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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Consumer Protection Cases

ARIZONA

December 06, 2018

Attorney General Mark Brnovich Obtains Judgment Against Runaway Landscaper

PHOENIX – Attorney General Mark Brnovich today announced a $195,761 judgment against Brent Ford. The Arizona Attorney General’s Office filed a consumer fraud lawsuit against Ford back in June after receiving complaints from homeowners who claimed to have paid Ford thousands of dollars in advance for landscaping services and received little to no work in return.

“Beware of fake contractors offering big promises and small prices,” said Attorney General Mark Brnovich. “Do your homework before hiring a contractor, and be wary of arrangements that require a large upfront payment before the work is done.”

In the judgment, the Court found Ford collected around $90,000 from consumers after contracting to landscape their yards. The Court also found Ford intentionally misrepresented to consumers that the promised services would be performed, misled consumers as to why the work was not completed, and failed to provide refunds to consumers.

After the consumer fraud lawsuit was...


ARKANSAS

December 03, 2018

Rutledge Reaches Settlement with NorthStar Alarm

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge and NorthStar Alarm Services LLC have reached a settlement to resolve allegations that NorthStar violated the Arkansas Deceptive Trade Practices Act and the Home Solicitation Sales Act. The company’s representatives engaged in unlawful and high pressure door-to-door sales tactics, which included misrepresenting its affiliation with other alarm companies and failing to disclose the length and cost of service contracts. NorthStar also routinely failed to provide consumers with a three-day notice to cancel services as required by Arkansas law and unlawfully renewed contracts automatically or made it difficult for consumers to terminate their contract.

“NorthStar violated Arkansas law and took advantage of consumers,” said Attorney General Rutledge. “Arkansas law prescribes specific protections for consumers in door-to-door sales transactions. NorthStar representatives ignored those safeguards and used dishonest sales tactics to entice some Arkansans to purchase a home alarm system. This type of deceptive behavior will...

Rutledge Obtains $1.63 Million Judgment Against NuCold Refrigeration

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge obtained a judgment against NuCold Refrigeration Inc. and the owner, Jerry Collins of Plumerville, based on allegations that NuCold failed to provide goods or services after consumers had already paid, provided defective goods and failed to deliver goods or services by the promised date. NuCold also conducted business under the names of RV Fridge House and RV Icebox.

“More than 200 consumers have experienced financial losses by NuCold, Collins and his businesses,” said Attorney General Rutledge. “Impacted consumers can be relieved to know that Collins and NuCold are being held responsible for unacceptable business practices. As the chief legal officer in the state, I am dedicated to protecting Arkansans from these types of deceptive business practices.”

The judgment, which was filed in Pulaski County Circuit Court, orders NuCold and Jerry Collins to pay $81,454.44 in restitution to consumers. Collins must also pay $10,000 in...


COLORADO

December 12, 2018

Colorado Attorney General Cynthia H. Coffman Files Complaint Against Food Truck Fabricators

DENVER- Today Colorado Attorney General Cynthia H. Coffman announced that a Denver District Court has issued a preliminary injunction order against Denver Custom Food Trucks, Brothers Custom Food Trucks and the owners, Larry Perez and Rudy Martinez.

The State alleges that Defendants Perez and Martinez took advantage of the high demand for food truck fabrication in Colorado, promising fast build-out times and guaranteeing that finished food trucks would pass governmental safety inspections despite knowing they could not deliver on their promises.

Some of the impacted victims in this case liquidated savings or used 401k funds to purchase customized food trucks and others quit their jobs in reliance on Defendants’ promises that they would have an income-producing truck ready within six weeks of order. Consumers describe having their dreams of running their own business crushed when Defendants Perez and Martinez delivered a faulty truck after a long delay, or failed to...


DISTRICT OF COLUMBIA

December 19, 2018
AG Racine Sues Facebook for Failing to Protect Millions of Users’ Data
WASHINGTON, D.C. – Attorney General Karl A. Racine today sued Facebook, Inc. for failing to protect its users’ data, enabling abuses like one that exposed nearly half of all District residents’ data to manipulation for political purposes during the 2016 election. In its lawsuit, the Office of the Attorney General (OAG) alleges Facebook’s lax oversight and misleading privacy settings allowed, among other things, a third-party application to use the platform to harvest the personal information of millions of users without their permission and then sell it to a political consulting firm. In the run-up to the 2016 presidential election, some Facebook users downloaded a “personality quiz” app which also collected data from the app users’ Facebook friends without their knowledge or consent. The app’s developer then sold this data to Cambridge Analytica, which used it to help presidential campaigns target voters based on their personal traits. Facebook took more...


ILLINOIS
December 28, 2018
ATTORNEY GENERAL MADIGAN SUES DIABETIC SUPPLIES RESELLER FOR DEFRAUDING THOUSANDS OF CONSUMERS
Chicago — Attorney General Lisa Madigan today filed a lawsuit against a Chicago diabetic supplies reseller and its owner who advertised online that his company would purchase unused diabetic testing supplies from consumers in Illinois and throughout the country but failed to pay people for their supplies. Madigan filed her lawsuit today in Cook County Circuit Court against Surplus Diabetic Supplies LLC, operating under the name Cash Now Offer, and its owner, Jonathan Avila, for convincing consumers to send in their unused diabetic testing supplies for a certain amount, but then failed to pay consumers as promised. Madigan alleges that Cash Now Offer and Avila promised to pay consumers within 24 hours of receiving their unused diabetic testing supplies but delayed sending payment or, oftentimes, never sent any payment at all. Thousands of consumers nationwide are owed over $1 million for diabetic testing supplies they sent to Cash Now Offer.
“The defendant...


December 21, 2018
MADIGAN ANNOUNCES SETTLEMENT OVER MINORITY-OWNED BUSINESS FRAUD
Chicago — Attorney General Lisa Madigan today announced a $2 million settlement with F.H. Paschen, S.N. Nielsen & Associates LLC (FHP), a multiregional construction company, over
allegations it used a minority-owned business to fraudulently secure two publicly funded projects awarded by the Metropolitan Water Reclamation District of Greater Chicago (MWRD). Independent Mechanical Industries Inc. (IMI), a Chicago-based construction company, will also pay $150,000 over allegations it caused the submission of false claims to MWRD. The settlements concern two public contracts awarded to FHP between 2011 and 2013. Both contracts required the participation of small-, minority-, and women-owned business enterprises (SBEs, MBEs, and WBEs). Madigan’s investigation revealed FHP falsely represented that its subcontracting company Vargas Mechanical Inc. (Vargas) – a certified minority-owned business – would meet the participation requirements on two water reclamation projects. Each of these two projects required substantial MBE participation of 20 percent that was not fulfilled. The investigation found...


December 05, 2018

**ATTORNEY GENERAL MADIGAN FILES LAWSUIT OVER TICKET SCHEME**

Chicago — Attorney General Lisa Madigan today filed a lawsuit against a California woman who has used dozens of aliases and assumed business names to create and sell tickets for fake events in Illinois and throughout the country that never occurred. In Illinois, the scammer stole over $30,000 from unsuspecting consumers.

Madigan’s lawsuit was filed today in Cook County Circuit Court against Kristen Yvette Martin, individually and doing business as Expo Network, Fanoomies and dozens of other aliases and assumed business names, for advertising and selling tickets to a variety of fake events. Martin promoted, for example, “all you can eat” taco, sushi and crab fests, as well as 5K zombie races across the country. Madigan alleges that Martin advertised the events on Facebook and other social media sites and sold tickets for a range of prices through ticketing platforms including Groupon, Active Network and Shopify. On occasion, Martin set up...


December 04, 2018

**ATTORNEY GENERAL MADIGAN RECOVERS $17 MILLION FROM WELLS FARGO FOR IL PENSION SYSTEMS**

Chicago — Attorney General Lisa Madigan today announced a $17.25 million settlement with Wells Fargo as a result of the bank’s misconduct in its marketing and sale of risky residential mortgage-backed securities (RMBS) leading up to the 2008 economic collapse. The settlement with Wells Fargo resolves an investigation by Madigan’s office over the bank’s failure to disclose the true risk of RMBS investments.

“With this settlement, I have recovered over a half a billion dollars for Illinois as a result of
misconduct by banks and rating agencies in the mortgage-backed securities market,” Madigan said. “It has been ten years since the housing crisis, and I am still taking actions to clean up Wall Street’s greed and misconduct on behalf of the state and Illinois homeowners.”

Under the settlement, Wells Fargo will pay $17.25 million to the state that will be distributed among the Teachers Retirement System of the State of Illinois, the State...


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**IOWA**

December 07, 2018

**Iowa A.G. sues Davenport business over alleged national advertising scam**

DES MOINES — The Iowa Attorney General’s Office has sued a Davenport resident, alleging that his businesses promised to create and distribute promotional items — including posters promoting high school sports teams — but instead defrauded small businesses across the country.

In the civil lawsuit filed this week in Polk County District Court, the state named Alphonso Barnum; his wife, LaFayia Kay Barnum; his mother, Willie Nance, and several limited liability corporations, including City Wide Promotions, Top Faith Solutions, and New Start Media. The lawsuit alleges the defendants violated the Iowa Consumer Fraud Act.

The state alleges that the businesses started by selling advertising space on posters and calendars that promote high school sports teams, and then expanded to direct mail advertisements, city information guides, magnets, and brochures. The advertisements, which range in cost from a few hundred dollars to more than a thousand dollars, are sold to real estate and insurance...


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**KANSAS**

December 03, 2018

**AG Derek Schmidt: State resolves two additional years of disputed tobacco settlement payments**

TOPEKA – (December 3, 2018) – The State of Kansas has resolved two additional years of disputed payments made under the 1998 Tobacco Master Settlement Agreement (MSA), Kansas Attorney General Derek Schmidt announced today.

The agreement, which was finalized last week, settles disputes for payments made to the states in 2017 and 2018 by tobacco manufacturers who are part of the MSA. The disputes were related to the states’ compliance with the enforcement provisions of the MSA. The MSA directs states to “diligently enforce” various requirements of the settlement, including a requirement
that other tobacco manufacturers that did not participate in the 1998 Master Settlement Agreement pay money into escrow when they make sales in the state. Last week’s settlement of disputed claims involved withheld funds owed to the State for the 2016 and 2017 sales years. Payments received by the State in April 2017 and April 2018 are now safe...


KENTUCKY

December 10, 2018
Beshear Challenges Multiple Opioid Manufacturers in 2018 for Kentucky Families, Communities Facing ‘Crisis of Our Time’
FRANKFORT, Ky. (Dec. 10, 2018) – At the close of 2018, eight of the nine lawsuits Attorney General Andy Beshear has filed against pharmaceutical companies on behalf of Kentucky families and communities remain before a state judge in a Kentucky community. To date, every one of the companies’ attempts to dismiss Beshear’s lawsuits has failed, and Beshear said his focus going forward will be to move the cases toward trial as quickly as possible.
“The only way to hold these out-of-state pharmaceutical companies accountable for the harm they have caused our families and communities is to haul them into our courts and make them pay for creating the crisis of our time – our opioid epidemic,” Beshear said. “While we can never bring back a loved one who lost their life to addiction, making these companies face a Kentucky jury can give our families a piece of justice and give our state...

Original Press Release: https://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=682

MARYLAND

December 06, 2018
Attorney General Frosh Announces Settlement with Maryland Speed
BALTIMORE, MD (December 6, 2018) – Maryland Attorney General Brian E. Frosh today announced that his Consumer Protection Division has settled charges against Maryland Speed LLC (Maryland Speed), an online retailer specializing in the sale of auto parts, and its owner, Branden Farthing.
Charges against Maryland Speed and Farthing were initially brought in September 2018, and alleged that the retailer, based in Hollywood, Maryland, violated the Consumer Protection Act when it accepted payments for parts that it failed to provide to customers and refused to issue refunds. According to the settlement, at least 671 consumers placed orders with Maryland Speed but never received their purchased parts. Although many consumers were able to get
refunds by contesting the charges on their credit cards, according to the Consent Order, at least 235 of those consumers are owed refunds totaling at least $220,877.14. The settlement requires Maryland Speed to stop selling parts it...


MASSACHUSETTS

December 27, 2018

Auto Lender to Provide More Than $700,000 in Debt Relief and Refunds to Consumers Victimized by Fraudulent Auto Dealerships

Boston — A Connecticut automobile lender will provide $733,925 in debt relief and refunds to resolve allegations that it facilitated the sale of defective vehicles by certain Massachusetts used car dealerships, Attorney General Maura Healey announced today.

In the assurance of discontinuance, filed in Suffolk Superior Court, Sensible Auto Lending LLC has agreed to provide relief for consumers who purchased vehicles at F&R Auto, which entered into a consent judgment with the AG’s Office over its deceptive sales practices, and three other Massachusetts dealerships.

“This settlement will give consumers victimized by these dealerships a clean slate by refunding them for faulty cars and repairing their credit,” said AG Healey. “Sensible Auto has also changed its business practices so that consumers are protected from fraud in the future.”

The AG’s investigation found that Sensible facilitated the dealerships’ sale of defective and inoperable vehicles by supplying the dealerships with financing, despite knowing of consumer...


December 20, 2018

AG Healey Secures $4 Million in Relief for Homeowners from Company that Mishandled Mortgage Loans and Foreclosures

Boston — A national mortgage servicing company will provide $4 million in relief for Massachusetts residents to settle allegations that it failed to help homeowners avoid foreclosure, Attorney General Maura Healey announced today.

In the assurance of discontinuance, filed in Suffolk Superior Court, New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing (Shellpoint) will provide millions in relief to borrowers in the form of reductions on the principal balances of their loans and waive shortfalls when borrowers sell their homes for less than what they owe. Shellpoint will also change their practices to better assist struggling homeowners going forward.

“This settlement will put money back into the pockets of homeowners who were harmed and will ensure Shellpoint amends its practices and complies with the law,” said AG Healey. “We are committed to making sure Massachusetts residents are able to stay in their homes, particularly
when their mortgages and loans have been mishandled by...


December 19, 2018

**Payment Processor to Pay $155,000 Over Data Breach Affecting Thousands of Massachusetts Residents**

Boston — A California company that processes payments for rental and vacation properties will pay $155,000 to resolve allegations that it violated consumer protection and data security laws by exposing the personal information of 6,800 Massachusetts residents online, Attorney General Maura Healey announced today.

In the assurance of discontinuance, filed in Suffolk Superior Court, Yapstone Holdings Inc. has also agreed to comply with state laws and implement policies to improve the security of its systems and protect sensitive consumer data online.

“This company broke the law by failing to take immediate action when consumers’ personal information was at risk,” said AG Healey. “Through our settlement, Yapstone will pay a penalty and take significant steps to safeguard the personal information of customers.

The AG’s Office began its investigation after Yapstone notified the office of the incident in 2015. The investigation revealed that in July 2014, while modifying Yapstone’s website, the company’s engineers accidentally removed...


December 19, 2018

**McLean Hospital to Implement New Security and Training Programs After Data Breach Exposed Sensitive Health Information**

Boston — McLean Hospital Corporation will implement new security and training programs and pay a total of $75,000 to resolve claims that it exposed the personal and health information of more than 1,500 people, Attorney General Maura Healey announced today.

