneys general to urge the Consumer Financial Protection Bureau (CFPB) to withdraw or substantially modify its “disclosure sandbox” proposal that will allow companies to offer financial products without complying with federal disclosure laws.
On September 10, the CFPB announced its proposal to create a “disclosure sandbox” that would allow companies or trade associations to apply for waivers from compliance with federal disclosure laws, such as the Truth in Lending Act (TILA). The CFPB’s proposal diminishes an existing CFPB policy that already allows limited waivers subject to strict requirements. In comments submitted to the CFPB, Madigan and the other attorneys general said that the proposed “disclosure sandbox” substantially weakens the CFPB’s current policy, potentially allowing lenders to avoid existing federal disclosure requirements altogether. Madigan and the other attorneys general also said the proposal allows the CFPB to broadly grant...

Original Press Release:

October 11, 2018
ATTORNEY GENERAL MADIGAN CALLS ON FEDERAL COMMUNICATIONS COMMISSION TO STOP ILLEGAL ROBOCALLS AND SPOOFING
Chicago — Attorney General Lisa Madigan along with a bipartisan coalition of 33 attorneys general called on the Federal Communications Commission (FCC) to create new rules to allow telephone service providers to block more illegal robocalls flooding phones in Illinois and across the country.
In July 2017 Madigan and 29 attorneys general urged the FCC to give telephone service providers authority to block illegal robocalls, including calls from spoofed numbers. As a result, the FCC issued the 2017 Call Blocking Order last November. In comments submitted this week to the FCC, Madigan and the attorneys general express concern that scammers continue to circumvent the carriers’ efforts to block unwanted robocalls. The attorneys general are urging the FCC to give providers additional authority to work together to detect and block more illegal spoofed robocalls, including “neighbor spoofing.”
“As I continue to try and protect consumers from the nuisance of unwanted robocalls, scammers continue...

Original Press Release:

October 04, 2018
ATTORNEY GENERAL MADIGAN LEADS COALITION URGING DEPARTMENT OF EDUCATION TO IMMEDIATELY ADDRESS SERIOUS DEFICIENCIES WITH THE PUBLIC SERVICE LOAN FORGIVENESS PROGRAM
Chicago — Attorney General Lisa Madigan today led a coalition of attorneys general urging U.S. Department of Education Secretary Betsy DeVos and Federal Student Aid Acting Chief Operating Officer Jim Manning to address the 99 percent denial rate for Public Service Loan Forgiveness (PSLF) applications. The PSLF program was created in 2007 to help student loan borrowers who aspire to give back to their country or community by working in a public service...
In a letter to DeVos and Manning, Madigan expressed her dismay at recent data released by the Department indicating that less than 1 percent of PSLF applicants have had their loans forgiven – a mere 96 people out of over 28,000 applicants.

Because employers in public service fields typically offer lower wages, the PSLF program is intended to let workers in these fields make payments based on their income and, after ten years, have the remainder of their...

- **Original Press Release:**

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**INDIANA**

October 22, 2018

**AG Curtis Hill announces support for international effort to raise awareness of charity fraud**

Attorney General Curtis Hill announced today his office is supporting an international effort to raise awareness of charity fraud.

International Charity Fraud Awareness Week runs from today through Friday. It is sponsored by the Federal Trade Commission, the National Association of State Charities Officials and state charities regulators across the United States.

“We must do everything within our power to increase vigilance against fraud and scams of all kinds,” Attorney General Hill said. “Charity fraud is particularly loathsome because the perpetrators are taking advantage of good people’s generosity toward others in need. They are tricking big-hearted givers into thinking they’re donating to worthy causes instead of getting scammed.”

The FTC’s tips for avoiding falling prey to charity fraud include the following:

- Do your research by searching a charity’s name online with words such as “complaint” and “scam.”
- Check out the charity’s ratings with groups like the BBB Wise Giving Alliance, Charity Navigator, Charity...

- **Original Press Release:** https://calendar.in.gov/site/oag/event/ag-curtis-hill-announces-support-for-international-effort-to-raise-awareness-of-charity-fraud/

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October 11, 2018

**AG Curtis Hill calls on FCC to provide states’ greater power to fight robocalls and spoofing**

Attorney General Curtis Hill today called on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to consumers in Indiana. He is part of a bipartisan coalition of 34 attorneys general issuing a formal comment to the FCC.

The formal comment explains that scammers using illegal robocalls have found ways to evade a
call-blocking order entered last year by the FCC. Despite the FCC’s order, robocalls continue to be a major irritant to consumers in Indiana and across the United States. In 2017, the Federal Trade Commission received 4.5 million illegal robocall complaints – two and a half times more than in 2014. The Office of the Indiana Attorney General receives thousands of complaints each year with respect to illegal calls, including scam calls, telemarketing complaints and robocalls. Following an initial win for American consumers last year by the bipartisan coalition,...

➢ Original Press Release: https://calendar.in.gov/site/oag/event/ag-curtis-hill-calls-on-fcc-to-provide-states-greater-power-to-fight-robocalls-and-spoofing/

IOWA

October 04, 2018

Miller urges Department of Education to address problems with Public Service Loan Forgiveness Program

Des Moines – Iowa Attorney General Tom Miller urged U.S. Department of Education Secretary Betsy DeVos and Federal Student Aid Acting Chief Operating Officer Jim Manning to address the severe shortage of applicants to the Public Service Loan Forgiveness (PSLF) program who have had their federal student loans forgiven.

The PSLF program was created in 2007 to help student loan borrowers who aspire to give back to their country or community by working for qualifying government or non-profit organizations.

In a letter to DeVos and Manning sent Thursday, Miller and 10 other attorneys general expressed their dismay at recent data released by the department indicating that less than 1 percent of PSLF applicants have had their loans forgiven – a mere 96 people out of more than 30,000 applicants.

Because employers in public service fields typically offer lower wages, the PSLF program intends to let workers in these fields make payments based...


KANSAS

October 09, 2018

AG Derek Schmidt urges FCC to continue efforts to allow consumers to block robocalls

TOPEKA – (October 9, 2018) – Kansas Attorney General Derek Schmidt this week asked the Federal Communications Commission to continue working to adopt rules that allow consumers to block unwanted robocalls.

In comments filed yesterday, Schmidt and the attorneys general of 34 other states emphasized that the solution to the plague of unwanted robocalls cannot be addressed by law enforcement
alone. Rather, it will require technological solutions from telephone service providers. “The State AGs intend to continue our fight against illegal robocalls and abusive calling practices on the front lines – by providing public education and outreach, receiving and responding to individual consumer complaints, and taking appropriate enforcement action when possible,” the attorneys general wrote. “We will continue to do everything possible to track down and hold accountable those who engage in illegal calling practices. The State AGs recognize that no single tool or method will solve this serious consumer problem. Therefore,...


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KENTUCKY

October 31, 2018

**Beshear Calls on Federal Authorities to Discharge For-profit College Student Loans When Schools Close**

FRANKFORT, KY. (Oct. 31, 2018) – Attorney General Andy Beshear today called on federal authorities to immediately discharge the loans of Kentucky students who attended predatory, for-profit colleges that closed down while students were enrolled mid-program. Beshear and a coalition of attorneys general are urging U.S. Education Department Secretary Betsy DeVos to fulfill her obligation under federal law to provide immediate and automatic loan relief to borrowers after a recent federal court ruling. On Oct. 16, the department’s 2016 “borrower defense” regulations went into effect after a federal court held that the department’s repeated delay attempts were unlawful. Under the department’s automatic closed-school discharge regulations, eligible students are those who attended a school when it closed on or after Nov. 1, 2013, and who did not subsequently re-enroll in an eligible program within three years from the date the school closed. It is estimated that under federal law, tens of thousands of students nationwide...