According to the AG’s complaint, filed today along with a consent judgment in Suffolk Superior Court, McLean lost four unencrypted backup computer tapes containing personal and health information of patients, employees and deceased donors of the Harvard Brain Tissue Resource Center. The AG’s Office alleges McLean violated the Consumer Protection Law, the Massachusetts Data Security Law, and the Health Insurance Portability and Accountability Act when it failed to properly protect patients’ personal and health information.

“Hospitals must take measures to protect the private information of their patients,” said AG Healey. “This settlement requires McLean Hospital to implement a new information security program and train its staff on how to properly handle the...
December 17, 2018

**Used Auto Dealership in Westport Agrees to Pay $450,000 for Selling Defective and Unsafe Vehicles**

Boston — A Westport used auto dealership and its former owner will pay $450,000 in restitution and penalties to resolve allegations that the dealership sold unsafe and defective used vehicles and violated Massachusetts laws relating to used auto sales, Attorney General Maura Healey announced today.

The consent judgment, entered in Bristol County Superior Court, settles a lawsuit filed by the AG’s Office against now-defunct F&R Auto Sales Inc. and its former owner Francis Correiro. The complaint alleged F&R Auto and Correiro sold unsafe and defective vehicles between August 2012 and December 2016 when the business closed.

“This business and its owner cheated customers and threatened public safety by putting dangerous vehicles on the road,” said AG Healey. “I am pleased that this settlement will allow us to get money back to consumers defrauded by F&R Auto.”

The AG’s Office began its investigation after receiving more than 100 individual consumer complaints...

December 12, 2018

**Aetna Agrees to Make Substantial Improvements to Behavioral Health Care Access**

Boston — Aetna Health Insurance Company and two affiliated companies have reached an agreement with the Attorney General’s Office to undertake substantial measures that will help their Massachusetts members access behavioral health services, Attorney General Maura Healey announced today.

This settlement, part of the AG’s Office’s ongoing work to address behavioral health parity and improve access to behavioral health care, resolves the AG’s investigation into concerns that Aetna’s online directories mislead patients and that Aetna has not fully complied with state laws requiring insurers to cover certain substance use disorder treatment without prior authorization.

“Massachusetts patients face far too many barriers to receiving essential mental health and substance use treatment,” said Attorney General Maura Healey. “With these commitments, Aetna is making it easier for patients to access the care they need.”

Under the terms of the assurance of discontinuance (AOD), filed yesterday in Suffolk Superior Court, Aetna has agreed to improve the accuracy...
December 05, 2018

**AG Healey Secures Rate Reduction for Berkshire Gas Customers**

Boston — Attorney General Maura Healey announced today that her office has negotiated an agreement with The Berkshire Gas Company that reduces the company’s proposed distribution rate increase for its 40,000 residential, commercial and industrial gas customers by more than $1.6 million and prevents Berkshire from imposing any other rate increases before November 2021. The settlement agreement, filed with the Department of Public Utilities (DPU) on Tuesday, resolves a request by Berkshire to increase its net distribution revenue by $3.1 million. The AG’s Office negotiated a reduction of the company’s proposed revenue increase to approximately $1.4 million.

“As the ratepayer advocate for the state, it is our job to ensure we get the best possible result for our residents and businesses,” said AG Healey. “Through this agreement, customers will save money on their gas bills while supporting new investments in safety and reliability. Our office will continue to insist that all...

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December 04, 2018

**Oxford Man and Woman Indicted in Connection with Mortgage Fraud Scheme in Greater Boston**

Boston — An Oxford man and woman have been indicted in connection with a scheme to defraud homeowners and mortgage lenders by providing fraudulent documents in legal and real estate transactions in Cambridge and Brookline, Attorney General Maura Healey announced today.

Allen Seymour, age 50, was indicted today by a Statewide Grand Jury on charges of Forgery (7 counts), Uttering (5 counts), Larceny over $250 (5 counts), and Money Laundering (5 counts). Tina Seymour, age 46, was indicted for Conspiracy to Commit Forgery (2 Counts). Allen Seymour will be arraigned in Norfolk Superior Court at a later date. Tina Seymour will be arraigned in Hampden Superior Court at a later date.

The AG’s Office alleges that throughout 2017 and 2018, Allen Seymour repeatedly targeted homeowners, including elderly residents, to fraudulently gain control of residential properties and resell them at a profit to investors. The AG’s Office also alleges that Seymour forged power...

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December 03, 2018

Roxbury Man Pleads Guilty, Sentenced in Connection With Posing As a Real Estate Broker and Stealing From Potential Homebuyers

BOSTON — A Roxbury man who posed as a real estate broker has pleaded guilty and been ordered to pay back the thousands of dollars he stole from potential homebuyers, Attorney General Maura Healey announced today.

Today, Suffolk Superior Court Judge Elizabeth M. Fahey sentenced Cornell Mills, age 44, of Roxbury, to two and a half years in the House of Correction, suspended for three years, with the conditions that he not work as a broker, not manage funds, stay away from the victims and pay $36,651 in restitution in connection with the scheme.

Mills pleaded guilty in Suffolk Superior Court last week to the charges of Larceny Over $250 (7 counts), Fiduciary Embezzlement (6 counts), Acting as a Broker without a License (1 counts) and Being a Common and Notorious Thief (1 count).

The AG’s Office began an investigation in 2016 after referrals from the Division of Professional Licensure and the Suffolk...
MISSISSIPPI  
December 06, 2018  
**AG Hood Files Suit Against Opioid Distributors**  
The effort to hold companies accountable for their role in the statewide opioid epidemic continues with a new lawsuit filed by the State of Mississippi against multiple opioid distributors, announced Attorney General Jim Hood.  
The state filed a complaint in Hinds County Circuit Court against opioid distributors Cardinal Health, Inc., McKesson Corporation, and AmerisourceBergen Corporation for failing to prevent the diversion of opioids in Mississippi. The lawsuit alleges that these three companies, who distribute the majority of highly addictive opioids, have failed to prevent the diversion of those drugs by breaching their legal duties to monitor, detect, investigate, refuse, and report suspicious orders of opioids, which the complaint states is a violation of the Mississippi Consumer Protection Act. As a result, Mississippi has been flooded with opioids and is suffering an ongoing public health crisis.  
The state is seeking to curtail the massive flow of opioids being shipped into the State by these...  

- **Original Press Release:** [https://www.ago.state.ms.us/releases/ag-hood-files-suit-against-opioid-distributors/](https://www.ago.state.ms.us/releases/ag-hood-files-suit-against-opioid-distributors/)

NEBRASKA  
December 12, 2018  
**Nebraska Reaches $125,000 Settlement with Ticket Reseller**  
Attorney General Doug Peterson announced today that his office has reached a settlement with Tickets in Time, LLC, Secure Ticket Purchase, LLC, and their owner, John Uhrich (collectively “Box Office Ticket Sales”), resolving a consumer protection case that was filed in the Lancaster County District Court in 2016. Box Office Ticket Sales is a secondary market ticket seller that resells tickets to sporting events, concerts, and other events. The State alleged that certain marketing and sales practices on Box Office Ticket Sales’ website and over the phone misled consumers into believing that they were buying tickets directly from the event venue rather than from a ticket reseller.  
Under the terms of the settlement, Box Office Ticket Sales will make a payment of $125,000 to the State. Additionally, the settlement requires Box Office Ticket Sales to take the following actions:  
- Implement a formal training program to prevent employees from making misleading...  

NEW JERSEY

December 27, 2018

New Jersey Bureau of Securities Orders Philadelphia-Based Small-Business Funding Company to Stop Selling Unregistered Securities in the State

NEWARK – The Bureau of Securities today issued an emergency order to stop a Philadelphia-based company from selling in New Jersey unregistered securities tied to a small-business financing industry that is increasingly coming under the scrutiny of state and federal regulators.

In a Cease and Desist Order issued today and effective immediately, the Bureau found that Complete Business Solutions Group, Inc., which does business as PAR Funding (collectively “CBSG”), is violating the State’s Uniform Securities Law by offering and selling unregistered securities to purportedly raise capital to fund cash advances to small businesses.

CBSG is one of a growing number of small-business funding companies that provide cash advances to businesses in need of capital. These types of companies often offer cash advances in exchange for accounts receivable (“factoring”) or for future credit and debit card sales (“merchant funding”). Proponents of the industry say cash advance companies fill a void created when bank lending...

➢ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181227a.html

December 10, 2018

New Jersey Division of Consumer Affairs Announces Settlement with EmblemHealth Over Sensitive Personal Information Breach

TRENTON – Attorney General Gurbir S. Grewal and the Division of Consumer Affairs announced today that health insurance provider EmblemHealth, Inc. has agreed to pay the State a $100,000 civil penalty to resolve allegations it improperly disclosed the highly confidential personal information of more than 6,000 New Jersey customers.

Under terms of the settlement, EmblemHealth, one of the nation’s largest non-profit health insurance plans, also must implement a variety of significant internal compliance reforms designed to better safeguard the personal information of its policy holders. EmblemHealth’s subsidiary, Group Health Incorporated, is also a party to the settlement. Both companies are headquartered in New York.

The agreement announced today resolves the State’s investigation into an October 2016 breach incident in which EmblemHealth improperly displayed the Medicare Health Insurance Claim Numbers (HICN), which mirror individual Social Security numbers, belonging to more than 81,000 policy holders, 6,443 of whom reside in New Jersey.

“Health insurers entrusted...  

➢ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181210a.html
AG Grewal Announces Multistate Consumer Financial Protection Settlement with Debt-Collection and Debt-Buying Companies

TRENTON – Attorney General Gurbir S. Grewal announced today that New Jersey has entered into a settlement agreement with Encore Capital Group, the corporate parent of Midland Credit Management, Inc. and Midland Funding, LLC (“Midland”), to resolve allegations that Midland engaged in deceptive debt collection and litigation practices.

Under the settlement, Midland will provide $1.85 million in direct relief to eligible New Jersey consumers and modify its business practices.

Based in San Diego, Midland is one of the country’s largest debt-buying companies. Debt buying involves acquiring overdue debts—often for pennies on the dollar—from creditors and other account owners. Debt buyers then attempt to collect the full balance of the debt from the borrowers, including by telephone and mail, and through lawsuits.

The settlement is the result of a multi-state investigation focused on complaints that Midland routinely filed in court affidavits claiming that consumers owed debts and fees when the person signing the affidavit...

➤ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181204a.html

NEW YORK

December 22, 2018

A.G. Underwood Announces Settlements Establishing Industry-Wide Standards For Marketing Internet Speeds

NEW YORK — Attorney General Barbara D. Underwood announced today that four major New York State internet service providers (“ISPs”)—Altice, Frontier, RCN, and Verizon—have entered into agreements that transform how the broadband industry in New York State markets internet speeds. The advertising prohibitions and requirements follow the model set in the Attorney General’s precedent-setting consumer fraud settlement with Charter Communications, announced on Tuesday. Along with Charter, the ISPs entering into agreements today provide service to the vast majority of New York internet subscribers.

The agreements require the ISPs to market internet speeds as “wired,” to substantiate their speed claims with regular speed testing, and to warn consumers that “wireless speeds may vary.” The ISPs must also spell out the relative benefits of speeds and services accurately, ensure that there is sufficient network capacity to deliver advertised content from third party providers, like Netflix, and undertake other reforms designed to improve internet...

A.G. Underwood Seeks Contempt Ruling Against Morrisonville Cab Operator For Deceptive And Exploitative Practices Targeting Refugees Fleeing The U.S.

MORRISONVILLE – Attorney General Barbara D. Underwood today announced that she filed a motion for civil and criminal contempt against Northern Taxi and its owner and operator, Christopher Crowningshield, for continuing to violate state and local laws, in violation of a prior court order, by charging as much as $100 per person for a taxi ride from Plattsburgh to Canadian border.

“Immigrant communities are scared – and it’s unconscionable to try to take advantage of that fear in order to make a quick buck,” said Attorney General Underwood. “Anyone who suspects that they’re the victim of a scam or price gouging should immediately contact our office.” Crowningshield is prohibited by the court order from charging more than $92.50 for trips to the border, regardless of the number of passengers. However, investigators from the Attorney General’s office determined that Crowningshield routinely charges $100 per passenger, even when there are multiple passengers in...


A.G. Underwood Announces Stipulation Dissolving Trump Foundation Under Judicial Supervision, With AG Review Of Recipient Charities

NEW YORK – Today, Attorney General Barbara D. Underwood announced that – following a court decision in favor of the Attorney General – the Trump Foundation has signed a stipulation agreeing to dissolve under judicial supervision, with review and approval by the Attorney General of proposed recipient charities of the Foundation’s remaining assets. This stipulation follows the court decision last month allowing Attorney General Underwood’s lawsuit against the Trump Foundation to move forward.

Attorney General Underwood’s lawsuit sought the dissolution of the Foundation under judicial supervision and with the oversight of the Attorney General’s Charities Bureau. The lawsuit – which also seeks millions in restitution and penalties and a bar on President Trump and his three eldest children from serving on the boards of other New York charities – remains ongoing. Attorney General Underwood released the following statement:

“Our petition detailed a shocking pattern of illegality involving the Trump Foundation – including...

A.G. Underwood Announces Record $174.2 Million Consumer Fraud Settlement With Charter For Defrauding Internet Subscribers

NEW YORK – Attorney General Barbara D. Underwood announced a record $174.2 million consumer fraud settlement with Charter Communications, Inc. and Spectrum Management Holding Company (together “Charter”) for defrauding internet subscribers. The $62.5 million in direct refunds to consumers alone are believed to represent the largest-ever payout to consumers by an internet service provider (ISP) in U.S. history.

The landmark agreement settles a consumer fraud action alleging that the state’s largest ISP, which operated initially as Time Warner Cable and later under Charter’s Spectrum brand name, denied customers the reliable and fast internet service it had promised. This is the first settlement to result from the Attorney General’s major investigation of broadband internet service in New York.

“This settlement should serve as a wakeup call to any company serving New York consumers: fulfill your promises, or pay the price,” said Attorney General Underwood. “Not only is this the largest-ever consumer payout by...
December 13, 2018

**A.G. Underwood Sues Target, Walmart, And Importer LaRose Industries Over Sales Of Lead-Contaminated Children's Toys In New York**

NEW YORK – Attorney General Barbara D. Underwood today announced a lawsuit against Target Corporation, Walmart Inc., and importer LaRose Industries, for allegedly committing thousands of violations of multiple New York laws governing the safety of children’s toys sold in the state. The action stems from testing conducted by the Attorney General’s office that found “Cra-Z-Jewelz” jewelry-making kits that were imported by LaRose, and sold by the retailers Target and Walmart in New York, contained parts with lead levels up to 10-times higher than the federal limit of 100 parts per million (ppm). The findings of the Attorney General’s investigation previously resulted in a nationwide recall of the toys.

Attorney General Underwood’s lawsuit, which was filed in Albany County Supreme Court today, alleges that Target, Walmart, and LaRose violated multiple New York State laws – including those related to selling hazardous toys, as well as deceptive acts and false advertising...