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October 24, 2018

**Beshear Calls on Federal Government to Better Protect Military Families against Predatory Lenders**

FRANKFORT, Ky. (Oct. 24, 2018) – As part of his Mission Veterans Protected program, Attorney General Andy Beshear is calling on the federal government to better protect Kentucky military families against the onslaught of predatory lenders. Beshear and a group of state attorneys general are asking the Consumer Financial Protection...
Bureau to reconsider its reported decision to stop examining lenders to ensure they comply with the Military Lending Act of 2006. The act protects military service members and their families from exploitative lenders and loans so that they are not overburdened with debt. The bureau has the authority to examine lenders’ compliance with the act to detect potential risks to Kentuckians and ensure that military service members aren’t being offered illegal loans. Beshear said this is especially important for younger service members who have less experience managing their own finances and may be more vulnerable to predatory loans. “As attorney general, my mission is...


October 17, 2018

**Beshear: Election Season Brings Voter Registration, Absentee Ballot Scams**

FRANKFORT, KY. (Oct. 17, 2018) – As Election Day approaches, Kentuckians may be receiving calls from candidates, political organizations and now scammers, according to Attorney General Andy Beshear.

Beshear issued a scam alert Wednesday to help Kentuckians avoid providing their personal information over the phone to a scammer who claims he or she can help Kentuckians register to vote or vote by absentee ballot.

Beshear said the National Association of State Election Directors issued a warning after voters in Mississippi said scammers were calling pretending to be employees of TurboVote, a legitimate voter registration service, requesting Social Security and driver’s license numbers. Mississippi officials confirmed that the calls are not affiliated with the organization, Beshear said.

“Kentuckians cannot register to vote over the phone,” Beshear said. “If someone calls you and asks for your personal information to supposedly help you register to vote or obtain an absentee ballot – hang up – it is...


October 12, 2018

**Beshear Calls for Tougher Restrictions on Illegal Robocalls, ‘Neighbor Spoofing’ Tactics**

FRANKFORT, KY. (Oct. 12, 2018) – Attorney General Andy Beshear is calling on federal regulators to allow telephone service providers to block more illegal robocalls being made to Kentuckians.

Beshear and more than 30 state attorneys general detail in their letter that scammers have devised methods to evade a call blocking order issued by the Federal Communications Commission last year.
Beshear said at issue is “neighborhood spoofing,” a technique allowing scammers – no matter where they are located – to appear on Kentuckians’ caller ID as being from a phone number that has the same local area code – 270, 502, 606 or 859.

“Protecting Kentuckians from the constant barrage of unwanted scams and robocalls is an ongoing priority of my office,” Beshear said. “We must strengthen the protections to our citizens when scammers strengthen their ploys to deceive them.”

In 2017, the Federal Trade Commission received 4.5 million illegal robocall complaints – two...
General Landry. “This is why my office is on the front lines investigating, arresting, and educating to help stop the awful occurrence of seniors being targeted and preyed upon by scammers.”

“Hearing and listening to consumers in their own communities is critical to ensuring the Bureau fulfills its mission,” said CFPB Acting...


October 02, 2018
Attorney General Jeff Landry Encourages Participation in Night Out Against Crime Events
BATON ROUGE, LA – Continuing his efforts to make our communities safer, Louisiana Attorney General Jeff Landry is encouraging involvement in the “Night Out Against Crime” events across the State this month.

“My office is proud to participate in these events, offering safety tips and educational materials to help families protect themselves from potentially dangerous situations,” said General Landry. “From identity theft to elder fraud, crimes are occurring that could be reduced with some consumer education; so our office will continue working to inform citizens how to avoid these egregious offenses.”

Night Out Against Crime events offer opportunities for community members to meet law enforcement officers and share local concerns. General Landry highly encourages citizens to take advantage of the following free events:

Tuesday, October 2: 5:30 PM – 7:30 PM
Southdown Plantation House – Buquet Pavilion
1208 Museum Drive in Houma

Tuesday, October 2: 6:00 PM – 8:00 PM
Windrush Park in Provenance Community
1968 Bridgewater...


MARYLAND

October 26, 2018
Attorney General Frosh Joins Coalition to Demand Withdrawal of Proposal to Roll Back the Nation’s Clean Car Standards
BALTIMORE, MD (October 26, 2018) – Maryland Attorney General Brian E. Frosh today joined a coalition of 21 attorneys general and four major cities, in filing written comments demanding the Trump administration’s U.S. Environmental Protection Agency (EPA) and National Highway Traffic Safety Administration (NHTSA) withdraw their proposal to eliminate the national Clean Car Standards. The current Clean Car Standards require significant and feasible reductions in fuel economy and greenhouse gas (GHG) emissions from passenger cars and light trucks. The
current rule is expected to prevent up to 2,000 premature deaths, 50,000 cases of respiratory ailments, and reduce asthma symptoms for the 24 million Americans, including 6.3 million children. The rule would save the average consumer $1,620 over the lifetime of a personal vehicle. The Trump administration’s proposal would throw out these standards, which are supported by scientific research and have been repeatedly proven achievable, in favor of a plan that requires...


October 23, 2018

Attorney General Frosh Urges CFPB to Protect Military Servicemembers from Financial Exploitation

BALTIMORE, MD (October 23, 2018) – Maryland Attorney General Brian E. Frosh today joined a bipartisan coalition of 33 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

“Director Mulvaney’s refusal to ensure lenders are complying with the MLA puts our military members and their families at unnecessary financial risk,” said Attorney General Frosh. “The CFPB should do its job and protect those who protect our country. My office will vigorously enforce consumer protection laws, including those protecting military families from extortionist or predatory loans.”

The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren’t overburdened with debt. The...


October 19, 2018

Statement from Attorney General Frosh on Supreme Court Petition to Uphold Maryland’s Law Preventing Price Gouging of Generic Drugs

BALTIMORE, MD (October 19, 2018) – Maryland Attorney General Brian E. Frosh today released the following statement:

“For decades generic drugs have been one of the best bargains in healthcare. In recent years, however, the price of generic drugs has sky-rocketed. In 2017, the General Assembly enacted the first-of-its-kind legislation to combat price gouging for generic medicines that have long been on the market and that are essential to the health of Marylanders. We are fighting to ensure Marylanders continue to have access to the essential generic medicines they need. Today we filed a petition with the Supreme Court asking it to uphold Maryland’s law and its
right to protect its citizens.”


October 10, 2018

**Attorney General Frosh Joins Fight to Stop Illegal Robocalls and Spoofing**

Baltimore, MD (October 10, 2018) – Maryland Attorney General Brian E. Frosh has joined a coalition of 34 attorneys general in calling on the Federal Communications Commission (FCC) to create new rules allowing telephone service providers to block illegal robocalls being made to unsuspecting consumers in Maryland and across the country.

New spoofing tactics used by scammers include “neighbor spoofing,” a technique that allows calls - no matter where they originate - to appear on a consumer’s caller ID as being made from a phone number that has the same local area code as the consumer. This manipulation of caller ID information increases the likelihood that the consumer will answer the call, and it is being utilized by scammers at an alarming and increasing rate.

“Illegal robocalls are not just an irritant, but are utilized by scammers to gain access to consumers’ personal information, especially from seniors and other vulnerable populations,” said Attorney...


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**MASSACHUSETTS**

October 30, 2018

**AG Healey to Betsy Devos: Follow Federal Court Order, Discharge Loans for Tens of Thousands of Eligible Students**

Boston — Massachusetts Attorney General today led a coalition of 21 states with California Attorney General Xavier Becerra, demanding that the U.S. Department of Education immediately discharge the student loans of eligible borrowers who attended predatory for-profit schools that closed while they were enrolled mid-program.

Today’s letter follows a successful multistate effort led by AG Healey to save critical student loan protections. On Oct. 16, a federal judge rejected a challenge to the Borrower Defense Rule, ordering its immediate implementation for students nationwide.

The attorneys general have demanded that Education Secretary Betsy DeVos follow the recent court order and fulfill her obligation under federal law to provide immediate and automatic loan relief to borrowers who attended a school when it closed on or after November 1, 2013, and who did not subsequently re-enroll in an eligible program within three years from the date the school closed. It is estimated that under federal...