December 13, 2018

**A.G. Underwood Announces First Round Of Payments To Croman Tenants Following Unprecedented Consent Decree**

NEW YORK – Today, New York Attorney General Barbara D. Underwood announced that the first checks are being mailed to eligible current or former tenants of buildings owned by Steven Croman who last month submitted claims to the Croman Tenant Restitution Fund. The restitution fund is part of a historic settlement that arose out of an investigation and lawsuit filed by the Attorney General against Croman, a major New York City landlord, for engaging in illegal conduct, including harassment, coercion, and fraud, to force rent-regulated tenants out of their apartments and convert their apartments into highly profitable market-rate units.

“Croman tried to line his own pockets at the expense of his tenants‘ wellbeing. We have zero tolerance for predatory landlords – and now, Croman tenants will finally get the restitution and protections they deserve as a result of this unprecedented settlement,” said Attorney General Underwood. “I’m pleased that this first round...


December 12, 2018

**A.G. Underwood Announces Settlement With EmblemHealth To Ensure Health Insurance Coverage For Gender Reassignment Surgery**

NEW YORK – Today, Attorney General Barbara D. Underwood announced a settlement with EmblemHealth, requiring the health insurance company to cover gender reassignment surgery
for its members. An investigation by the Attorney General revealed that EmblemHealth’s process of updating criteria for gender reassignment surgery was deficient; that the criteria included in the 2014-2017 Guidelines were outdated and not medically accurate or evidence-based during the time they remained in effect; and that EmblemHealth’s review of member requests, including coverage for mammoplasty as part of gender reassignment surgery, was deficient.

As part of the settlement, EmblemHealth has updated its Gender Reassignment Surgery Guidelines and will maintain the changes and continue to update its criteria in accordance with formal reviews. EmblemHealth will also provide restitution to members who were improperly denied coverage for gender reassignment surgery, and pay $250,000 in civil penalties to New York State.

“Health plans have a basic obligation to cover...”


December 05, 2018

A.G. Underwood Announces Prison Sentence For Wall Street Financier For Financial Fraud

NEW YORK — Attorney General Barbara D. Underwood today announced the sentencing of Anthony Nyame, 59, of the Bronx, for stealing over $3.5 million from multiple victims in financial fraud schemes. In one scheme, Nyame stole hundreds of thousands of dollars from victims, including the First Ghana Seventh Day Adventist Church in the Bronx, by inducing them into believing that his Wall Street-based company, General Capital Corporation, had the ability to secure millions of dollars in loans. In a different scheme, Nyame stole over $2.5 million from Villanova University through a cyber-attack. Today in New York County Supreme Court, Anthony Nyame was sentenced to 3 1/3 to 10 years in state prison.

“It’s unconscionable to defraud unsuspecting New Yorkers and organizations – including churches and universities,” said Attorney General Underwood. “Today’s sentencing serves as a reminder that those who abuse the system will be held accountable for their fraudulent conduct.”

Nyame’s cyber...


December 04, 2018

A.G. Underwood Announces Record COPPA Settlement With Oath – Formerly AOL – For Violating Children’s Privacy

NEW YORK — Attorney General Barbara D. Underwood today announced a record settlement with Oath, Inc., formerly known as AOL, for violating the Children’s Online Privacy Protection Act (COPPA), marking the largest-ever penalty in a COPPA enforcement matter in U.S. history.
The Attorney General’s Office found that AOL conducted billions of auctions for ad space on hundreds of websites the company knew were directed to children under the age of 13. Through these auctions, AOL collected, used, and disclosed personal information from the websites’ users in violation of COPPA, enabling advertisers to track and serve targeted ads to young children. The company has agreed to adopt comprehensive reforms to protect children from improper tracking and pay a record $4.95 million in penalties, the largest penalty ever in a COPPA enforcement matter in U.S. history. Oath Inc. is a wholly-owned subsidiary of Verizon Communications Inc. Until June 2017, Oath was known as AOL...


NORTH CAROLINA

December 13, 2018

Attorney General Josh Stein Gets Interim Relief Against Hurricane Florence Price Gouger

(RALEIGH) Attorney General Josh Stein today was granted an interim relief order against an out-of-state tree removal company involved in a price gouging lawsuit he filed earlier this year. After a contested hearing in which homeowners gave emotional testimony, the court granted a preliminary injunction against Scott Lacey and Randy Shannon, and their company, Scotts Tree Service. The order prohibits the company, Lacey, and Shannon from doing tree-related work in North Carolina until the trial. “This out-of-state operator tried to rip off North Carolinians coping with the devastating effects of Hurricane Florence,” said Attorney General Josh Stein. “I’m grateful that the court has blocked them from taking advantage of any other North Carolinians as we continue this case. My office will not stand for anyone who preys on the misfortune of others in violation of our state’s price gouging statute.” The order also prohibits the defendants from collecting on all...


OKLAHOMA

December 19, 2018

Attorney General Hunter Announces Plea Agreement in Case against Richard and Ryan Tate

OKLAHOMA CITY - Attorney General Mike Hunter today announced the state has reached a plea agreement with Richard and Ryan Tate, who will spend the next two decades on probation in order to pay more than $820,000 in restitution to victims. As part of the plea, the former executives of Tate Publishing and Tate Music Group were
charged with 38 felonies and six misdemeanors related to their fraudulent business practices that swindled more than 2,200 individuals out of their property and money they paid to have their music or books published or produced through the companies.

Attorney General Hunter said his office has set up a restitution account and is working on a system to begin paying victims back as expeditiously as possible.

“Today, the Tates have finally accepted responsibility for defrauding thousands of individuals,” Attorney General Hunter said. “My office will be closely monitoring the Tates throughout the course of their...


OREGON
December 20, 2018
Oregon Settles withCourtesy Ford; Over 4,000 Oregonians Receive Money Back

Attorney General Ellen Rosenblum today announced a $120,000 settlement with car dealership Courtesy Ford, and warned other car dealers that violating the state’s advertising rules could result in stiff penalties. The settlement includes $55,000 in restitution to Oregonians who unknowingly purchased a “Data Dots” theft deterrent service that they may have thought was required by the government.

“Buying a car is exciting —but that sometimes adds to the confusing process of understanding the options and paperwork involved in the purchase. In this case, Courtesy Ford marked up the price of Ford Raptor trucks, which is a very rare vehicle, and sold consumers a theft deterrent service with bogus fees that looked like they were required by the DMV,” said Attorney General Rosenblum. “As a part of this settlement, Courtesy Ford has agreed to refund 4000 Oregon consumers’ money— but consumers have to take action first. You must complete and return a...


PENNSYLVANIA
December 19, 2018
Attorney General Josh Shapiro Announces Settlement in Blair Mobile Home Park Case

HARRISBURG — Attorney General Josh Shapiro today announced a settlement that provides restitution for consumer victims who were harmed by Blair Mobile Home, LLC, Wave Jumper Corporation and Robert Brown, owners and operators of a manufactured home park known as Blair Mobile Home Park. The mobile home park owners required both prospective and current tenants to pay bills – including taxes, rent, and utilities – that they were not legally obligated to
pay and belonged to prior owners and/or tenants, This violates the Manufactured Home Community Rights Act and the Pennsylvania Consumer Protection law. An investigation by the Office of Attorney General’s Bureau of Consumer Protection revealed that Blair County Tax Claim Bureau took ownership of manufactured homes in Blair Mobile Home Park after the respondents failed to pay real estate taxes. Mr. Brown bid on the properties located in the manufactured home park to regain ownership. “These Pennsylvania families were threatened...


December 18, 2018

CASE UPDATE: Attorney General Shapiro Announces Another Win in Lawsuit Against Nation’s Largest Student Loan Company

HARRISBURG — Attorney General Josh Shapiro today announced another important victory in his lawsuit against the nation’s largest servicer of federal and private student loans, Navient Corporation, and its subsidiary Navient Solutions, LLC. Yesterday, the United States District Court for the Middle District of Pennsylvania denied Navient’s Motion to Dismiss in its entirety. Navient had attempted to have eight of the Commonwealth’s nine claims dismissed. The lawsuit alleges widespread abuses in Navient’s student loan origination and servicing. “Navient’s deceptive practices and predatory conduct harmed student borrowers and put their own profits ahead of the interests of millions of families across our country who are struggling to repay student loans,” Attorney General Shapiro said. “As I said before, I stand behind this lawsuit. We will work diligently to protect borrowers, and yesterday’s win will allow us to proceed towards trial. We still have important work to do in the case, but this brings...


December 13, 2018

Attorney General Shapiro Files Suit Against Western PA Father and Son Plumbers for Defrauding Pennsylvania Consumers

HARRISBURG — Attorney General Josh Shapiro today announced that the Attorney General’s Bureau of Consumer Protection has filed a lawsuit and is seeking a preliminary injunction against Howard Stahl, of Pearl Plumbing, Inc. f/d/b/a Roto-Rooter, and his son, Nolan Stahl, and his current business: Stahl Brothers Plumbing, Inc. d/b/a Rooter Man for allegedly defrauding Pennsylvania consumers in the course of recommending the unnecessary replacement of sewer pipes. Nolan Stahl, of Erie County formerly worked for his father, Howard Stahl, of Allegheny County,
as a service technician and supervisor, and currently does business as “Rooter Man” in Erie, Crawford, Mercer, Allegheny, Beaver, Butler, Lawrence, and Washington counties. An investigation revealed that while Nolan Stahl worked for his father’s business, Howard Stahl was well aware of consumers’ complaints against his son and other service technicians who were recommending unnecessary repairs. Yet, Howard Stahl continued to demand payment from defrauded consumers, rejected timely efforts...


December 10, 2018

Attorney General Shapiro Announces Consumer Protection Lawsuit Against Chester County Home Improvement Business

HARRISBURG — Attorney General Josh Shapiro today announced that the Attorney General’s Bureau of Consumer Protection has filed a lawsuit against Element Kitchen & Bath Design, LLC and Michael J. Sheehan, for allegedly entering into contracts with consumers to perform home improvement services, including designing, installing, and supplying materials for renovations to consumers’ homes but failing to perform the work or performing the work in a substandard manner.

“Home improvement fraud is a crime, and my Office is taking action to make the contracting process safer and more reliable across our Commonwealth,” Attorney General Shapiro said. “People work hard to pay for improvements to their homes, and I’m working to ensure they get a fair deal and get the services promised in their contracts. Whether you’re buying a fixer upper or you’re starting to house hunt, Pennsylvanians deserve to know what they’re paying for.”

The lawsuit also alleges that the defendants accepted...


TEXAS

December 14, 2018

AG Paxton: Big Willy’s Owners Agree to Refund Consumers for Hurricane Harvey Price Gouging at Numerous Gas Stations

Attorney General Ken Paxton today announced that his Consumer Protection Division finalized a settlement with the owners of 11 gas stations – mostly Big Willy’s – accused of price gouging last year during the state of disaster declared for Hurricane Harvey.

Under terms of the agreement, Sun Macro Corporation, Mr. Group Inc. and Star Impex Inc. will reimburse eligible consumers who paid $3.99 per gallon or more for regular unlead
gasoline from August 31, 2017, through September 6, 2017, at these gas station locations:
--Lucky Mart, 3841 Cummings Drive, and Happy Hill, 8101 East FM 917, Alvarado, TX 76009;
--Big Willy’s #9, 4500 South Bowen Road, Arlington, TX 76017;
--Big Willy’s #11, 216 NW Renfro Street, Burleson, TX 76028;
--Big Willy’s #17, 710 South Main Street, Cleburne, TX 76033;
--Big Willy’s #6, 420 S. Broadway Street, and Big Willy’s #12, 500 North Broadway Street, Joshua, TX 76058;
--Big Willy’s #10, 6051 Lake Worth Blvd., Lake Worth,...


December 04, 2018
AG Paxton: Bains Brothers, LLC. Agrees to Refund Consumers for Hurricane Harvey Price Gouging
Attorney General Ken Paxton today announced that his Consumer Protection Division finalized a settlement with the owner of several Dallas-Fort Worth area gas stations accused of price gouging last year during the state of disaster declared for Hurricane Harvey. Under terms of the agreement, Bains Brothers, LLC will refund eligible consumers who paid $3.99 per gallon or more for unleaded regular gasoline on August 31, 2017, at two of the company’s gas stations: 3600 Huffines Boulevard in Carrollton, and 2809 NW Green Oaks Boulevard in Arlington. Claim forms are available online and will be accepted through December 31, 2018. Click here for a claim form:

The attorney general’s Consumer Protection Division received complaints from consumers that the two gas stations were charging up to $6.99 per gallon of regular unleaded gasoline during the Harvey state of disaster.

“Price gouging is something that no Texan should be confronted with when there’s a declared...


WYOMING

December 11, 2018
Pinnacle Powerful Solutions LLC, Linda Pearson, and Ron Yung (Docket No. 190-299)
Pinnacle Powerful Solutions, LLC is an out-of-state limited liability company that sells products purporting to reduce homeowners’ energy usage. Defendants lured consumers in through mass mailing campaigns promising free steak and savings of up to 40% on utility bills. The Attorney General filed an enforcement action against the company and its principals, Linda Pearson and
Ron Yung, alleging that the defendants profited from misrepresenting the effectiveness of their merchandise, misrepresenting affiliations with NASA and with local steakhouses, and targeting the elderly.

Pinnacle Powerful Solutions, LLC, Linda Pearson, and Ron Yung agreed to resolve the matter through a Consent Judgment, which prevents them from selling home efficiency merchandise in Wyoming for 5 years. The Judgment also orders full refunds to every Wyoming consumer, totaling approximately $85,000. Finally, the Judgment imposes suspended civil penalties of $60,000, which become due if the Defendants violate the terms of the Consent Judgment.


Multistate Cases

ALABAMA

December 21, 2018

Attorney General Steve Marshall Announces $68 Million Multistate Settlement with UBS AG (“UBS”) for Artificially Manipulating Interest Rates

(MONTGOMERY) -- Attorney General Steve Marshall today announced a $68 million multi-state settlement with UBS for fraudulent conduct involving the manipulation of LIBOR (the London Interbank Offered Rate). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers.

The Attorneys General of 39 states and the District of Columbia allege that UBS misrepresented the integrity of the LIBOR benchmark by concealing, misrepresenting, and failing to disclose that UBS at times made USD LIBOR submissions to avoid negative publicity and protect the reputation of the bank, and that UBS made Yen LIBOR submissions to benefit its derivative trading positions.

As a result of its fraudulent conduct, UBS made millions in unjust gains when government entities and not-for-profit organizations entered into swaps and other financial instruments with UBS without knowing that UBS and other banks on the USD- LIBOR-setting panel...


December 11, 2018

Attorney General Steve Marshall Joins 42 Attorneys General in Calling on Social Security Administration to Curb Synthetic Identity Theft

(MONTGOMERY) - Alabama Attorney General Steve Marshall joined 42 other attorneys general in urging the Social Security Administration to implement stronger procedures to combat the growing problem of identity fraud including synthetic identity theft.

“Consumers in our respective jurisdictions continue to contact us about the growing problem of
identity fraud,” Attorney General Marshall and the other attorneys general wrote in their joint letter to Acting Social Security Commissioner Nancy A. Berryhill on Monday. “The fraud comes in various forms and causes various harms, including monetary loss, damage to credit score, and detriment to personal security. As both law enforcement officials and advisors to government agencies, we know the challenges of keeping government systems a step ahead of fraudulent actors. Although the challenge may be great, we urge you to prioritize making your systems as nimble and strong as possible to combat this growing problem.”