October 23, 2018
AG Healey Provides Advice to Consumers During International Charity Fraud Awareness Week
Boston — Attorney General Maura Healey has joined with the National Association of State Charities Officials (NASCO), state charity regulators, and the Federal Trade Commission (FTC) to participate in the first International Charity Fraud Awareness Week.
The FTC, which developed this initiative, has released information and videos in English and Spanish to help consumers recognize charitable solicitation fraud and identify legitimate charities.
“Many of the strongest and most innovative charities in the country are located right here in Massachusetts,” said AG Healey. “It’s important that consumers have the tools to make informed decisions and give wisely to nonprofit organizations, wherever they may be located, that make a positive impact in our communities.”
AG Healey’s Office encourages potential donors, regardless of where or how they choose to donate, to learn how to spot fraudulent and deceptive solicitations and make sure their contributions benefit the charitable causes they want to support. When donating to...


October 11, 2018
Boston — A new report released today by Attorney General Maura Healey finds that health care services are paid for in complicated ways and with little consistency across insurers and providers, resulting in increased administrative costs and difficulty for market participants to identify high quality health care options.
This is the eighth report the AG’s Office has issued in its ongoing work to examine health care cost trends in Massachusetts. These reports aim to increase transparency around the forces and conditions that affect health care spending.
“Health care costs are one of the highest expenses for Massachusetts families,” AG Healey said. “This report shows that there is more we can do to reduce administrative costs and make health care price comparisons easier for patients, employers and health care professionals.”
The new report details key findings that have significant implications for the health care marketplace in Massachusetts. First, commercial health care fee-for-service payments are...


MISSISSIPPI
October 23, 2018
AG Hood Urges CFPB to Protect Military Service Members from Financial Exploitation
Attorney General Jim Hood announced today that he joined a coalition of 33 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military service members against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

The MLA, enacted in 2006, protects military service members and their families against exploitative lenders and loans so that service members aren’t overburdened with debt. The CFPB has the authority to examine lenders’ compliance with the MLA to detect potential risks to consumers and ensure that military service members aren’t being offered illegal loans. This is especially important for younger service members who have less experience managing their own finances and may be more vulnerable to predatory loans.

“Protecting those who sacrifice for our country every...


October 10, 2018

AG Hood Joins Fight to Stop Illegal Robocalls, Spoofing

Attorney General Jim Hood joined a bipartisan coalition of 34 attorneys general in calling upon the Federal Communications Commission to create new rules allowing telephone service providers to block more of the illegal robocalls that are made to unsuspecting consumers in Mississippi and across the country.

The formal comment to the FCC follows comments previously made by the Mississippi Attorney General to the FCC regarding the Telephone Consumer Protection Act and explains that scammers, using illegal robocalls, have found ways to evade a call blocking order entered last year by the FCC. The FCC’s 2017 Order granted phone service providers authority to block certain illegal spoofed robocalls and was a bipartisan victory for American consumers.

Despite the FCC’s Order, robocalls continue to be a major irritant to consumers and costly to small businesses in Mississippi and across the United States. In 2017, the Federal Trade Commission received 4.5 million illegal robocall complaints—two...


MONTANA

October 22, 2018

Montana and Partners Announce First Annual International Charity Fraud Awareness Week

Montana Attorney Tim Fox joins with state charities regulators across the country, the National Association of State Charities Officials (NASCO) and the Federal Trade Commission to announce the first annual International Charity Fraud Awareness Week (ICFAW) October 22 -26, 2018.
ICFAW is a coordinated international campaign to help charities and consumers avoid charity fraud and promote wise giving. “When you donate, you want your money to go to an organization that really helps make a difference. Many reputable charities are deserving of our support,” said Attorney General Tim Fox. “Unfortunately, there are scammers out there who misuse real pictures and stories to get donations, but the money goes into their own pockets. It’s important to do your homework and give wisely. My Office of Consumer Protection stands ready to help Montanans who have questions about ways to ensure your donations will be used as intended.”

The Office of Consumer Protection at the...


October 02, 2018

Recent Data Breaches Reinforce Need for Cyber-security Awareness and Response

Two recent data breaches, one at a Bozeman-based company and another at Facebook, highlight the importance of knowing how to minimize the risk of cyber threats and how to respond if your personal data may have been compromised.

On Friday, Facebook notified the Montana Department of Justice’s Office of Consumer Protection that approximately 50 million user accounts were impacted by a data breach. Facebook did not indicate if any user information was accessed or if any Montana-based accounts were impacted.

The Office of Consumer Protection recommends the following best practices for consumers who use social media:

- Change your password regularly, and always use a strong password. Click here for more password creation tips.
- When available, use two-factor authentication for login.
- Refrain from using any automatic sign-in functions/features of social media accounts and applications.
- Monitor your privacy settings and adjust as needed.
- Remove birth dates, addresses, and phone numbers from your account information.
- ...


NEVADA

October 09, 2018

Attorney General Laxalt Continues Fight to Stop Illegal Robocalls, Spoofing that Plague Consumers

Carson City, NV – Today, Nevada Attorney General Adam Paul Laxalt, along with a bipartisan
coalition of 34 Attorneys General, called on the Federal Communications Commission (FCC) to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in Nevada and across the country.

The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC – following legal action by various attorneys general. Despite the FCC’s order, robocalls continue to be a major irritant to consumers in Nevada and across the country. In 2017, the Federal Trade Commission received 4.5 million illegal robocall complaints – two and a half times more than in 2014. The Office of the Nevada Attorney General’s Bureau of Consumer Protection receives complaints each year with respect to illegal calls, including scam calls,...

- **Original Press Release:**

**October 02, 2018**

**Office of Nevada’s Attorney General Unveils Videos, Brochures and Outreach Events to Combat Statewide Technological Crimes**

Carson City, NV – Today, the Nevada Attorney General’s Technological Crime Advisory Board, in partnership with BRAINTRUST Marketing & Communications, unveiled a series of videos to raise awareness about technological crimes occurring around the State. The four video series aims to educate the public, local businesses, and associations representing such businesses about phishing scams, password protection, card skimming and counterfeit currency. Brochures are also being made available in English and Spanish explaining how card skimmers are used to capture personally identifying information and how Nevadans can be vigilant to avoid falling victim to skimmers.

The Attorney General’s Technological Crime Advisory Board is comprised of appointed representatives of the Nevada Executive and Legislative branches, state, local and federal law enforcement agencies, private industry and Nevada’s educational institutions. The Board works to coordinate training and education on the prevention and detection of technological crimes, to assist the Department of Information Technology in securing...

- **Original Press Release:**

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**NEW JERSEY**

**October 31, 2018**

**AG Grewal to Education Secretary: U.S. Must Immediately Discharge Federal Loans of Eligible Students Whose Schools Closed**

TRENTON – Acting to protect federal student loan recipients whose schools closed before they...
could complete their education, Attorney General Gurbir S. Grewal today called on the U.S. Department of Education to immediately discharge the loans of borrowers eligible for such closed-school relief.

In a letter to Education Secretary Betsy DeVos, Attorney General Grewal joined Attorneys General from throughout the U.S. in calling on the Secretary to implement federal rules that automatically discharge federal student loans for borrowers who attended a school that closed on or after November 1, 2013, and who did not subsequently enroll in another Title IV-eligible program within three years of the closure. California Attorney General Xavier Becerra and Massachusetts Attorney General Maura Healey led the effort.

The rules, which were adopted in 2016, took effect on October 16, 2018, after a federal judge concluded that Secretary DeVos had acted unlawfully in delaying their implementation. Approximately 1,400 schools throughout...