Congress passed legislation this year directing...


December 04, 2018

**Attorney General Steve Marshall Announces $6 Million National Settlement with Encore Capital, Midland Credit Management, Midland Funding to Reform Debt Buying and Collection Practices**

(MONTGOMERY)--Attorney General Steve Marshall announced today that Alabama has joined 36 states and the District of Columbia in reaching a $6 million settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management Inc. and Midland Funding LLC, one of the nation’s largest debt buyers. In Alabama, a total of $784,920 in debt will be fully or partially forgiven for 464 Alabama accounts for judgments that were entered against consumers in cases where Midland used an affidavit against them in court between 2003 and 2009. Of these, 145 Alabama accounts will receive full forgiveness of a total of $194,760 in debt. Midland will notify impacted consumers by mail of the balance reduction and no further action is necessary from the consumer. Additionally, $25,000 for each state will be set aside for restitution for those who paid Midland a debt they did not owe, for those who paid more than...


December 01, 2018

**Attorney General Steve Marshall Joins 50 States, District of Columbia, in $575 Million Settlement with Wells Fargo**

(MONTGOMERY)--Attorney General Steve Marshall today announced a $575 million settlement between the 50 states and the District of Columbia and Wells Fargo Bank N.A. to resolve claims that the bank violated consumer protection laws of Alabama and other states. Alabama’s portion of $7.9 million will cover attorneys’ fees, given Alabama's leadership role in the negotiations, and will assist in funding the consumer protection efforts of the Attorney General's Office.

The settlement resolves claims that Wells Fargo violated these laws by (1) opening millions of
unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock...


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ARIZONA

December 28, 2018

AG Brnovich and Other State Attorneys General Reach $575 Million Settlement with Wells Fargo

PHOENIX – Attorney General Mark Brnovich today announced Wells Fargo Bank N.A. will pay a total of $575 million, including $37.1 million to Arizona, to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock extension fees.

Arizona will receive $37.1 million, the third-highest amount under the nationwide settlement. The funds will be used by the Attorney General's Office to help further strengthen consumer protection enforcement efforts, as well as pay for the states attorneys' fees. Arizona was a lead...


December 04, 2018

AG Brnovich Announces Multimillion-Dollar Settlement to Reform Debt Buying and Collection Practices

PHOENIX — Arizona Attorney General Mark Brnovich announced today that he, along with his counterparts in 41 other states and the District of Columbia, reached a multimillion-dollar settlement with Encore Capital Group, Inc., and its subsidiaries Midland Credit Management, Inc., and Midland Funding, LLC (collectively, “Midland”). Midland is one of the largest buyers of unpaid debt in the country, and the settlement resolves the states’ investigation into Midland’s debt collection and litigation practices.
"Debt buyers should not be pursuing collections for discharged or time-barred debts, or submitting unverified information in litigation," said Attorney General Mark Brnovich. "Deceptive and unfair debt collection practices harm consumers and my office is committed to holding debt buyers accountable for those unlawful practices.”

As part of the settlement, Midland will provide millions of dollars in debt relief to consumers nationwide, including roughly $1 million to hundreds of Arizona consumers. This debt relief will reduce or completely...


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**ARKANSAS**

December 28, 2018

**Attorney General Rutledge Joins $575 Million Settlement with Wells Fargo**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer-protection laws. The settlement is the result of multiple investigations by all 50 states and the District of Columbia of allegations that Wells Fargo was engaging in a number of unfair and deceptive business practices. The State of Arkansas will receive $1,298,019.

“We must be able to trust banks to conduct business honestly,” said Attorney General Rutledge. “Wells Fargo betrayed that trust for thousands of consumers, including many Arkansans. Wells Fargo is being held accountable for the harm caused to consumers by its improper business practices.”

The settlement resolves claims the bank violated state consumer protection laws by opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, improperly referring customers for enrollment in third-party renters and life...


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December 06, 2018

**Rutledge Files Complaint Against Health Record Company for HIPAA Violations**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced that she, along with 11 other states, has filed a complaint against Medical Informatics Engineering Inc. (MIE) in the U.S. District Court for the Northern District of Indiana. MIE and NoMoreClipboard LLC are web-based health record companies headquartered in Indiana who are accused of failing to protect patient user data.

“Arkansans put their trust in medical professionals across the state, who then trust data companies to protect the personal information of patients,” said Attorney General Rutledge.
“Medical Informatics did not provide that security and put the personal information of Arkansans at risk. It is important that data storage companies maintain the highest level of protections against hackers.”

The complaint alleges that MIE failed to implement basic industry-accepted data security measures to protect individual’s health information from unauthorized access, in part, by using generic accounts that could be accessed through the use of...


Rutledge Reaches Settlement with Debt-Collection Company

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced that Arkansas has joined 42 other states and the District of Columbia in an agreement to settle illegal debt-collection practice accusations against Midland Funding.

“I want companies like Midland to think twice before using these tactics in Arkansas,” said Attorney General Rutledge. “This settlement will make Arkansans whole after Midland violated both Arkansas and federal law through its deceptive practices.”

Between 2003 and 2009, Midland engaged in various debt-collection activities that harmed Arkansans, such as filing false affidavits in court proceedings, failing to verify debts as requested by consumers, attempting to collect debts that are legally unenforceable and signing affidavits of debts owed without reviewing the account. The settlement affirms that Midland is required to follow all Arkansas and federal debt-collection laws.

As part of the settlement, Midland will eliminate or reduce the judgment balances of more than 300 Arkansans, totaling about $410,000,...


CALIFORNIA

December 28, 2018

Attorney General Becerra Recovers $148.7 Million for California in Settlement with Wells Fargo Over Deceiving Consumers

SACRAMENTO – California Attorney General Xavier Becerra today joined a $575 million nationwide settlement with Wells Fargo, recovering $148.7 million for California, because of the bank’s systematic misconduct exploiting its own customers. Wells Fargo has acknowledged opening millions of deposit, credit card, and other accounts, and conducting transfers of funds without customer authorization over various periods from 2002 through 2017.

“Wells Fargo customers entrusted their bank with their livelihood, their dreams, and their savings for the future,” said Attorney General Becerra. “Instead of safeguarding its customers,
Wells Fargo exploited them, signing them up for products - from bank accounts to insurance - that they never wanted. This is an incredible breach of trust that threatens not only the customers who depended on Wells Fargo, but confidence in our banking system. As our investigation found, Wells Fargo’s conduct was unlawful and disgraceful.”

Attorney General Becerra joins 49 other states and Washington, D.C., in...


December 21, 2018

Attorney General Becerra Announces $68 Million Multistate Settlement with UBS for Manipulating Key Interest Rate

SACRAMENTO – Today, California Attorney General Xavier Becerra announced a $68 million multistate settlement with UBS for fraudulent conduct involving manipulation of the London Interbank Offered Rate (LIBOR). LIBOR is the rate at which banks lend money to one another and is a key financial tool that determines interest rates for many financial products, including government and corporate bonds. During the financial crisis, large international banks manipulated LIBOR to enhance their financial health, avoid negative publicity, and minimize harm to their reputations. They did so at the expense of investors.

“California is committed to holding powerful international banks like UBS accountable,” said Attorney General Becerra. “We will not accept financial institutions breaking the rules and hanging Californians out to dry.”

The settlement follows a multistate investigation, opened in July 2012, that revealed that UBS deliberately suppressed its LIBOR submissions in order to avoid negative media attention and doubts about its creditworthiness. This...


COLORADO

December 28, 2018

Attorney General Cynthia H. Coffman Announces $575M Multi-State Settlement with Wells Fargo

DENVER— Today Attorney General Cynthia H. Coffman announced that Colorado has joined with 49 other states and the District of Colombia in a $575M settlement with Wells Fargo Bank N.A. to resolve state consumer protection claims for alleged unfair and deceptive trade practices.

“For years, Wells Fargo violated public trust by opening fraudulent bank accounts and engaging in deceptive practices involving insurance, auto loans, mortgages and financing,” said Attorney General Coffman. “This settlement resolves Colorado’s consumer protection claims and sends a strong message that banking institutions like Wells Fargo need to take necessary steps to avoid
similar consumer protection violations.”
The settlement with the 50 states and the District of Colombia addresses allegations that Wells Fargo:
Opened millions of unauthorized accounts and enrolled customers in online banking services without their knowledge or consent;
Improperly referred customers for enrollment in third-party renters and life insurance policies;
Improperly charged auto loan customers for force-placed...


DELAWARE

December 04, 2018
Delaware Announces Settlement to Reform Debt Buying and Collection Practices
Attorney General Matt Denn announced today that Delaware joined 41 other states and the District of Columbia in reaching a settlement regarding debt collection practices with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, one of the nation’s largest debt buyers.
Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, also take consumers to court to collect the debts they purchase.
The settlement resolves the States’ investigation into Midland’s collection and litigation practices. The agreement settles claims that Midland signed and filed affidavits in state courts in large volumes without verifying the information printed in them, a practice commonly called robo-signing.
The settlement requires Midland to reform its affidavit signing and litigation practices....


DISTRICT OF COLUMBIA

December 29, 2018
AG Racine Announces Wells Fargo to Pay the District $1.1 Million for Opening Unauthorized Accounts, Other Deceptive Practices
WASHINGTON, D.C. – Attorney General Karl A. Racine today announced that Wells Fargo Bank N.A. will pay $575 million in a 50-state settlement for, among other unfair and deceptive trade practices, opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent. As part of this settlement, Wells Fargo will pay the District a total of $1,112,853.08. As part of previous settlements with federal regulators and an agreement resolving a private class-action consumer lawsuit, Wells Fargo will
provide more than $600 million in relief to harmed consumers and pay more than $1 billion in civil penalties to the federal government.

Wells Fargo N.A. is a South Dakota-based entity that is a subsidiary of Wells Fargo & Company, the San Francisco-based multinational financial services company that is considered one of the United States’ “big four” consumer banking firms (along with Bank of America, Citigroup, and JPMorgan).


December 29, 2018

AG Racine Leads 15-State Coalition Opposing Payday Loan Industry Attempts to Skirt State Usury Laws

WASHINGTON, D.C. – Attorney General Karl A. Racine is leading a group of 15 state attorneys general in opposing payday lenders’ use of Indian tribes to skirt state laws protecting consumers from exorbitant interest rates and other predatory practices. In an amicus brief filed in the United States Court of Appeals for the 4th Circuit, AG Racine and his counterparts argue that the burden of proof should be on lenders and others claiming tribal immunity from state laws preventing predatory lending practices. Under such schemes, in which unscrupulous lenders make payments to a tribe to “borrow” its immunity, AG Racine and his counterparts argue that the lender should bear the burden of proving that it is a legitimate arm of the Indian tribe through which it claims immunity.

“The District and other states have passed laws specifically to prevent predatory lenders from taking advantage of low-income people,” said AG Racine. “Payday...


December 21, 2018

AG Racine Announces $68 Million Multistate Settlement With UBS For Artificially Manipulating Interest Rates

WASHINGTON, D.C. – Attorney General Karl A. Racine today announced a $68 million, 40-state settlement, with UBS for fraudulent conduct involving the manipulation of a critical benchmark interest rate during and after the 2007-2008 financial crisis. UBS allegedly manipulated LIBOR (the London Interbank Offered Rate), an interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers. As a result of this manipulation, District government and nonprofit entities paid significantly more than they would have otherwise for UBS investment services. Through this settlement, at least six nonprofit and government entities in the District may be eligible to receive restitution totaling more than $800,000.

The attorneys general allege that UBS misrepresented the integrity of the LIBOR benchmark by
concealing, misrepresenting, and failing to disclose actions they took to avoid negative publicity and protect the reputation of the bank. They also allege that...


December 04, 2018
AG Racine Announces Midland to Pay $6 Million for Illegal Debt Collection Practices
WASHINGTON, D.C. – Attorney General Karl A. Racine announced today that the District of Columbia has joined 42 states in a $6 million settlement with Encore Capital Group, Inc. and its subsidiaries, Midland Credit Management, Inc. and Midland Funding, LLC (Midland) for using illegal tactics to collect unverified debts. The settlement resolves a multistate investigation into the debt-buying company’s collection and litigation practices, including claims that Midland “robo-signed” and filed affidavits containing unverified and potentially inaccurate information to support debt-collection lawsuits against consumers. The settlement provides debt relief to hundreds of consumers in the District and requires Midland to reform its practices.

“Midland illegally attempted to collect debts it had not verified through robo-signing and other illegal practices,” said AG Racine. “Robo-signing especially hurts lower-income consumers who may not have the means to fight a debt collector in court. Today’s settlement helps ensure Midland won’t abuse consumers again and serves...


GEORGIA

December 28, 2018
Carr: Georgia to Receive More Than $16M in Consumer Protection Settlement with Wells Fargo
ATLANTA, GA – Attorney General Chris Carr today announced that Wells Fargo Bank N.A. will pay $575 million to resolve state consumer protection claims for alleged unfair and deceptive trade practices. Georgia’s share of the settlement is $16,346,293.31.

“Companies and institutions must operate with transparency and disclosure to assure customers that their personal and financial information is being used properly,” said Attorney General Chris Carr. “This settlement appropriately guarantees restitution for those affected and provides a penalty for the alleged improper behavior.”

The settlement with 50 states and the District of Columbus claims that the bank violated state consumer protection laws in the following ways:

- Opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent;
- Improperly referring customers for enrollment in third-party renters and life insurance policies;
- Improperly charging auto loan customers for force-placed and unnecessary collateral
December 04, 2018

Carr Announces $8.9 Million Settlement with Debt Collector

ATLANTA, GA — Attorney General Chris Carr announced today that Georgia has joined 41 states and the District of Columbia in reaching a settlement with Encore Capital Group Inc., one of the nation’s largest debt buyers, and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC.

“Robo-signing by Encore Capital Group Inc. and its subsidiaries was unjust and hurt consumers,” said Attorney General Carr. “I am proud of our Consumer Protection Division’s work throughout this process to protect the citizens of Georgia and hope this action sends a strong message to debt collectors that this behavior will not be tolerated.”

Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, also take consumers to court to collect the debts...

IDAHO

December 28, 2018

Wasden Announces $575 Million Settlement with Wells Fargo

(Boise) – Attorney General Lawrence Wasden announced today that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the company violated state consumer protection laws. The settlement includes all 50 states and the District of Columbia. It resolves numerous allegations, including that the bank pushed a number of its products on consumers without their knowledge or consent as a means of bolstering sales numbers. The settlement covers bank activities dating back to 2002.

Idaho’s portion of the settlement totals $5.27 million dollars. The money will be deposited into the state’s Consumer Protection Fund.

“Wells Fargo set aggressive and unrealistic sales goals for its employees and incentivized them to inflate their results,” Wasden said. “By doing so, the company created an impetus for its workers to play fast and loose with the rules. Their dishonest behavior harmed consumers. This
settlement, along with prior federal agency orders, seeks to hold the...