➤ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181031a.html

October 23, 2018

NJ Releases Annual Statistics on Cyber Breaches; Reminds Residents to Protect their Online Privacy During National Cybersecurity Awareness Month

TRENTON – In an effort to educate the public about online privacy risks, Attorney General Gurbir S. Grewal and the New Jersey State Police today announced 2017 statistics regarding data breaches affecting New Jersey residents. The statistics showed that 958 data breaches were reported to State Police in 2017, a 41 percent increase from the 676 breaches reported to State Police in 2016. During 2017, the Attorney General’s Office also over saw a number of significant data privacy investigations, which resulted in $4.8 million in civil settlements with the State.

The single largest data breach reported in 2017 involved Equifax, which affected more than 4 million New Jersey residents. In total, the 958 breaches reported in 2017 affected more than 4.38 million accounts belonging to New Jersey residents( the vast majority of which resulted from the Equifax breach). In 2016, the first year that the Attorney General’s Office collected such data,...

➤ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181023b.html

October 10, 2018

Attorney General Grewal Urges FCC to Create New Rules to Discourage Illegal Robocalls, Including “Neighbor Spoofing”

TRENTON – Attorney General Gurbir S. Grewal today called on the Federal Communications Commission (FCC) to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting residents in New Jersey and across the country.

Attorney General Grewal joined a bipartisan coalition of 34 Attorneys General in formal
comments to the FCC, explaining that scammers using illegal robocalls have found ways to evade a call-blocking order entered last year by the FCC. Despite the FCC’s order, robocalls continue to be a major irritant to consumers across the U.S. In 2017, the Federal Trade Commission (FTC) received 4.5 million illegal robocall complaints – two-and-a-half times more than in 2014. Robocalls are among the most common complaints submitted to the New Jersey Division of Consumer Affairs and the FTC, with New Jersey residents submitting more than 134,000 complaints to the FTC in the past 12 months alone. Following last...

➤ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181010b.html

NEW MEXICO

October 22, 2018

AG Balderas Announces Kick-Off of First Annual International Charity Fraud Awareness Week

Albuquerque, NM – Today, New Mexico Attorney General Hector Balderas joined state charities regulators across the country, the National Association of State Charities Officials (NASCO) and the Federal Trade Commission to announce the first annual International Charity Fraud Awareness Week (ICFAW) from October 22 to 26, 2018. ICFAW is a coordinated international campaign to help charities and consumers avoid charity fraud and promote wise giving.

“Too often, seniors and other vulnerable populations across New Mexico are put at risk, as scammers and thieves take advantage of their generosity,” said AG Balderas. “My office is committed to protecting New Mexicans and restoring their faith in charitable giving.” Charity fraud awareness week features a social media campaign that promotes wise giving tips focused on particular topics of interest each day this week. Follow the movement on Twitter at #CharityFraudOut for daily updates from the campaign.


NEW YORK

October 23, 2018

A.G. Underwood Urges CFPB To Protect Military Servicemembers From Financial Exploitation

NEW YORK – Attorney General Barbara D. Underwood today joined a bipartisan coalition of 33 Attorneys General calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The Attorneys General urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.
“We have a fundamental responsibility to protect those who bravely protect us,” said Attorney General Underwood. “Servicemembers and their families should not have to worry about being deceived by predatory lenders, and the CFPB must do its job and continue protecting them from potential financial harm.”

The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren’t overburdened with debt. The CFPB has the authority to examine lenders’ compliance with the MLA to detect potential...


October 15, 2018

A.G. Underwood Reminds Current & Former Croman Tenants Of Restitution Fund Deadline

NEW YORK — New York Attorney General Barbara D. Underwood reminded New Yorkers today that tenants who live or formerly lived in buildings owned by New York City landlord Steven Croman may be eligible to apply for restitution, as part of the unprecedented settlement reached by the Attorney General’s office in December 2017. In order to participate, tenants must file a claim by November 4, 2018. Claim forms and eligibility requirements are available at www.cromanrestitutionfund.com.

“Again and again, Steve Croman acted as though he was above the law. My office secured an unprecedented $8 million settlement for Croman’s illegal tenant harassment, coercion, and fraud – the largest-ever settlement with an individual landlord,” said Attorney General Underwood. “I encourage eligible tenants to submit a claim by November 4th so they can receive the restitution they deserve. We will continue to aggressively pursue predatory landlords to the fullest extent of the law.”

The settlement...


NORTH CAROLINA

October 23, 2018

Attorney General Josh Stein Leads Coalition to Urge CFPB to Protect Military Servicemembers from Financial Exploitation

(RALEIGH) Attorney General Josh Stein today led a coalition of 33 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA. Attorney General Stein is leading this coalition, along with Nebraska Attorney General Douglas Peterson.
“Our military servicemembers sacrifice so much on our nation’s behalf,” said Attorney General Josh Stein. “I, along with the 32 other attorneys general in this coalition, have a responsibility to stand up for them so their lives aren’t ruined by financial exploitation. I urge the CFPB to fulfill its legal obligation to examine lenders to ensure their compliance with the Military Lending Act.”

The MLA, enacted in 2006, protects military servicemembers and their...

October 11, 2018

**Attorney General Josh Stein Asks Google for Answers**

(RALEIGH) Attorney General Josh Stein wrote Google CEO Sundar Pichai to demand answers about the company’s security and safety. This week, Google announced a security breach to its Google+ network.

“North Carolinians have a number of good reasons to be concerned about their privacy online,” said Attorney General Josh Stein. “I want to hear from Google about what happened, what they’re doing to protect people, and how they’ll prevent it in the future.”

In his letter, Attorney General Stein also asked Google to provide information about:

- The type of information that was exposed,
- The number of North Carolinians whose data was exposed,
- Any business users in North Carolina that were impacted,
- Information about how the incident occurred, when Google learned about it, and how Google is investigating it,
- Why there was a delay in making the incident public,
- Privacy policies in place,
- Plans, policies and procedures that Google uses...

October 10, 2018

**Attorney General Stein Calls on Secretary DeVos to Help Students Displaced By Closing Schools**

(RALEIGH) Attorney General Josh Stein urged U.S. Department of Education Secretary Betsy DeVos to help former North Carolina students at Dream Center schools obtain relief for student debt by extending the closed school discharge (CSD) eligibility period for these students.

Attorney General Stein is asking Secretary DeVos to declare any students who were enrolled at a Dream Center school as of July 2, 2018, eligible for CSD.

“Students at Dream Center schools were left with little information and lots of student debt when their schools abruptly announced their closure,” said Attorney General Josh Stein. “I’m
asking Secretary DeVos to help me protect these students and give them a real chance at a fresh educational and financial start by forgiving their loans.”
CSD allows former students of schools that have closed to be eligible for full forgiveness of their federal student loans if they were enrolled within 120 days of the...


October 09, 2018
Attorney General Josh Stein Fights to Stop Illegal Robocalls and Spoofing that Plague Consumers
(RALEIGH) Attorney General Josh Stein today called on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to North Carolinians. In addition to taking today’s action, Attorney General Stein is leading a bipartisan working group of forty State Attorneys General to tackle this problem.
“Robocalls are not only extremely annoying, they’re also a way to scam North Carolinians, including seniors and other vulnerable people, out of their hard-earned money,” said Attorney General Josh Stein. “That is why I am calling on the FCC to create new rules that will allow telephone service providers to block illegal robocalls.”
The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC. Despite the FCC’s order, robocalls continue to be a major irritant to North Carolinians....


October 09, 2018
Attorney General Josh Stein Asks Facebook For Answers
(RALEIGH) Attorney General Josh Stein wrote Facebook CEO Mark Zuckerberg to demand answers about the company’s security and safety. Last week, Facebook announced that 50 million of its accounts were hacked. Attorney General Josh Stein is already investigating Facebook after another breach earlier this year.
“Incident after incident has North Carolinians very concerned about their data privacy,” said Attorney General Josh Stein. “Facebook's recent breach underscores the legitimacy of this concern. Today, I am demanding answers about Facebook’s safeguards to protect people. When people sign up for a Facebook account, they’re not trading away their privacy.”
In his letter, Attorney General Stein expressed concern about the level of information currently available about this incident, stating, “Certain pertinent facts are still unclear, including the types of information compromised, whether impacted residents have been provided direct notice that their accounts could be viewed by hackers, and what remedial steps Facebook has
NORTH DAKOTA

October 09, 2018

STENEHJEM JOINS FELLOW ATTORNEYS GENERAL IN CONTINUING FIGHT TO STOP ILLEGAL ROBOCALLS AND SPOOFING

BISMARCK, ND — Attorney General Wayne Stenehjem joined a bipartisan coalition of Attorneys General calling on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in North Dakota and across the country.