December 21, 2018

Wasden Announces $68 Million Settlement with UBS for Artificially Manipulating LIBOR Interest Rates
(Boise) – Attorney General Lawrence Wasden today announced a $68 million, 40-state settlement with UBS for fraudulent conduct involving the manipulation of LIBOR, the London Interbank Offered Rate. LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers. The states allege that UBS misrepresented the integrity of the LIBOR benchmark by concealing, misrepresenting, and failing to disclose that UBS made U.S. Dollar LIBOR (USD LIBOR) submissions to avoid negative publicity and protect the bank’s reputation. As a result of its fraudulent conduct, UBS made millions in unjust gains when government entities and not-for-profit organizations entered into swaps and other financial instruments with UBS, without knowing that UBS and other banks on the USD-LIBOR-setting panel were manipulating their LIBOR submissions. UBS is the fourth of several USD-LIBOR-setting panel banks under investigation by state attorneys general to resolve LIBOR manipulation claims....


December 04, 2018

Attorney General Announces $6 Million Settlement With Debt Buyer
(Boise) – Attorney General Lawrence Wasden has announced that Idaho is entering a $6 million settlement with one of the nation’s largest debt buyers. The settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc., and Midland Funding, LLC involves 41 other states and the District of Columbia. The settlement follows a six-year investigation. Debt buyers like Midland buy past-due debts from creditors for pennies on the dollar and attempt to recover the debts through aggressive collection techniques. The settlement resolves the states’ investigation into Midland’s collection and litigation practices that involved Midland robo-signing large volumes of affidavits without verifying the information and filing lawsuits without proof of the underlying debts.

The settlement requires Midland to change the way it signs affidavits and litigates in court. The company must now carefully verify the information in affidavits and present accurate
documents during court proceedings. Midland must also provide consumers with...


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**ILLINOIS**

December 28, 2018

**ATTORNEY GENERAL MADIGAN REACHES $575 MILLION SETTLEMENT WITH WELLS FARGO**

Chicago — Attorney General Lisa Madigan today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for duplicative force-placed insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock extension fees. Illinois will receive over $10.8 million of the settlement.

“Wells Fargo hit a new low when it completely deceived its customers to turn a profit,” Madigan said. “Today’s settlement ensures Wells Fargo can no longer breach consumers’ trust and get away with it.”

Through this settlement with 50 states and the District of Columbia,...


December 04, 2018

**MADIGAN ANNOUNCES $6 MILLION SETTLEMENT WITH ENCORE CAPITAL TO REFORM DEBT BUYING & COLLECTION PRACTICES**

Chicago — Attorney General Lisa Madigan today announced a $6 million settlement that resolves an investigation she led with 41 states and the District of Columbia into one of the nation’s largest debt buyers, Encore Capital Group Inc., and its subsidiaries, Midland Credit Management Inc. and Midland Funding LLC.

Madigan led an investigation into Midland’s debt collection and litigation practices and its pattern of signing and filing affidavits in state courts against consumers in large volumes without verifying the information printed in them – a practice commonly called robosigning. The practice of debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, file actions in court against consumers to collect debts they have purchased for...
collection. In response, consumers are...


**INDIANA**

December 28, 2018

**AG Curtis Hill announces $575 million settlement with Wells Fargo**

Attorney General Curtis Hill today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws. As part of a settlement involving all 50 states and the District of Columbia, Indiana will receive $5.2 million.

Specifically, the settlement resolves claims that Wells Fargo:

- opened millions of unauthorized accounts and enrolled customers into online banking services without their knowledge or consent;
- improperly referred customers for enrollment in third-party renters and life insurance policies;
- improperly charged auto loan customers for force-placed and unnecessary collateral protection insurance;
- failed to ensure that customers received refunds of unearned premiums on certain optional auto finance products; and
- incorrectly charged customers for mortgage rate lock extension fees.

“Such grossly unfair and deceptive trade practices as those demonstrated by Wells Fargo must never be allowed to stand,” Attorney General Hill said. “We must continue working tirelessly to hold companies accountable...


December 21, 2018

**AG Hill announces $68 million settlement with UBS for artificially manipulating interest rates**

Attorney General Curtis Hill today announced a $68 million, 40-state settlement with UBS for fraudulent conduct involving the manipulation of LIBOR (the London Interbank Offered Rate). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers.

“This is yet another case in which my office has acted in concert with other states’ attorneys general to protect consumers from fraudulent business practices,” Attorney General Hill said. “We will continue to remain watchful for other improprieties committed by those trying to take advantage of unsuspecting victims.”

The attorneys general allege that UBS misrepresented the integrity of the LIBOR benchmark by concealing, misrepresenting and failing to disclose that UBS at times made USD LIBOR submissions to avoid negative publicity and protect the reputation of the bank, and that UBS
made Yen LIBOR submissions to benefit its derivative trading positions.
As a...


December 04, 2018

AG Hill announces $6 million settlement with companies over debt buying and collection practices

Attorney General Curtis Hill announced today that he has joined 41 other states and the District of Columbia in reaching a $6 million settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management Inc. and Midland Funding LLC, which is one of the nation’s largest debt buyers. The settlement also provides full debt forgiveness for 126 Indiana consumers, totaling $160,552, and partial debt forgiveness to 116 Indiana consumers, totaling $214,600. Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, also take consumers to court to collect the debts they purchase. However, people are often unable to afford attorneys to defend the allegations. Cases often result in default judgments, hurting credit and putting people in jeopardy of having...


December 03, 2018

AG Curtis Hill files first multistate HIPAA-related data breach lawsuit

Attorney General Curtis Hill announced today that he is leading a 12-state federal lawsuit against a Fort Wayne web-based electronic health records company that allegedly sustained a data breach compromising the data of more than 3.9 million people. The lawsuit alleges that Medical Informatics Engineering Inc. and NoMoreClipboard LLC (collectively “MIE”) violated provisions of the Health Insurance Portability and Accountability Act (“HIPAA”) as well as state claims including Unfair and Deceptive Practice laws, Notice of Data Breach statutes, and state Personal Information Protection Acts. Between May 7, 2015, and May 26, 2015, hackers infiltrated WebChart, a web application run by MIE. The hackers stole the electronic Protected Health Information (“ePHI”) of more than 3.9 million individuals – including individual names, telephone numbers, mailing addresses, usernames, hashed passwords, security questions and answers, spousal information (name and potentially dates of birth), email addresses, dates of birth, Social Security numbers, lab results,
health insurance policy...


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**IOWA**

December 28, 2018

**Miller joins 50 AGs in $575 million settlement with Wells Fargo**

DES MOINES — Iowa Attorney General Tom Miller announced Friday that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws over several sales practices, including creating unauthorized accounts, and other actions that affected millions of customers. Iowa joined Arizona, Connecticut and Pennsylvania in leading the investigation into Wells Fargo’s practices.

The settlement with 50 states and the District of Columbia addresses allegations that Wells Fargo:
- opened millions of unauthorized accounts and enrolled customers into online banking services without their knowledge or consent;
- improperly referred customers for enrollment in third-party renters and life insurance policies;
- improperly charged auto loan customers for force-placed and unnecessary collateral protection insurance;
- failed to ensure that customers received refunds of unearned premiums on certain optional auto finance products;
- incorrectly charged customers for mortgage rate lock extension fees.

Wells Fargo will also create a consumer restitution review program. Consumers...


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December 21, 2018

**Miller announces $68 million multistate settlement with UBS for manipulating interest rates**

Iowa Attorney General Tom Miller announced a $68 million, 40-state settlement with UBS for fraudulent conduct involving the manipulation of LIBOR (the London Interbank Offered Rate). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers.

UBS is the fourth of several LIBOR-setting panel banks to resolve claims following investigation by state attorneys general. The attorneys general have collected $488 million in payments from UBS, Citibank, Deutsche Bank and Barclays, almost all of which will be distributed to state and local government entities and nonprofits.

“The banks’ manipulation of rates cost school districts and state and city governments millions of dollars,” Miller said.
Banks use LIBOR to set rates on credit card, mortgage, student loan and other transactions, and to determine the cost of borrowing from one another.

In the UBS settlement, the attorneys general allege that UBS...


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**December 04, 2018**

**Miller, 42 AGs announce $6 million settlement with debt buyer**

DES MOINES — Iowa Attorney General Tom Miller announced Tuesday that Iowa joined 42 states and the District of Columbia in reaching a $6 million settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, one of the nation’s largest debt buyers.

Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, also take consumers to court to collect the debts they purchase. However, people are often unable to afford attorneys to defend the allegations and cases result in default judgments, hurting credit and putting people in jeopardy of having their wages garnished.

The settlement resolves the states’ investigation into Midland’s collection and litigation practices. Much like the conduct witnessed during the mortgage...

- **Original Press Release:** [https://www.iowaattorneygeneral.gov/newsroom/midland-debt-attorneys-general-settlement/](https://www.iowaattorneygeneral.gov/newsroom/midland-debt-attorneys-general-settlement/)

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**KENTUCKY**

**December 18, 2018**

**Beshear Seeks to Halt Ruling Threatening Health Care Coverage for Over 1.3 Million Kentuckians**

FRANKFORT, Ky. (Dec. 18, 2018) – In his fight to protect health care for more than 1.3 million Kentuckians, Attorney General Andy Beshear, along with a coalition of state attorneys general, is asking a federal judge to freeze a Dec. 14 ruling that could eliminate the ACA in Kentucky. Beshear said the group has asked for a stay or freeze of the ruling to ensure Kentuckians do not lose their coverage while a legal challenge continues by the AGs.

“The decision itself is unclear, and while the federal government has taken the position that the law stays in place for now, we cannot simply trust when the ramifications are so dire for our state,” Beshear said. “That’s why I’m leading the charge in Kentucky to protect the health care of our families.”

Beshear said the group has also asked the Texas judge to certify his ruling so that it may be
immediately appealed...

December 04, 2018
Beshear: More than 260 Kentuckians Benefit in Settlement Involving Robo-signing by Debt Collection Company
FRANKFORT, KY. (Dec. 4, 2018) – Attorney General Andy Beshear today announced that more than 260 Kentuckians will have their judgment balances eliminated or reduced in a settlement his office reached with one of the nation’s largest debt buyers for robo-signing large volumes of court documents without verifying the information.
In the settlement against Encore Capital Group Inc. and its subsidiaries Midland Credit Management Inc. and Midland Funding LLC, approximately 261 Kentuckians will receive a part of nearly $375,000 Midland must pay for its use of an affidavit against the Kentuckians in court between 2003 and 2009.
Midland will apply a credit of up to $1,850 on the outstanding balances of the judgments it has on the 261 Kentuckians, for a total value of $374,876 in forgiveness. Midland will notify Kentuckians by mail of the balance reduction and that no further action is necessary.
In addition, Midland plans to set aside $25,000 in...
LOUISIANA

December 03, 2018

Protecting Patients and Healthcare, Attorney General Jeff Landry Joins Multi-State Lawsuit

BATON ROUGE, LA – Louisiana Attorney General Jeff Landry has joined 11 other state attorneys general in filing a lawsuit against Medical Informatics Engineering, Inc. and NoMoreClipboard, LLC (collectively “MIE”), a web-based electronic health record company.

In their bipartisan effort to pursue a Health Insurance Portability and Accountability Act (HIPAA) related data breach, General Landry and his colleagues allege that MIE violated provisions of HIPPA as well as state claims including Unfair and Deceptive Practice laws, Notice of Data Breach statutes, and state Personal Information Protection Acts.

“When personal information gets into the wrong hands, it can be used to commit serious financial crimes,” said General Landry. “We are bringing this suit in an effort to protect both the patient’s personal information and their healthcare. Our hope is that through this suit, MIE and other companies will re-evaluate how they guard the sensitive health data that patients have entrusted to their care.”

It...

MARYLAND

December 28, 2018

Attorney General Frosh Announces $575 Million Settlement with Wells Fargo

BALTIMORE, MD (December 28, 2018) – Maryland Attorney General Brian E. Frosh today announced a multistate settlement with Wells Fargo Bank N.A. (Wells Fargo) resolving claims that the bank violated state consumer protection laws by:

1) Opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent;
2) Improperly referring customers for enrollment in third-party renters and life insurance policies;
3) Improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance;
4) Failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products; and
5) Incorrectly charging customers for mortgage rate lock extension fees.
“Wells Fargo cheated its customers. It mislead them. It created phony accounts. It charged illegal fees,” said Attorney General Frosh. “Wells Fargo’s outrageous conduct requires punishment, and today we hold them accountable.”

Under today’s settlement with all 50 states and the District of Columbia, Wells Fargo will create a...


December 28, 2018
Attorney General Frosh Argues in Court Against Payday Loan Industry Attempts to Skirt State Usury Laws

BALTIMORE, MD (December 28, 2018) – Maryland Attorney General Brian E. Frosh today joined a group of 15 state attorneys general in opposing payday lenders’ use of Indian tribes to skirt state laws protecting consumers from exorbitant interest rates and other predatory practices. Under such schemes, unscrupulous lenders make payments to a tribe in an effort to “borrow” immunity from state laws that preclude predatory lending practices.

In an amicus brief filed in Williams v. Big Picture Loans, LLC in the U.S. Court of Appeals for the Fourth Circuit, Attorney General Frosh argued that a lender claiming tribal immunity bears the burden of proving it is a legitimate arm of an Indian tribe. Tribal immunity provides tribes immunity from some lawsuits or quasi-judicial proceedings without the tribe’s consent or Congressional waiver. A federal district court in Virginia earlier this year ruled in favor of the consumers in Williams, holding that...


December 21, 2018
Attorney General Frosh Announces $68 Million Multistate Settlement with UBS AG for Artificially Manipulating Interest Rates

BALTIMORE, MD (December 21, 2018) – Maryland Attorney General Brian E. Frosh today announced a $68 million, 40-state settlement with UBS for fraudulent conduct involving the manipulation of the London Interbank Offered Rate (LIBOR), a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers.

“UBS manipulated the financial system for its own gain and at the expense of Maryland state and local agencies and non-profits,” said Attorney General Frosh. “As a result of this settlement, victims will receive compensation for the illegal conduct of one of the world’s largest banks.”

The investigation was conducted by a working group of 40 State Attorneys General offices that includes Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New
Wells Fargo to Pay over $6 Million to Massachusetts for Cheating Customers, Illegal Sales Tactics

Boston — Wells Fargo Bank N.A. (Wells Fargo) will pay over $6 million to Massachusetts to resolve allegations that it violated state consumer protection laws by using various unfair and deceptive practices against customers, Attorney General Maura Healey announced today. This settlement, with attorneys general from 50 states and the District of Columbia, will resolve allegations that Wells Fargo opened millions of unauthorized accounts and enrolled customers into online banking services without their knowledge or consent, improperly referred customers for enrollment in third-party rental and life insurance policies, improperly charged auto loan customers for force-placed and unnecessary collateral protection insurance, failed to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and incorrectly charged customers for mortgage rate lock extension fees.

“Wells Fargo repeatedly took advantage of its own customers by opening unauthorized accounts in their names and charging hundreds of dollars in illegal fees,” said...
December 28, 2018

$575 Million Settlement Reached with Wells Fargo

Attorney General Jim Hood announced that Mississippi will receive more than $2.5 million of a $575 million multistate settlement reached with Wells Fargo to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock extension fees.