“Attorneys General have united to continue the fight to protect Americans from these bothersome and illegal robocall scams,” Stenehjem said. “As Attorney General, I take seriously my role to protect consumers from scams of all kinds. The FCC should create new rules to let telephone service providers block more types of illegal robocalls.”

The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC following legal action by state attorneys general. Despite the FCC’s order, robocalls continue to be a major irritant to consumers in North Dakota and across the...


NORTHERN MARIANA ISLANDS

October 27, 2018

Price freeze in effect for the CNMI

Super Typhoon Yutu struck the Commonwealth on October 25, 2018. Consumers should be aware, and retailers are on notice, that it is illegal to engage in price gouging following a major disaster.

The Consumer Protection Act makes it unlawful for businesses to engage in price gouging. Price gouging occurs when a business increases prices based solely on a shortage of goods caused by a natural disaster or any other emergency. The Office of the Attorney General will prosecute, both criminally and civilly, any business that engages in price gouging.

The Governor declared a price freeze pursuant to the Consumer Disaster Price Freeze Act on October 27, 2018, which will be in effect until he rescinds all declarations of emergency, disaster or price freeze.

The price of the following items are frozen:
Gasoline, kerosene, diesel fuel, natural gas, and all other chemical fuels, whether in gaseous, liquid, or solid form;
All foods and foodstuffs,...


October 23, 2018
Consumer Alert on Price Gouging
In anticipation of Typhoon Yutu, 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. Attorney General Edward Manibusan 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, 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 the Attorney General, consumers should...

Original Press Release: https://www.cnmioag.org/consumer-alert-on-price-gouging/

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Ohio
October 18, 2018
AG DeWine, Prevent Blindness, Ohio Vision Professionals Board Warn Against Dangerous Cosmetic Contacts
(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine, the Ohio Affiliate of Prevent Blindness, and the Ohio Vision Professionals Board have joined forces to warn consumers about the dangers of wearing decorative contact lenses without a valid prescription this Halloween season.
According to the Centers for Disease Control and Prevention (CDC), an estimated 45 million people in the United States wear contact lenses. Many consumers may not be aware that contact lenses are medical devices and are regulated by the U.S. Food and Drug Administration (FDA) through the Federal Food, Drug, and Cosmetic Act. Additionally, the FDA states that contact lenses are not over-the-counter (OTC) devices and companies that sell them as such are misbranding the device and violating Federal Trade Commission (FTC) regulations by selling contact lenses without having a valid prescription.
"Wearing contacts without a prescription could cause damage to a person's eyes," Attorney General DeWine said. "Non-prescription contacts can add creativity...
October 16, 2018

**Attorney General DeWine Statement on Energy Wise Home Improvements**

(YOUNGSTOWN, Ohio)—Ohio Attorney General Mike DeWine today issued the following statement on Energy Wise Home Improvements, a Mahoning County company that has generated 40 complaints since Sunday:

“We are very concerned about what we’re hearing from consumers. As we gather information, we encourage affected consumers to contact the Ohio Attorney General’s Office.”

Most of the consumers who have filed complaints are from the Mahoning Valley, but individuals from Stark County, Portage County, and counties in western Pennsylvania also have filed complaints.

Complaints can be filed with the Ohio Attorney General’s Office at [www.OhioProtects.org](http://www.OhioProtects.org) or by calling 800-282-0515.

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October 16, 2018

**Attorney General DeWine Warns Consumers to Beware of Lottery and Sweepstakes Scams**

(COLUMBUS, Ohio)—With the high Mega Millions and Powerball jackpots, Ohio Attorney General Mike DeWine is warning consumers to beware of phony claims that they’ve won millions. Sweepstakes and lottery scams have been reported throughout Ohio in recent weeks.

The scams often begin with a call or letter claiming a person has won millions of dollars in a lottery or sweepstakes. The person is asked to wire a few hundred dollars or more to cover processing fees or taxes in order to receive the winnings. In reality, there is no prize and any money the person sends will go to a scam artist.

“If you get a call saying you’ve won millions but you have to pay to receive it, it’s just not true,” Attorney General DeWine said. “You shouldn’t have to pay to receive a prize you’ve already won. Even if the person claims to be affiliated with a real lottery,...

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October 12, 2018

**Attorney General DeWine Offers Charitable Giving Tips After Hurricane Michael**

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine today offered giving tips to Ohioans who want to help those affected by Hurricane Michael.

“Ohioans have always reached out to their neighbors in need with compassion and generosity. We’re confident that once again they’ll reach into their pockets to help those who were...
harmed by Hurricane Michael, and we encourage them to make sure that charitable solicitations are legitimate before they donate,” Attorney General DeWine said. “Unfortunately, scammers are quick to exploit those with good intentions and too often enrich themselves with contributions that were meant to assist victims.”

After a natural disaster or tragedy, some sham fundraisers try to take advantage of donors’ generosity. They make claims that seem legitimate and use names that sound reputable or similar to those of well-known, established organizations, but ultimately they keep most or all of the money they collect for themselves, without using it for the charitable...


October 05, 2018

Attorney General DeWine Warns of Tech Support Scams

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine today warned consumers to beware of tech support scams, which have been reported by dozens of Ohioans in recent weeks.

Tech support scams (also known as computer repair scams) often begin when consumers receive a phone call or warning message claiming there’s a problem with their computer. They are asked to follow a series of instructions, and ultimately, they’re told to provide payment, access to their device, or personal information so the operator can address the supposed problem. Consumers who follow the instructions risk losing money and compromising their personal information.

The Ohio Attorney General’s Help Center logged more than 60 reports of the scam in September. While most consumers haven’t reported losing any money, some said they lost thousands of dollars.

“Instead of fixing problems, phony tech support operators just cause more problems,” Attorney General DeWine said. “They take money to correct problems that don’t actually...


OKLAHOMA

October 15, 2018

Attorney General Hunter Calls on the FCC to Adopt New Rules to Crack Down on Robocalls and Scam Phone Calls

OKLAHOMA CITY – Attorney General Mike Hunter and a bipartisan coalition of 34 state attorneys general have sent a letter to the Federal Communications Commission (FCC), calling on the commission to adopt new rules to allow telephone service providers to block robocalls and scam phone calls before they reach consumers.

The added authority sought by the attorneys general will allow service providers to use new
technology to detect and block illegal robocalls – even those coming from what appear to be legitimate, local phone numbers. Service providers will be ready to launch this new authentication method in 2019.

Attorney General Hunter said the Consumer Protection Unit in his office received over 4,000 phone calls in the last year regarding phone scams, more than half of all the calls the unit received.

“Illegal robocalls are irritating and disconcerting, and phone scammers are successfully able to steal personal information, leaving Oklahomans susceptible to identity theft,”…


October 10, 2018
Attorney General Hunter Announces Price Gouging Statute in Effect Statewide
OKLAHOMA CITY – Attorney General Mike Hunter today announced the Emergency Price Stabilization Act is in effect for all 77 counties after the state was recently hit by several rounds of heavy rain and storms, causing flooding, tornadoes and damage throughout the state.

The law, also referred to as the price gouging statute, triggers automatically after a declaration of emergency and prohibits an increase of more than 10 percent for the price of goods and services.

Attorney General Hunter said the law also allows his office to prosecute individuals who attempt to inflate prices of goods and services in an attempt to take advantage of victims.