The total settlement amount for Mississippi is $2,538,491.41. Through this settlement with 50 states and the District of Columbia, Wells Fargo will also create a consumer redress review program through which consumers who have not been made whole through other restitution programs already in...

December 11, 2018

Jim Hood Announces $6 Million Settlement with Nation’s Largest Debt Buyers to Reform Debt Buying and Collection Practices

Approximately 238 Mississippians will have judgement balances on debt completely eliminated or reduced thanks to a settlement recently reached by Attorney General Jim Hood and 41 states and the District of Columbia with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, one of the nation’s largest debt buyers. The $6 million settlement resolves the states’ investigation into Midland’s collection and litigation practices and settles claims that Midland signed and filed affidavits in state courts in large volumes without verifying the information printed in them, a practice commonly called robo-signing. Mississippi’s share of this payment will be $94,925.

Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including...
December 05, 2018

**Attorney General Jim Hood Announces Next Step In Fight Against Robocalls**

Attorney General Jim Hood announced today that he has joined a bipartisan group of 40 state attorneys general to stop or reduce annoying and harmful robocalls. The coalition is reviewing the technology major telecom companies are pursuing to combat illegal robocalls, and it is in addition to the ongoing efforts by the Mississippi Attorney General’s Office and the Mississippi Public Service Commission.

“These calls aren’t just an annoyance. They are a safety concern,” General Hood said. “Our office often receives complaints regarding robo and scam calls, many involving someone, especially the elderly, sending money to the scammer on the other end of the phone. We have committed to be a leading state in the working group because I’m sick of robocallers harassing and scamming Mississippians. I am encouraged by the progress we’ve made so far, but I will not stop until we see a significant reduction in these calls. Robocalls and...


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**NEBRASKA**

December 28, 2018

**Attorney General Peterson Joins 50 States, District of Columbia, in $575 Settlement with Wells Fargo**

LINCOLN – Attorney General Peterson announced today that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection law. Nebraska’s share of the settlement is $5,210,423.

As part of its settlement with the states, Wells Fargo has agreed to implement within 60 days a program through which consumers who believe they were affected by the bank's conduct can contact Wells Fargo to be reviewed for potential redress. Wells Fargo will create and maintain a website for consumers to use to access the program and will provide periodic reports to the states about ongoing restitution efforts. More information on the redress review program, including Wells Fargo escalation phone numbers and the Wells Fargo dedicated website address for the program, will be available on or before February 26, 2019.

Wells Fargo has identified more than 3.5 million accounts where customer accounts were opened, funds were transferred,...

December 03, 2018

**Attorney General Files First Multi-State HIPAA-Related Data Breach Lawsuit**

Attorney General Peterson announced that he, along with attorneys general from ten other states and commonwealths, has filed a Complaint in the U.S. District Court for the Northern District of Indiana against Medical Informatics Engineering, Inc. and NoMoreClipboard, LLC, (collectively “MIE”) a web-based electronic health record company headquartered in Fort Wayne, Indiana. The Complaint alleges the company violated provisions of the Health Insurance Portability and Accountability Act (“HIPAA”) as well as state claims including Unfair and Deceptive Practice laws, Notice of Data Breach statutes, and state Personal Information Protection Acts. Today’s filing marks the first time state attorneys general have joined together to pursue a HIPAA-related data breach case in federal court.

Between May 7, 2015, and May 26, 2015, hackers infiltrated WebChart, a web application run by MIE. The hackers stole the electronic Protected Health Information (“ePHI”) of more than 3.9 million individuals, including individual names, telephone numbers, mailing addresses,...


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**NEVADA**

December 28, 2018

**Attorney General Laxalt, 49 States Reach $575 Million Settlement with Wells Fargo**

Carson City, NV – Today, Nevada Attorney General Adam Paul Laxalt, along with 49 other states and the District of Columbia, announced a $575 million settlement with Wells Fargo Bank N.A. to resolve claims that the bank violated state consumer protection laws. The conduct resulting in this settlement includes opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent; improperly referring customers for enrollment in third-party renters and life insurance policies; improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance; failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products; and incorrectly charging customers for mortgage rate lock extension fees.

Wells Fargo has identified more than 3.5 million accounts where customer accounts were opened, funds were transferred, credit card applications were filed, and debit cards were issued without the customers’ knowledge or consent. The bank...

December 04, 2018

Attorney General Laxalt, 41 States and Territories Announce $6 Million Settlement with Encore Capital, Midland Credit Management and Midland Funding to Reform Debt Buying and Collection Practices

Carson City, NV – Today, Nevada Attorney General Adam Paul Laxalt announced a multi-state settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, one of the nation’s largest debt buyers. The $6 million settlement among the states and the District of Columbia resolves the multi-state investigation into Midland’s collection and litigation practices. The agreement settles claims that Midland signed and filed affidavits in state courts in large volumes without verifying the information printed in them, a practice commonly called robo-signing.

Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers including Midland also take consumers to court to collect the debts they purchase. Unfortunately, consumers are often unable to afford attorneys to defend...


NEW HAMPSHIRE

December 28, 2018

New Hampshire Joins 50 States, District of Columbia, in $575 Million Settlement with Wells Fargo

Concord, NH – Attorney General Gordon J. MacDonald today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws. New Hampshire will receive $1,167,689 as part of the settlement.

This settlement resolved claims that Wells Fargo Bank N.A. violated state consumer protection laws violated by opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, improperly referring customers for enrollment in third-party renters and life insurance policies, improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and incorrectly charging customers for mortgage rate lock extension fees.

Through this settlement with 50 states and the District of Columbia, Wells Fargo will also create a consumer redress review program through which consumers who have not been made...

Attorneys General Join Together to Address Robocalls
Concord, NH – Attorney General Gordon J. MacDonald announces today that a group of 40 state attorneys general have joined an effort to stop or reduce bothersome and harmful robocalls. This coalition of attorneys general was first formed following Attorney General MacDonald and North Carolina Attorney General Josh Stein's call to address unwanted calls more than a year ago.
This coalition continues to work with major telecom companies in order to identify technology that will assist in combatting illegal robocalls. A key focus has been the rapid increase in what's known as "neighbor spoofing". These "neighbor-spoofing" calls commonly appear on a consumer's caller ID with the same area code and local exchange as the consumer in order to increase the likelihood of the consumer to answer the call.
"Robocalls are not only disruptive and bothersome, but they also allow scammers greater access and the ability to prey on our most vulnerable citizens,"...


NEW JERSEY

Attorney General Grewal Announces $68 Million Multi-State Settlement with UBS over LIBOR Manipulation
TRENTON – Attorney General Gurbir S. Grewal announced today that New Jersey entities will receive approximately $5 million in restitution as part of a $68 million, multi-state settlement with UBS AG that resolves allegations of fraudulent and wrongful conduct involving manipulation by UBS of the London Interbank Offered Rate (LIBOR.)
LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars, and has a widespread impact on global markets and consumers.
Under terms of the overall settlement, approximately $5 million in restitution will be paid to governmental agencies and non-profit entities in New Jersey harmed by UBS’s conduct, including approximately $2 million to the New Jersey Economic Development Authority (EDA).
“This is an important settlement, not only for the restitution it will provide to government entities and non-profit organizations in New Jersey harmed by UBS’s actions, but also for the message it sends – that when financial institutions manipulate financial...

Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181221a.html

AG Grewal: States Reach $575 Million Agreement with Wells Fargo
TRENTON – Attorney General Gurbir S. Grewal announced today that New Jersey is among the states joining a settlement agreement with Wells Fargo Bank that resolves allegations the
company engaged in a variety of sales, lending, and other improper business practices for more
than a decade.
Under the settlement terms New Jersey will receive nearly $17 million. Wells Fargo’s total
payment under the agreement is approximately $575 million, including distributions to other
states, attorneys’ fees, and other payments.
The alleged consumer protection violations in Wells Fargo’s sales, auto-lending, and mortgage-
lending practices include (1) opening millions of unauthorized accounts and enrolling customers
into online banking services without their knowledge or consent, (2) improperly referring
customers for enrollment in third-party renters and life insurance policies, (3) improperly
charging auto loan customers for force-placed and unnecessary collateral protection insurance,
(4) failing to ensure that customers received refunds of unearned premiums on certain optional auto...

➤ Original Press Release: https://www.nj.gov/oag/newsreleases18/pr20181228a.html

NEW MEXICO

December 28, 2018
AG Balderas Announces Settlement of more than $7 Million with Wells Fargo in New Mexico
Albuquerque, NM – Today, Attorney General Hector Balderas announced that Wells Fargo will
pay more than $7 million in settlement to the State of New Mexico. This payment is to resolve
claims that the bank violated state consumer protection laws by (1) opening thousands of
unauthorized accounts in New Mexico and enrolling customers into online banking services
without their knowledge or consent, (2) improperly referring customers for enrollment in third-
party renters and life insurance policies, (3) improperly charging auto loan customers for force-
placed and unnecessary collateral protection insurance, (4) failing to ensure that customers
received refunds of unearned premiums on certain optional auto finance products, and (5)
icorrectly charging customers for mortgage rate lock extension fees.
“As the fiscal agent for the State, and a provider of banking services to thousands of New
Mexicans, Wells Fargo violated the law and put New Mexicans at risk,” said Attorney General
Hector Balderas. “It...

➤ Original Press Release:
NEW YORK

December 21, 2018

A.G. Underwood Announces $68 Million Multistate Settlement With UBS AG ("UBS") For Artificially Manipulating Interest Rates

NEW YORK – Attorney General Barbara D. Underwood today announced a $68 million, 40-state settlement, with UBS for fraudulent conduct involving the manipulation of LIBOR (the London Interbank Offered Rate). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers. New York Attorney General Underwood led the working group of State Attorneys General. “Manipulative or fraudulent conduct that undermines the integrity of our financial markets will not be tolerated,” said Attorney General Underwood. “Our office is committed to holding financial institutions accountable for their misconduct.”

Click here to read a copy of the settlement agreement.

The Attorneys General allege that UBS misrepresented the integrity of the LIBOR benchmark by concealing, misrepresenting, and failing to disclose that UBS at times made USD LIBOR submissions to avoid negative publicity and protect the reputation of the bank, and that UBS made Yen...


NORTH CAROLINA

December 28, 2018

Attorney General Josh Stein Announces $575 Million Settlement with Wells Fargo over Unfair and Deceptive Trade Practices

(RALEIGH) Attorney General Josh Stein today announced that Wells Fargo will pay $575 million to resolve claims that the bank violated state consumer protection laws. North Carolina’s share of the settlement is $15,174,791.40. To date, this settlement represents the most significant engagement by state attorneys general involving a national bank without a federal law enforcement partner.

“Wells Fargo prioritized making money over treating its customers fairly,” said Attorney General Josh Stein. “The way Wells mistreated its customers – opening unauthorized accounts, improperly charging fees, failing to provide refunds – is unacceptable. In addition to providing necessary relief, this settlement is an important reminder that attorneys general will hold banks accountable and protect the people of our states.”

This settlement resolves claims that Wells Fargo: opened millions of unauthorized accounts and enrolled customers into online banking services without their knowledge or consent, improperly referred customers for enrollment in third-party renters and...
December 28, 2018

**Attorney General Josh Stein Fights Payday Lending**

(RALEIGH) Attorney General Josh Stein today filed an amicus brief to oppose payday lenders’ use of Indian tribes to skirt state laws that protect people from exorbitant interest rates and other predatory practices. In these schemes, unscrupulous lenders make payments to a tribe to “borrow” its immunity. Attorney General Stein argues that the lender should bear the burden of proving that it is a legitimate arm of the Indian tribe through which it claims immunity. “We have successfully driven out of North Carolina the payday lenders charging loan shark interest rates on working people,” said Attorney General Josh Stein. “I will not allow them to come back in on a technicality. By filing this brief, I am continuing my work to protect people from illegal unfair, high priced loans.”

Attorney General Stein and 14 other attorneys general filed this friend-of-the-court brief in Williams v. Big Picture Loans, LLC. The lawsuit...

December 21, 2018

**Attorney General Josh Stein Announces $68 Million Multistate Settlement with UBS for Artificially Manipulating Interest Rates**

(RALEIGH) Attorney General Josh Stein today announced a $68 million, 40-state settlement with UBS for fraudulent conduct involving the manipulation of LIBOR (the London Interbank Offered Rate). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers. “UBS made millions as it used these rates to defraud government entities and not-for-profit organizations, harming people in the process,” said Attorney General Josh Stein. “My office will continue hold wrongdoers accountable for manipulating interest rates, which is essentially sophisticated cheating.”

Click here to read a copy of the settlement agreement.

The Attorneys General allege that UBS misrepresented the integrity of the LIBOR benchmark by concealing, misrepresenting, and failing to disclose that UBS at times made USD LIBOR submissions to avoid negative publicity and protect the reputation of the bank, and that UBS made Yen LIBOR submissions to...
December 05, 2018

**Attorney General Josh Stein Files HIPAA-Related Data Breach Lawsuit**

(RALEIGH) Attorney General Josh Stein today announced that he has filed a complaint in the U.S. District Court for the Northern District of Indiana against Medical Informatics Engineering, Inc. (MIE) and NoMoreClipboard, LLC, a web-based electronic health record company headquartered in Fort Wayne, Indiana. The complaint alleges the company violated provisions of the Health Insurance Portability and Accountability Act (HIPAA) as well as unfair and deceptive practice laws, notice of data breach statute, and personal information protection laws.

“Last year, more than 5.3 million North Carolinians were estimated to have been affected by a data breach,” said Attorney General Stein. “I expect this year’s number will also be troubling. We must do better at protecting people’s personal information – particularly health and other sensitive information.”

Between May 7, 2015, and May 26, 2015, hackers infiltrated WebChart, a web application run by MIE. The hackers stole more than 3.9 million...


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December 05, 2018

**Attorney General Josh Stein Announces Fight Against Robocalls**

(RALEIGH) Attorney General Josh Stein today announced that he is leading a bipartisan group of 39 state attorneys general to stop or reduce annoying and harmful robocalls. This coalition focused on the technology major telecom companies are pursuing to combat illegal robocalls.

“At best, robocalls are annoying. At worst, they allow scammers to steal people’s hard-earned money,” said Attorney General Josh Stein. “I’m leading this investigation because I’m sick of criminals taking advantage of North Carolinians. I am encouraged by the progress we’ve made so far. Robocalls and spoofing are technological problems that need technological solutions. That’s why I am encouraging the telecom companies to implement these solutions as quickly as possible.”

Since it was formed, the multistate group has had in-depth meetings with several major telecom companies. Attorney General Stein and his colleagues are working to:

- Develop a detailed understanding of what is technologically feasible to minimize unwanted...


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December 04, 2018

**Attorney General Josh Stein Announces $6 Million Settlement Over Debt Buying and Collection**

(RALEIGH) Attorney General Josh Stein today announced that North Carolina has reached a $6
million settlement with Encore Capital Group, Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding LLC, one of the nation’s largest debt buyers. This settlement was reached with 41 other states and the District of Columbia. North Carolina’s share of the $6 million settlement is $175,992. In addition to those funds, approximately 2,176 North Carolinians will see their debt reduced or eliminated by $3,327,099.

“Debt collectors use all sorts of tricks to take advantage of vulnerable people,” said Attorney General Josh Stein. “I am pleased that this settlement will not only eliminate and reduce debt balances for more than 2,000 North Carolinians, it will also permanently prohibit Midland from engaging in these damaging practices moving forward.”

As part of the settlement, Midland will completely eliminate or reduce the judgment balances for approximately 2,176...


OHIO

December 21, 2018
Attorney General DeWine Announces $68 Million Multistate Settlement with UBS Over Libor Manipulation

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine, along with 39 other attorneys general, today announced a $68 million settlement with UBS AG (UBS) for fraudulent conduct involving the manipulation of the London interbank offered rate (Libor), a benchmark interest rate that has a widespread impact on global markets and consumers.

A multistate investigation revealed that UBS misrepresented the integrity of the Libor benchmark by concealing, misrepresenting, and failing to disclose that UBS at times made U.S. dollar Libor submissions to avoid negative publicity and protect the reputation of the bank, and that UBS made Yen Libor submissions to benefit its derivative trading positions.

As a result of its fraudulent conduct, UBS made millions in unjust gains when government entities and not-for-profit organizations entered into swaps and other financial instruments with UBS without knowing that UBS and other banks on the U.S. dollar Libor setting panel were manipulating their Libor submissions.

Several Ohio entities, such...


December 04, 2018
Attorney General DeWine Announces Multistate Consumer Protection Settlement with One of Largest Debt Buyers

(COLUMBUS, Ohio)—Ohio Attorney General Mike DeWine today announced a multistate
consumer protection settlement with one of the nation’s largest debt buyers – Encore Capital Group and its subsidiaries Midland Funding and Midland Credit Management – to require the company to reform its debt buying and collection practices.

The settlement, which includes Ohio, 41 other states, and the District of Columbia, resolves an investigation into claims that Midland had signed and filed affidavits in state courts in large volumes without verifying the information printed in them, a practice commonly called robo-signing.

“The goal of this settlement is to protect consumers,” Attorney General DeWine said. “It requires Midland to take a number of specific steps to verify debt before trying to collect from consumers or filing lawsuits against them.”

Among its terms, the settlement requires Midland to:
- Verify information in affidavits.
- Present accurate documents in court proceedings.
- Have account documents about a...

Ken Paxton’s office charged that Wells Fargo fabricated billions of dollars in revenue by opening millions of accounts without customers’ knowledge or consent in order to boost sales and commissions. Wells Fargo did not admit to or deny the truth of these charges.

As part of the settlement, Wells Fargo will pay $575 million to 50 states and the District of Columbia. The bank will also create and implement a consumer redress review program, where customers who have not been made whole through other restitution programs can seek a review for possible relief.

More information on the review program, including phone numbers and a website with more information will be made available by Wells Fargo on or before Feb. 26.

Oklahoma will receive $2.64 million, which will be used for costs and attorneys’ fees associated with the investigation, for future litigation and investigations, consumer education and enforcement of state consumer protection laws.

“Although the company has already made restitution to most victims,...
December 04, 2018

Attorney General Hunter Announces Oklahoma Victims of Debt Collector’s Robo-Signing Scheme to Receive More than $320,000 in Credit

OKLAHOMA CITY – Attorney General Mike Hunter today announced 266 Oklahomans, who were victims of Midland Funding, LLC.’s debt-buying scheme, will receive $327,437 in credit as part of a nationwide settlement.

Today’s announcement is the result of a 2012 multistate investigation into Encore Capital Group, Inc., one of the nation’s largest debt collection companies, and its subsidiaries, Midland Credit Management, Inc. and Midland Funding, LLC., one of the nation’s largest debt buyers.

Debt buying involves buying and selling overdue debts from creditors and other account owners. Debt buyers often purchase an individual’s debt for pennies on the dollar and seek to recover the full balance from consumers.

The investigating states found that between 2003 and 2009 Midland signed and filed affidavits to collect consumer debt without verifying the information contained in the affidavits. This practice is known as ‘robo-signing’, a term used to describe employees signing legal documents without reviewing the contents.


PENNSYLVANIA

December 28, 2018

Attorney General Shapiro Announces $575 Million 50-State Settlement with Wells Fargo Bank for Opening Unauthorized Accounts and Charging Consumers for Unnecessary Auto Insurance, Mortgage Fees

HARRISBURG – Attorney General Josh Shapiro today announced that Wells Fargo Bank N.A., the nation’s biggest bank, will pay $575 million to resolve claims that the bank violated state consumer protection laws by: (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly force-placing and charging more than 850,000 auto finance customers for unnecessary and duplicative insurance policies, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock extension fees.

Attorney General Shapiro’s Bureau of Consumer Protection co-led the investigation and negotiation of the settlement. As a result of this settlement, Wells Fargo will be forced to change its corporate behavior to ensure that these types of abuses will not happen again.
Additionally,...


December 21, 2018

Attorney General Shapiro Announces $68 Million 40-State Settlement with UBS for Manipulating Interest Rate Benchmarks

HARRISBURG — Attorney General Josh Shapiro today announced a $68 million, 40-state settlement with UBS for fraudulent conduct involving interest rate manipulation that had a significant impact on consumers and financial markets around the world – including organizations in Pennsylvania.

UBS’ fraudulent conduct involved the manipulation of LIBOR (the London Interbank Offered Rate). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers.

“Pennsylvania educational institutions, municipalities and non-profit organizations were cheated by UBS’ fraudulent manipulation of interest rate benchmarks,” said Attorney General Josh Shapiro. “I’m focused on delivering restitution for our Commonwealth.”

Pennsylvania non-profit organizations and other governmental units will receive approximately $2.7 million in restitution from a settlement fund as part of this multistate investigation by the 40 Attorneys General.

Click here to read a copy of the settlement agreement.

The coalition of Attorneys General allege that UBS...


December 06, 2018

Attorney General Shapiro Announces $6 Million Settlement with Debt-Buying and Debt-Collector Companies

HARRISBURG — Attorney General Josh Shapiro announced today that Pennsylvania and 41 other states and the District of Columbia have reached a $6 million settlement with Encore Capital Group, Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, which collectively form one of the nation’s largest debt buyers. The settlement requires the companies to make key reforms to how they collect consumers’ debts and eliminates over $256,000 in debts owed by 155 Pennsylvanians.

“The legal action we are taking today is a big step toward making debt collectors and buyers treat consumers fairly,” Attorney General Shapiro said. “There are 155 Pennsylvanian
consumers receiving relief through this settlement, and there may be other consumers who are eligible. If you believe you were harmed by Midland’s debt collection practice, I want you to contact my Bureau of Consumer Protection at 800-441-2555 to get help.”

As part of the settlement, Midland will completely...


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RHODE ISLAND

December 28, 2018

**Attorney General Kilmartin Announces Major Settlement with Wells Fargo Resolving Consumer Protection Claims for Alleged Unfair and Deceptive Trade Practices**

Rhode Island Attorney General Peter F. Kilmartin today announced that Wells Fargo Bank N.A. will pay approximately $575 million to states to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate-lock extension fees.

"Wells Fargo aggressively deceived consumers on multiple levels all in the name of increasing profits, adversely impacting millions of consumers financially," said Attorney General Kilmartin. "It is a prime example of Wall Street executives eschewing their responsibilities to customers and thumbing their nose at regulations put in..."

- **Original Press Release**: https://www.ri.gov/press/view/34934

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December 04, 2018

**AG Kilmartin Announces Consumer Settlement with Encore Capital Group to Reform Debt Buying and Collection Practices**

Attorney General Peter Kilmartin announced today that Rhode Island joined 41 states and the District of Columbia in reaching a $6 million settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, one of the nation’s largest debt buyers.

Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, also take consumers to court to collect the debts they purchase. However, people are
often unable to afford attorneys to defend the allegations and cases result in default judgments, hurting credit and putting people in jeopardy of having their wages garnished. The settlement resolves the States’ investigation into Midland’s collection and litigation practices. Much like the conduct witnessed during the mortgage crisis, the agreement...

➢ Original Press Release: https://www.ri.gov/press/view/34783

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**SOUTH CAROLINA**

December 28, 2018

**SC Attorney General Alan Wilson Joins 50 States, District of Columbia, in $575 Million Settlement with Wells Fargo**

[COLUMBIA, S. C.] – Dec. 28, 2018 – Attorney General Alan Wilson today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock extension fees.

“Today’s settlement sends a message loud and clear that South Carolina’s consumer protection laws must be obeyed,” Attorney General Alan Wilson said. “Hard working families who must make every dollar count can ill afford such alleged deceptive and unfair practices by their bank.”

Through this...


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December 06, 2018

**Attorney General Alan Wilson Announces Fight Against Robocalls**

(COLUMBIA, S.C.) – Dec. 6, 2018 – Attorney General Alan Wilson today announced that he has joined a bipartisan group of 40 state attorneys general to stop or reduce annoying and harmful robocalls. This coalition is reviewing the technology major telecom companies are pursuing to combat illegal robocalls.

“Robocalls are one of the biggest complaints we get because they annoy all of us,” Attorney General Wilson said. “It’s difficult for states alone to fight these, especially when the calls come from other states or other countries, but we’re committed to working together to find ways to reduce them and make recommendations to the Federal Communications Commission.”

Since it was formed, the multistate group has had in-depth meetings with several major telecom companies. These productive meetings have led to greater information sharing about the technological capabilities currently in existence or in development to fight these calls.
SOUTH DAKOTA

December 28, 2018

Attorney General Jackley Joins in $575 Million Settlement with Wells Fargo

PIERRE, S.D. – Attorney General Marty Jackley today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking services without their knowledge or consent, (2) improperly referring customers for enrollment in third-party renters and life insurance policies, (3) improperly charging auto loan customers for force-placed and unnecessary collateral protection insurance, (4) failing to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and (5) incorrectly charging customers for mortgage rate lock extension fees.

South Dakota share of the settlement is $1,827,596.64

Through this settlement, Wells Fargo will also create a consumer redress review program through which consumers who have not been made whole through other restitution programs already in place can seek review of their inquiry or complaint by a bank...

TENNESSEE

December 18, 2018

General Slatery Announces $6 Million Settlement with Encore Capital, Midland Credit Management, and Midland Funding to Reform Debt Buying and Collection Practices

Attorney General Herbert H. Slatery III announced today that Tennessee joined 42 states and the District of Columbia in reaching a $6 million settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC, one of the nation’s largest debt buyers.

Debt buying involves buying and selling overdue debts from creditors and other account owners. Often purchased for pennies on the dollar, debt buyers seek to recover the full balance from consumers through collection attempts by phone and mail. Debt buyers, including Midland, also take consumers to court. However, they are often unable to afford attorneys to defend the allegations and cases result in default judgments, hurting credit and putting their wages in jeopardy of being garnished.

The settlement resolves the States’ investigation into Midland’s collection and litigation practices. Much like the conduct witnessed during the mortgage crisis, the agreement settles...
claims that Midland signed and...


TEXAS

December 28, 2018

AG Paxton Announces $575 Million Settlement with Wells Fargo for Violating Consumer Protection Laws

AUSTIN—Attorney General Ken Paxton today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated consumer protection laws in Texas, 49 other states and the District of Columbia through alleged unfair and deceptive trade practices. Texas’ share of the settlement is approximately $47 million. The agreement represents the most significant engagement involving a national bank by state attorneys general acting without a federal law enforcement partner.

Between 2009 and 2016, Wells Fargo opened as many as 3.5 million bank accounts, transferred funds, filed credit card applications and issued debit cards without customers’ knowledge or consent. The bank disclosed that it found 528,000 unauthorized enrollments of customers in its online bill payment service.

In addition, Wells Fargo improperly referred customers for enrollment in third-party renters and life insurance policies; charged auto loan customers for insurance they did not need; failed to ensure that customers received...


December 10, 2018

AG Paxton Joins 43-State Bipartisan Coalition Urging Social Security Administration to Fight Identity Theft

Attorney General Ken Paxton today joined a bipartisan coalition of 43 state attorneys general urging the Social Security Administration (SSA) to comply with a new provision of federal law intended to protect Americans from the growing problem of synthetic identity theft. Such fraud occurs when criminals use real Social Security numbers along with fictitious names and birthdates to create fake identities, which are then used to apply for credit cards or loans. Earlier this year, Congress passed the Economic Growth, Regulatory Relief, and Consumer Protection Act, which includes a provision requiring the SSA to develop a database that allows quick verification of a consumer’s information when requested by a financial institution. The current database system doesn’t allow for real-time verification, and fraudsters are exploiting that delay – often at the expense of vulnerable children and recent immigrants who haven’t established credit histories.
In a letter from the National Association of Attorneys General...


UTAH

December 11, 2018

Utah AG Reyes Works to Combat Robocalls

SALT LAKE CITY – Utah Attorney General Sean D. Reyes announced today that he has joined a bipartisan group of 40 state attorneys general to stop or reduce annoying and harmful robocalls. This coalition is reviewing the technology major telecom companies are pursuing to combat illegal robocalls.

“To be clear, we are not talking about first amendment protected robocalls like political messages or calls from bona fide charities. While some find these calls annoying, they are legal,” stated Attorney General Reyes. “However, if the recording is a sales pitch and you have not provided authorization, the call is illegal. To trick you into answering a call, many robocalls fake the caller ID information you see on your phone. This is called spoofing and is also illegal. It is these practices and types of robocalls we are focused on stopping. Over 187 million illegal robocalls were made to Utahns in 2017 alone....


VERMONT

December 05, 2018

Vermont To Receive $67,000 In National Settlement with Midland Funding Over Deceptive Debt Collection Practices

Attorney General T.J. Donovan announced Vermont’s participation in a $6 million multi-state settlement with Midland Funding LLC (“Midland”). As part of the settlement, Vermont will receive $67,309. Twenty-one Vermont consumers will receive some form of debt forgiveness. The settlement is between Midland and attorneys general of 38 states.

Midland is a debt buyer. After buying debt, Midland files debt collection actions against consumers for unpaid debts. The settlement concludes a multi-state investigation into Midland’s deceptive practices of: (i) filing debt collection cases without the ability or intent to prove them; and (ii) signing affidavits without personal knowledge of the facts and without verifying the underlying information concerning consumers’ debts.

Attorney General Donovan said: “This matter ensures that no Vermonter will be called to pay a debt that is not valid. Collecting a debt is not an invitation to deceive Vermonters.”

Under the terms of the settlement, Midland must now follow comprehensive verification...
procedures...


VIRGINIA

December 28, 2018

ATTORNEY GENERAL HERRING JOINS $575 MILLION MULTISTATE SETTLEMENT WITH WELLS FARGO

RICHMOND (December 28, 2018) – Attorney General Mark R. Herring today announced that Wells Fargo Bank N.A. will pay $575 million to resolve claims that the bank violated state consumer protection laws. The settlement alleges Wells Fargo opened millions of unauthorized accounts and enrolled customers into online banking services without their knowledge or consent, improperly referred customers for enrollment in third-party renters and life insurance policies, improperly charged auto loan customers for force-placed and unnecessary collateral protection insurance, failed to ensure that customers received refunds of unearned premiums on certain optional auto finance products, and incorrectly charged customers for mortgage rate lock extension fees. Virginia will receive $11,546,080.48 as its share of the settlement.