“This law helps protect Oklahomans who are at their most vulnerable after a storm,” Attorney General Hunter said. “The last thing these families need is someone trying to take advantage of them. We also hope the law acts as a deterrent, preventing artificial price increases and reminds…


Pennsylvania
October 31, 2018
Attorney General Shapiro Demands Secretary DeVos Begin Granting Relief for Tens of Thousands of Eligible Borrowers
HARRISBURG — Attorney General Josh Shapiro yesterday called on the U.S. Department of Education to immediately discharge the student loans of eligible borrowers who attended schools that abruptly shut down before they could complete their degrees. Many of those schools were predatory, for-profit colleges.

In the letter, a coalition of 21 attorneys general urges Education Secretary Betsy DeVos to fulfill her obligation under federal law to provide immediate and automatic loan relief to borrowers
who attended a school when it closed on or after November 1, 2013, and who did not subsequently re-enroll in an eligible program within three years from the date the school closed. It is estimated that under federal law, tens of thousands of students nationwide who attended any of the 1,400 schools that closed in 2014 and 2015, more than 50 of which are in Pennsylvania, are eligible for approximately $400 million in automatic debt relief. “The regulations...


October 23, 2018

Attorney General Shapiro Protecting Consumers from Charities Scams

HARRISBURG — Working with federal and state charities watchdogs across the country, Attorney General Josh Shapiro today announced his office is participating in the first-ever International Charity Fraud Awareness Week from October 22-26. Awareness Week is a coordinated, international campaign to help charities and consumers avoid charity fraud and promote wise-giving. The campaign seeks to educate consumers on how to avoid being victimized by charities scams.

“Scam artists in Pennsylvania are always trying new ploys to cheat people out of their money,” Attorney General Shapiro said. “That includes tricking donors into believing they are giving to a legitimate charity that supports people in need – when in reality it’s a fraud or scam. My team of consumer watchdogs is getting the word out to Pennsylvanians to follow our tips and avoid getting scammed.”

In July, as part of a national crackdown on fraudulent charities, Attorney General Shapiro’s Bureau of Consumer Protection took legal...


October 09, 2018

Attorney General Josh Shapiro Leads Fight to Stop Illegal Robocalls and Spoofing that Plague Consumers

HARRISBURG — Leading a bipartisan coalition of 34 Attorneys General, Attorney General Josh Shapiro today called on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in Pennsylvania and across the country.

The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC – following legal action led by Attorney General Shapiro and colleague attorneys general. Despite the FCC’s order, robocalls continue to be a major irritant to consumers in Pennsylvania and across the United States. In
2017, the Federal Trade Commission received 4.5 million illegal robocall complaints – two and a half times more than in 2014. The Pennsylvania Office of Attorney General’s Bureau of Consumer Protection receives thousands of complaints each year with respect to illegal calls, including scam...


October 03, 2018
Attorney General Josh Shapiro Alerts Pennsylvanians to Latest Facebook Data Breach
HARRISBURG — Attorney General Josh Shapiro today cautioned Pennsylvanians about the latest Facebook data breach – a hack that occurred last week that could have compromised user data and information from 50 million Facebook profiles.
The breach, which occurred on September 25 and was announced on September 28, was the largest in the company’s 14-year history. The hackers reportedly exploited a feature in Facebook’s code to gain access to user accounts and potentially take control of them.
“As my Bureau of Consumer Protection digs into this latest data breach at Facebook and investigates its impact on users across our Commonwealth, Pennsylvanians should take steps to protect themselves,” Attorney General Shapiro said. “Facebook users should log out of signed in accounts, change your passwords and, most importantly, remember – never give money or personal information to anyone requesting it online or over the phone.”

After the discovery of the hack last week, Facebook logged...


RHODE ISLAND
October 23, 2018
Attorney General Kilmartin Urges CFPB to Protect Military Servicemembers From Financial Exploitation
Rhode Island Attorney General Peter F. Kilmartin today joined a bipartisan coalition of attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.
"The duty of protecting our nation is so important that anything we can do to help safeguard the finances of our servicemen and women and lessen their worry about the financial security of their families back home is worthwhile. I join my colleagues in strongly urging the CFPB to
continue its watchdog role over military lending practices," said Attorney General Kilmartin. The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren't overburdened with debt. The CFPB has...

➢ Original Press Release: https://www.ri.gov/press/view/34488

October 10, 2018

Attorney General Kilmartin Joins Fight to Stop Illegal Robocalls and Spoofing That Plague Consumers

Attorney General Peter F. Kilmartin today joined a bipartisan coalition of 34 Attorneys General in calling on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in Rhode Island and across the country.

The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC, following legal action led by colleague attorneys general. Despite the FCC’s order, robocalls continue to be a major irritant to consumers in Rhode Island and across the United States. In 2017, the Federal Trade Commission received 4.5 million illegal robocall complaints – two and a half times more than in 2014. The Rhode Island Office of Attorney General’s Consumer Protection Unit receives thousands of complaints each year with respect to illegal calls, including scam calls, telemarketing complaints,...

➢ Original Press Release: https://www.ri.gov/press/view/34401

October 02, 2018

Attorney General Kilmartin Announces New Protection for Elders from ID Theft and Fraud for Elders

One of the biggest fears of loved ones of elderly relatives is the prospect of that relative being a victim of financial exploitation, identity theft or fraud. Attorney General Peter F. Kilmartin is making sure Rhode Islanders are aware of a new federal law that lets some financial caregivers request a security freeze on behalf of a loved one.

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for others to open new accounts in another person's name. Starting Sept. 21, 2018, all consumers can freeze and unfreeze their credit file for free for one year.

The new law also lets people with certain legal authority to act on someone else's behalf to freeze and unfreeze their credit file. The new law defines a "protected consumer" as an incapacitated person, someone with an appointed guardian or conservator, or a child under the age of 16.

"Many...
SOUTH DAKOTA

October 23, 2018
Attorney General Jackley Urges the Consumer Financial Protection Bureau to Protect Military Servicemembers from Financial Exploitation

PIERRE, S.D. – Attorney General Marty Jackley today joined a coalition of 33 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The Attorneys General urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

“Protecting our servicemembers from predatory lenders and other types of financial scams should be on the top of our priority list,” said Jackley. “The Military Lending Act, which already provides these types of protections needs to remain in place and the CFPB needs to do their part and just simply continue examining lender compliance.”

The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren’t overburdened with debt. The CFPB has the authority to...

October 23, 2018
Attorney General Slatery Urges CFPB to Protect Military Servicemembers from Financial Exploitation

Attorney General Herbert Slatery III today joined a coalition of 33 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

“Our men and women in uniform deserve an additional layer of protection against lenders who would seek to take advantage of them,” said Attorney General Slatery. “We urge the Consumer Financial Protection Bureau to do its part while this office continues its commitment to pursue any person or business who acts deceptively toward our state’s military members and their families.”

The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren’t overburdened with debt. The CFPB has the authority to...

Original Press Release: https://www.ri.gov/press/view/34339


October 10, 2018

**Attorney General Slatery calls on the FCC to let phone companies do more to block illegal robocalls**

Tennessee Attorney General Herbert H. Slatery III, along with a bipartisan coalition of 34 attorneys general, is calling on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in Tennessee and across the country.

The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC. Scammers disguise their identities, making it difficult for law enforcement to bring them to justice. They also use a technique that allows calls- no matter where they originate- to appear to be from a phone number with the same local area code as the consumer.

The added authority sought by the attorneys general will allow service providers to use new technology to detect and block illegal spoofed calls- even those coming from what are otherwise legitimate phone...


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**UTAH**

October 26, 2018

**Modern-day Prometheans: AG Reyes on technology regulation**

This week, the Legal Executive Institute highlighted Attorney General Sean D. Reyes’ philosophy on the role government in the technology sector, and it is refreshing.

With a background on the business side of technology, running a venture fund, and having served as general counsel for a small tech firm in Utah, AG Reyes believes that regulation and consumer protection does not have to come at the cost of innovation.

Here’s an excerpt:

“If we can keep government as a catalyst to draw on the awesome power of the private sector, the education community, NGOs, the non-profit and for-profit world, and corral all of those resources toward a solution that is best,” he says. “Government works best, especially in my state of Utah, when it is a primer for facilitating, guiding, and orienting those who are better fit to solve problems.” However, when government, which is not inherently efficient, tries to...


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**VERMONT**

October 26, 2018

**Attorney General, Department of Public Service Announce Third Privacy Hearing**
A public meeting to consider issues relating to privacy protections for Vermonters will take place in Montpelier on Thursday, November 15, 2018 5:30 PM – 8:30 PM EST at the Pavilion Building, 109 State Street, 3rd Floor. Interested parties or members of the public should email MyLanh.Graves@vermont.gov to confirm attendance. The meeting is part of a legislative mandate to determine whether additional privacy protections for Vermonters are warranted. The meetings are organized and hosted by the Attorney General and the Department of Public Service. Topics under consideration will include, but are not be limited to:

- Adoption of regulations concerning telecommunications privacy and whether to model such rules after the FCC’s 2016 Privacy Order, WC Docket No. 16-106, FCC 16-148, adopted Oct. 27, 2016. The request for this recommendation was made in [Act 66 of 2017]. Whether Vermont should designate a Chief Privacy Officer, and what the responsibilities of that Officer would...


October 23, 2018

**Attorney General Donovan Urges CFPB to Protect Military Servicemembers from Financial Exploitation**

Attorney General T.J. Donovan today joined a coalition of 32 attorneys general calling on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). The attorneys general urge the CFPB to reconsider its reported decision to stop examining lenders to ensure they are complying with the MLA.

“Our military servicemembers and their families, who sacrifice so much for our country, deserve the protections of the MLA,” said Attorney General Donovan. “The CFPB needs to do its job.”

The MLA, enacted in 2006, protects military servicemembers and their families against exploitative lenders and loans so that servicemembers aren’t overburdened with debt. The CFPB has the authority to examine lenders’ compliance with the MLA to detect potential risks to consumers and ensure that military servicemembers aren’t being offered illegal loans. This is especially important for younger servicemembers who have...


October 19, 2018

**Statement of Attorney General T.J. Donovan on Net Neutrality**

Vermonters expect and deserve a government that will fight to preserve and protect a free and fair internet. And, the State of Vermont has a right to express its values when contracting for
goods and services. My office has made protecting net neutrality a priority. That fight is unfolding in the federal courts through our effort to stop the FCC from overturning net neutrality.

Earlier this year, the State passed an executive order and a law to ensure that entities the State contracts with are equally committed to net neutrality principles. Yesterday, big industry sued the State seeking to interfere with its right to contract with service providers that share Vermont’s values.

The complaint filed yesterday by industry is without merit. While we hear a lot about free markets and support for the principles of net neutrality, this industry action seeks to infringe on the State’s right to contract with like-minded providers. Make no...


October 19, 2018

Tech Jam Panel Led by AG Donovan Educates Vermont Businesses on Data Breaches and Cybersecurity

ESSEX JUNCTION – AG Donovan moderated a panel of experts at the business expo Tech Jam today designed to walk the attendees through a data breach scenario. The workshop, called “Anatomy of a Data Breach,” demonstrated best practices and showed participants the different elements of a data breach – from the technology to governmental reporting requirements to public relations approaches. The scenario involved spear-phishing and ransomware, as well as a reportable data breach.

“Now more than ever businesses need to be aware and proactive about data breaches,” Attorney General Donovan said. “Our office is working hard to educate Vermont businesses about how to prevent a data breach, minimize loss, and what next steps are required and recommended.”

The panel consisted of the following experts: Attorney General T.J. Donovan; Jerry Tarrant (MyWebGrocer); Heather Roszkowski (The University of Vermont Health Network); Matt Borick, Esq. (Downs Rachlin Martin); Jonathan Rajewski (Leahy Center for Digital Investigation...


October 16, 2018

Attorney General Warns: Scammers Targeting Utility Customers

Vermont Attorney General T.J. Donovan is warning Vermonters about a spike in scams by fraudsters pretending to be utilities. The Attorney General issued a “Scam Alert” and joins Vermont power companies in warning Vermonters about the scam. These scammers call residents and businesses demanding immediate payment for electricity
with a credit card, pre-paid card, or money order. Utilities reported a sharp increase in complaints from consumers this week. In response, the Attorney General issued a “Scam Alert” to over 4,000 Vermonters to warn them of this fraudulent activity. “Our team is working with local utilities to raise awareness and stop these scams,” said Vermont Attorney General T.J. Donovan. “If any Vermonter is not sure about who is on the other end of the phone, you should not make a payment. Hang up and call the AG’s office or your local utility.” Vermont utilities also issued statements warning consumers: “We are focused on protecting our...


October 11, 2018

**AG Donovan Joins Effort To Curb Illegal Robocalls**

Attorney General T.J. Donovan called on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers. Last year, the FCC granted phone service providers authority to block certain illegal spoofed robocalls. Now, 34 attorneys general seek added authority for the providers to work together to detect and block more illegal spoofed robocalls — including “neighbor spoofing.” The formal comment to the FCC explains that scammers using illegal robocalls have found ways to evade a call blocking order entered last year by the FCC. Despite the FCC’s order, robocalls continue to be a major irritant to consumers. In 2017, the Federal Trade Commission received 4.5 million illegal robocall complaints — two and a half times more than in 2014. “Illegal robocalls are on the upswing,” Attorney General Donovan said. “I call upon the FCC to create new rules to let telephone...


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**VIRGINIA**

October 23, 2018

**ATTORNEY GENERAL HERRING URGES TRUMP ADMINISTRATION TO PROTECT MILITARY SERVICEMEMBERS FROM FINANCIAL EXPLOITATION**

RICHMOND (October 23, 2018)—Attorney General Mark R. Herring today called on the Consumer Financial Protection Bureau (CFPB) and Acting Director Mick Mulvaney to continue protecting military servicemembers against predatory lenders under the Military Lending Act (MLA). In a letter to the CFPB and Director Mulvaney, Attorney General Herring and a bipartisan coalition of 32 other attorneys general urge the CFPB to reconsider its reported decision to stop
examing lenders to ensure they are complying with the MLA. “It’s hard to believe, but there are shady businesses and lenders who will actually target military servicemembers because they have a steady, albeit modest income, and are often away from home for training or deployment,” said Attorney General Herring. “State and federal law provide important protections for our servicemembers and their families, but those protections are only valuable if they’re enforced. As the attorney general of a state with a huge military and...


October 10, 2018

**ATTORNEY GENERAL HERRING FIGHTS TO STOP ILLEGAL ROBOCALLS AND SPOOFING THAT PLAGUE CONSUMERS**

RICHMOND (October 10, 2018) – Attorney General Mark R. Herring has joined a bipartisan coalition of 34 attorneys general in calling on the Federal Communications Commission to create new rules to allow telephone service providers to block more illegal robocalls being made to unsuspecting consumers in Virginia and across the country.

“It seems today like every Virginian has either received these annoying robocalls or they know someone who has, even I have received them and I am the Attorney General,” said Attorney General Herring. “These robocalls are not just annoying and frustrating to consumers but they are also illegal and folks should not have to worry about being scammed by these types of phone calls. It is my job as Attorney General to protect Virginia’s consumers, which is why I’m joining my colleagues in calling on the FCC to take stronger action and create new rules to protect Virginians from...


October 04, 2018

**AG HERRING, DMV OFFER TIPS TO AVOID BUYING FLOOD-DAMAGED VEHICLES**

RICHMOND (October 4, 2018) – Attorney General Mark R. Herring and the Virginia Department of Motor Vehicles (DMV) are urging consumers in the market for a new or used car to be on the lookout for vehicles with water damage in the wake of flooding caused by Hurricane Florence that has damaged or destroyed countless vehicles.

“Virginians should always be cautious when purchasing a used car directly from another individual, but especially after devastating natural disasters like Hurricane Florence,” said Attorney General Herring. “Before purchasing a vehicle from another individual, make sure to have it checked out by a trusted mechanic and look for any signs of water damage. Above all, trust your instincts – if something seems too easy or good to be true, that means it probably is.”
“Water damage is a serious safety issue,” DMV Commissioner Richard D. Holcomb said. “Often, the dangers of water...


WASHINGTON

October 30, 2018
AG Data Breach Report finds 3.4 million Washingtonians’ privacy compromised by data breaches
OLYMPIA — Attorney General Bob Ferguson’s third annual Data Breach Report finds that data breaches affected nearly 3.4 million Washingtonians between July of 2017 and July of 2018 — an increase of 700,000, or 26 percent, over the previous year, and an increase of nearly 3 million, or more than 700 percent, compared to two years ago.
The law requires notice to the Attorney General when a breach impacts 500 or more Washingtonians, and the Attorney General’s Office received 51 such notices in fiscal year 2018. Ferguson’s report finds that malicious cyberattacks continue to be the leading cause of data breaches affecting Washingtonians.
In light of these trends, Ferguson’s report recommends a number of ways to strengthen Washington state’s data breach notification law.
“The number of Washingtonians impacted by data breaches increased for the second consecutive year,” Ferguson said. “We must strengthen our law to help Washingtonians secure their sensitive information.”
Ferguson’s report identifies...


WEST VIRGINIA

October 26, 2018
Int’l Charity Fraud Week: Attorney General Morrisey, Secretary of State Warner Give Tips For Wise Giving and Avoiding Fraud
CHARLESTON — West Virginia Attorney General Patrick Morrisey and Secretary of State Mac Warner, in coordination with International Charity Fraud Awareness Week, joined state, federal and global charity regulators Friday in urging donors to follow their heart to choose a cause and their head to choose an organization.
Consumers are urged to ask questions. This makes the donor’s generosity count by helping to identify any potential fraud and helping ensure a significant portion of any gift supports the donor’s selected cause.
Donors also are encouraged to sleep on the decision as any legitimate charity will welcome donations at any time. “Charity fraud is particularly disturbing as it strikes at the heart of one’s generosity,” Attorney General Morrisey said. “We cannot allow these fraudsters to win. Everyone should continue giving to causes for which they are passionate, however, I urge everyone to take a moment and consider the tips offered by...


October 25, 2018

Int'l Charity Fraud Week: Attorney General Morrisey, Secretary of State Warner Give Social Media Fundraiser Tips

CHARLESTON — West Virginia Attorney General Patrick Morrisey and Secretary of State Mac Warner, in coordination with International Charity Fraud Awareness Week, joined state, federal and global charity regulators Thursday in urging donors to exercise caution with social media fundraisers and crowdfunding opportunities.

Many requests for donations through social media and crowdfunding sites are legitimate, but some are scams. For example, some people may misuse real pictures and stories to encourage someone to donate, but the donor’s money then goes into the fraudster’s pocket.

“Charity fraud is particularly disturbing as it strikes at the heart of one’s generosity,” Attorney General Morrisey said. “We cannot allow these fraudsters to win. Everyone should continue giving to causes for which they are passionate, however, I urge everyone to take a moment and consider the tips offered by this week’s joint awareness initiative.”

Websites that facilitate crowdfunding and social media fundraisers often have little...


October 24, 2018

Attorney General Morrisey, Secretary of State Warner Continue International Charity Fraud Awareness Week With Privacy Tips for Donors

CHARLESTON — West Virginia Attorney General Patrick Morrisey and Secretary of State Mac Warner, in coordination with International Charity Fraud Awareness Week, joined state, federal and global charity regulators Wednesday in urging donors to protect their privacy when making charitable donations.

Privacy protection is key when donating to a charitable organization. It is important to know what personal information is being given to a charity when deciding to make a donation. Additionally, some giving platforms or online portals may sell donors’ personal information to other organizations.

“Charity fraud is particularly disturbing as it strikes at the heart of one’s generosity,” Attorney
General Morrisey said. “We cannot allow these fraudsters to win. Everyone should continue giving to causes for which they are passionate, however, I urge everyone to take a moment and consider the tips offered by this week’s joint awareness initiative.”
Those concerned about the legitimacy of a specific charity...


October 23, 2018

**Attorney General Morrisey, Secretary of State Warner Continue International Charity Fraud Awareness Week With Tips for Telephone Solicitations**

CHARLESTON — West Virginia Attorney General Patrick Morrisey and Secretary of State Mac Warner, in coordination with International Charity Fraud Awareness Week, joined state, federal and global charity regulators Tuesday in urging donors to be cautious of telephone solicitations. Some fraudsters may call impersonating a charity worker and solicit donations via telephone. Consumers should never feel pressured to donate immediately and should verify the charity is legitimate and registered to solicit donations in West Virginia.

“Charity fraud is particularly disturbing as it strikes at the heart of one’s generosity,” Attorney General Morrisey said. “We cannot allow these fraudsters to win. Everyone should continue giving to causes for which they are passionate, however I urge everyone to take a moment and consider the tips offered by this week’s joint awareness initiative.”

Those concerned about the legitimacy of a specific charity or organization should confirm it is registered to solicit donations. That...

- Original Press Release:

October 22, 2018

**Attorney General Morrisey, Secretary of State Warner and Partners Kickoff International Charity Fraud Awareness Week With Reminders For Giving After Natural Disasters**

CHARLESTON — West Virginia Attorney General Patrick Morrisey and Secretary of State Mac Warner joined state, federal and global charity regulators Monday in kicking off International Charity Fraud Awareness Week with important reminders for those giving after a natural disaster.

Hurricanes, severe floods and other natural disasters pull at the heartstrings of West Virginians, however those inclined to give must remember a few tips to ensure their gift helps those in need.

“Charity fraud is particularly disturbing as it strikes at the heart of one’s generosity,” Attorney General Morrisey said. “We cannot allow these fraudsters to win. Everyone should continue giving to causes for which they are passionate, however I urge everyone to take a moment and
consider the tips offered by this week’s joint awareness initiative.”
Those concerned about the legitimacy of a specific charity or organization should confirm it is registered to solicit donations. That information can be...

➢ Original Press Release:

October 11, 2018
Attorney General Morrisey Reminds Consumers to Give Wisely to Hurricane Michael Relief
CHARLESTON — West Virginia Attorney General Patrick Morrisey reminds consumers to use caution as they open their wallets to help those impacted by Hurricane Michael.
“Seeing the damage caused by Hurricane Michael pulls at the heartstrings of so many,” Attorney General Morrisey said. “West Virginians are generous people. I know so many will quickly look for ways they can help. I encourage such generosity, but also urge everyone to be cautious and ensure any gift truly helps those in need.”
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 West Virginia Secretary of State’s Office, Florida Department of Agriculture and Consumer Services as well as the Georgia Secretary of State’s Office.
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...


October 01, 2018
Attorney General Morrisey to Car Buyers: Watch for Cars Flooded by Florence
CHARLESTON — West Virginia Attorney General Patrick Morrisey urged consumers to exercise caution when purchasing used vehicles potentially submerged by Hurricane Florence’s flooding rains.
“Flood-damaged vehicles could soon enter the preowned market due to the tremendous rainfall brought by Hurricane Florence,” Attorney General Morrisey said. “It is important that consumers check a vehicle’s history. Anyone thinking of buying a car should make sure their good deal isn’t too good to be true.”
State law prohibits the reselling of a submerged vehicle without a salvaged title. This requires anyone repairing a total loss to do so with a specially licensed salvage mechanic and document its redeemed status with a salvage title thereafter.
Otherwise, there are several things consumers can do to ensure they make a good purchase.
Tips include researching the automobile’s history with its vehicle identification number (VIN) via
CARFAX and evaluating the dealership through Better Business Bureau. Those buying...