“Consumers should not have to bear the costs of services they did not want and did not sign up for,” said Attorney General Herring. “Wells Fargo must be held accountable for creating a corporate culture...


December 27, 2018

ATTORNEY GENERAL HERRING JOINS $68 MILLION SETTLEMENT WITH UBS AG FOR MANIPULATING LIBOR

RICHMOND (December 27, 2018) – Attorney General Mark R. Herring today announced a $68 million 40-state settlement with UBS for fraudulent conduct involving the manipulation of the London Interbank Offered Rate (LIBOR). LIBOR is a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers. Virginia state and local government entities and nonprofit organizations are expected to recover approximately $1.25 million as part of the settlement.

“Investors should never have to worry about whether they are receiving accurate, sound information when making investment and financial decisions that could impact their retirement accounts and the bottom line of a Virginia nonprofit or government entity,” said Attorney General Herring. “This settlement sends a strong message that my team and I will not tolerate fraudulent tactics and any business that uses deceitful tactics or manipulation will be held

68
accountable for their...


December 04, 2018

HERRING ANNOUNCES $6 MILLION JOINT SETTLEMENT WITH ENCORE CAPITAL, MIDLAND CREDIT MANAGEMENT AND MIDLAND FUNDING

RICHMOND (December 4, 2018) – Attorney General Mark R. Herring announced today that Virginia joined 41 other states and the District of Columbia in reaching a $6 million settlement with Encore Capital Group Inc. and its subsidiaries Midland Credit Management, Inc. and Midland Funding, LLC (collectively referred to as “Midland”), one of the nation’s largest debt buyers. The settlement requires Midland to eliminate or reduce the judgment balances of 689 Virginians totaling $879,729. Additionally, the settlement requires Midland to reform its debt buying and collection practices. Midland is also required to reserve $25,000 to reimburse Virginians who paid the company for debts that they did not owe, or who paid the company more than what they owed.

“Harmful debt buying and collection practices affect both Virginia consumers and the state’s economy,” said Attorney General Mark Herring. “We are holding Midland accountable for previous illegal practices and making sure that,...


WEST VIRGINIA

December 28, 2018

Attorney General Morrisey Joins 50 States, District of Columbia in $575M Settlement with Wells Fargo

CHARLESTON—West Virginia Attorney General Patrick Morrisey today announced a $575 million, multistate settlement with Wells Fargo Bank to resolve claims that the bank violated state consumer protection laws. To date, this settlement represents the most significant engagement involving a national bank by state attorneys general acting without a federal law enforcement partner.

“Improper business practices cannot be tolerated,” Attorney General Morrisey said. “This settlement sends a stern message to businesses that consumer protection laws can and will be upheld in every state.”

The states alleged that Wells Fargo opened millions of unauthorized accounts and enrolled customers in online banking services without their knowledge or consent and improperly referred customers for enrollment in third-party renters and life insurance policies.
They also alleged the bank improperly charged auto loan customers for force-placed and unnecessary collateral protection insurance, failed to ensure that customers received refunds of unearned premiums on certain optional auto finance...


December 21, 2018

**Attorney General Morrisey Announces $68M Multistate Settlement with UBS**

CHARLESTON — West Virginia Attorney General Patrick Morrisey announced a $68 million, 40-state settlement, with UBS to resolve allegations of fraudulent conduct involving the manipulation of LIBOR, a benchmark interest rate that affects financial instruments worth trillions of dollars and has a far-reaching impact on global markets and consumers.

The states alleged UBS misrepresented the integrity of the LIBOR benchmark by concealing, misrepresenting, and failing to disclose that UBS at times made LIBOR submissions to avoid negative publicity, protect the reputation of the bank and benefit its derivative trading positions.

“Consumers and investors, large and small, depend upon banks to be honest and adhere to the rule of law,” Attorney General Morrisey said. “We cannot stand for any hint of fraud that manipulates the rates and markets across the nation.”

The alleged conduct led to UBS making millions in unjust gains when government entities and not-for-profit organizations entered into...


**Medicaid Fraud**

**ARIZONA**

December 03, 2018

**Attorney General Mark Brnovich Files First Multistate HIPAA Related Data Breach Lawsuit**

PHOENIX -- Attorney General Mark Brnovich announced that he, along with Attorneys General from 11 other states and commonwealths, has filed a Complaint in the U.S. District Court for the Northern District of Indiana against Medical Informatics Engineering, Inc. and NoMoreClipboard, LLC (collectively “MIE”), a web-based electronic health record company headquartered in Fort Wayne, Indiana.

Today’s filing marks the first time state Attorneys General have joined together to pursue a HIPAA-related multistate data breach case in federal court.

The Complaint alleges the company violated provisions of the Health Insurance Portability and Accountability Act (“HIPAA”) as well as state claims including Unfair and Deceptive Practice
laws, Notice of Data Breach statutes, and state Personal Information Protection Acts. According to the Complaint, between May 7, 2015, and May 26, 2015, hackers infiltrated WebChart, a web application run by MIE. The hackers purportedly stole the electronic Protected Health Information (“ePHI”) of more than 3.9 million individuals,...


ARKANSAS
December 07, 2018
Rutledge Announces a Second Arrest in Connection to Little Bitty City Therapeutic Services
LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of a Garland County man for Medicaid fraud. This arrest is in connection to an arrest made in November of Tonashae Echols, 33, of Hot Springs.
James E. Heritage II, 36, of Hot Springs was in charge of billing for Little Bitty City Therapeutic Services, and is accused of billing private insurance companies as well as the Medicaid program for services not rendered. According to the affidavit, Heritage lied about services therapists were providing and billed Medicaid for 693 claims, totaling $56,338.40 between October 1, 2016 and April 30, 2017. He is charged in Pulaski County with one count of Medicaid fraud, a Class B felony.
“Heritage is accused of stealing from insurance providers and the Medicaid program, which is a safety net for many Arkansans,” said Attorney General Rutledge. “I will not tolerate this deceptive behavior from those who...


GEORGIA
December 03, 2018
Carr: Georgia Resident Indicted for Medicaid Fraud and Elder Exploitation in Gwinnett County
ATLANTA, GA – The Office of the Attorney General today announced that Quanicia Wilson was indicted on November 7, 2018 for the following charges: one count of Violation of the Georgia Racketeer Influenced and Corrupt Organizations Act, five counts of Medicaid Fraud, one count of Exploitation of an Elder Person, one count of Forgery, one count of False Statements and Writings and twenty-two counts of Theft by Taking. The case was presented in Gwinnett County Superior Court.
“In this case, unfortunately, we dealt with not only a complete disregard for the integrity of the Georgia Medicaid program, but someone’s willingness to exploit an elder relative for their own financial gain,” said Attorney General Chris Carr. “That’s simply unacceptable, and I’m proud of
our Medicaid Fraud Control Division for their work on this case.”
Quanicia Wilson is the mother of Armani John-Charles, a Georgia Medicaid recipient, and the granddaughter of Beatrice MacIntyre, an...


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**KANSAS**

December 14, 2018

**AG Derek Schmidt announces Medicaid settlement with Crossroads Hospice**

TOPEKA – (December 14, 2018) – Attorney General Derek Schmidt announced today that Crossroads Hospice of Kansas has agreed to pay more than $300,000 to the Kansas Medicaid program for improper billing at a facility in Lenexa.

Earlier this month, Schmidt filed a lawsuit in Shawnee County District Court against Crossroads Hospice of Kansas, LLC, under the Kansas False Claims Act to recover overpayments made by the Kansas Medicaid program to Crossroads Hospice in 2012 and 2013. The suit alleges that certifications for 125 Medicaid beneficiaries were made by a Crossroads employee who was not appropriately credentialed. Under the False Claims Act, when a provider is alerted that claims made to the state are flawed, the provider is obligated to refund the money it was paid. If the refund is not timely made, enforcement is possible under the False Claims Act. The case was investigated by the Kansas Attorney General’s Medicaid Fraud...


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**MARYLAND**

December 11, 2018

**Baltimore Social Worker Ordered to Pay $39,000 for Fraudulent Claims**

BALTIMORE, MD (December 11, 2018) - Maryland Attorney General Brian E. Frosh today announced that Baltimore City Circuit Court Judge Jeffrey Michael Geller sentenced Joshua Stevie Lee, 51, a Licensed Clinical Social Worker to probation before judgement and five years’ probation for fraudulently billing the Maryland Medicaid program for mental health services. Lee is required to pay $39,000 restitution to the Medicaid program. As a special condition of probation, Lee may not provide services as a health care provider under a federal or state health plan for five years.

According to information presented in court, Lee provided mental health services to clients at Christopher Place Employment Academy, an employment center for homeless men located in Baltimore. From 2013 to 2016, while working at Christopher Place, Lee billed for and received more than $39,000 from the Maryland Medicaid program for mental health services he did not
Actually provide.
Attorney General Frosh thanked...


December 10, 2018
Attorney General Frosh Announces $3.07 Million Settlement with Maryland Doctor for Submitting Improper Medicaid and Medicare Claims
BALTIMORE, MD (December 10, 2018) - Maryland Attorney General Brian E. Frosh announced today that Zahid Aslam, M.D., a doctor who owned medical practices in Maryland and Delaware, will pay $3.07 million to resolve civil liability claims resulting from improperly billing the Maryland Medicaid Program, the Delaware Medicaid Program, and Medicare. The Maryland Medicaid Program’s share of the settlement is $1.269 million. The settlement arose from an investigation into the billing practices of Fast Care, dba Got-A-Doc Walk-In Medical Centers, and Amna Medical Center, medical practices owned and controlled by Dr. Aslam with locations in Maryland and Delaware. The investigation resulted in allegations that Fast Care and Amna Medical Center submitted claims for services to government healthcare programs for laboratory services that were not medically necessary, did not qualify for payment, and/or were not provided; medical and/or counseling services that listed the wrong rendering provider and/or did not qualify for...


MASSACHUSETTS
December 13, 2018
Tewksbury Woman Pleads Guilty, Sentenced for Submitting False Timesheets after Patient’s Hospitalization and Death
Woburn — A Tewksbury woman has pleaded guilty and been sentenced in connection with a scheme to defraud the state’s Medicaid Program (MassHealth), Attorney General Maura Healey announced today.
On Tuesday in Middlesex Superior Court, Dawna Demarco, age 33, of Tewksbury pleaded guilty to Medicaid False Claims (1 count) and Larceny Over $250 (1 count). After the plea was entered, Judge Maureen Hogan sentenced DeMarco to one year in the House of Correction, suspended for three years, with the conditions that she is prohibited from providing any service that is billed directly or indirectly to MassHealth and that she pay restitution of up to $12,360.
“This defendant took advantage of our MassHealth system and stole health care resources from Massachusetts taxpayers and patients,” said AG Healey. “We will investigate those who commit this fraud and take action to ensure that it does not continue.”

73
DeMarco, who was hired through MassHealth to be...


December 11, 2018

Target to Pay $3 Million over Allegations of Operating an Unauthorized Automatic Refill Program in Massachusetts

Boston — Target Corp. has agreed to pay $3 million to resolve allegations that it violated federal and state law by improperly billing and receiving payments from the state’s Medicaid program (MassHealth), Attorney General Maura Healey announced today.

Under the terms of the settlement, Target Corp. will pay $3 million to resolve allegations that from August 2009 through July 2015, the company operated an unauthorized automatic refill program at their Massachusetts locations.

Current regulations prohibit pharmacies in Massachusetts from automatically refilling prescriptions that were not explicitly requested by a MassHealth patient or caregiver at the time of each filling event. The AG’s Office alleges that Target automatically refilled prescriptions and billed MassHealth inappropriately for them.

“Target did not follow state and federal regulations put in place to prevent waste in our MassHealth system,” said AG Healey. “This settlement will bring money back to our state and will help ensure that our health care resources...”


NORTH CAROLINA

December 07, 2018

Attorney General Josh Stein Announces Two Medicaid Behavioral Health Fraud Convictions


“When people cheat Medicaid, they’re cheating taxpayers,” said Attorney General Josh Stein. “My office will continue to hold people responsible when they take part in these fraudulent and wasteful practices.”

As employees of South Carolina-based provider Southern Support Services, Maglicic and Raymond fraudulently billed the South Carolina Medicaid program for more than $595,000 in 2013 and 2014 for fictitious behavioral health services, and for an additional $1.4 million between December 2014 and April 2015. When the South Carolina Medicaid program conducted an audit of Southern Support Services and requested records for more than 160...
different patient billings, Maglicic and Raymond used employee names from Carolina...


WASHINGTON

December 13, 2018

AG Ferguson: $2.7M awarded in first-ever Washington civil Medicaid false claims trial

SEATTLE — Attorney General Bob Ferguson today announced a judgment of more than $2.79 million in his lawsuit against a Marysville company that defrauded taxpayers nearly $1 million over a period of years. This is the first trial in a Medicaid False Claims Act case in Washington state history. Ferguson’s agency-request legislation renewed the act in 2016. “Medicaid dollars are a precious resource meant to care for the most vulnerable among us,” Ferguson said. “This result will help future efforts to fight fraud and ensure Medicaid funds go toward Washingtonians’ health care needs.”

King County Superior Court Judge John Ruhl ruled that the company, Relationship Toward Self-Discovery (RTS), its owner and president Laird Richmond, and manager and treasurer Jason Lowery were all liable for fraud and the presentation of false Medicaid claims for payment under the Washington Medicaid False Claims Act.

RTS operated a residential care facility in Marysville for developmentally disabled adults....


Consumer Advocacy

ALABAMA

December 06, 2018

Attorney General Steve Marshall Joins Multistate Fight Against Robocalls

(MONTGOMERY) – Attorney General Steve Marshall announced that Alabama is participating in a bipartisan group of 39 attorneys general to stop or reduce annoying and harmful robocalls. This coalition is focused on the technology that major telecom companies are pursuing to combat illegal robocalls. “Robocalls are not simply annoying but have become a persistent harassment that is disrupting the lives of our citizens and can be a means for scammers to steal their hard-earned money and savings,” said Attorney General Marshall. “We are committed to working together to find a constructive way to combat this growing problem. Robocalls, as well as spoofing which is often done to make it appear the calls are coming from someone known and reputable, will require technological solutions. We support the efforts of telecom companies to address this and urge them to reach and implement solutions as soon as
possible.” The multistate group has had...

➢ **Original Press Release:**

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**ARIZONA**

December 06, 2018

**Attorney General Mark Brnovich Announces Bipartisan Group Fighting Robocalls**

PHOENIX -- Attorney General Mark Brnovich today announced he is a part of a bipartisan group of 40 state attorneys general to stop or reduce annoying and harmful robocalls. This coalition is reviewing the technology major telecom companies are pursuing to combat illegal robocalls.

“We need to use every tool available to stop illegal phone scammers from preying on hardworking Arizona families,” said Attorney General Mark Brnovich. “Robocalls are a serious problem and we need to do everything we can to combat these calls, including working with the telecommunications providers to develop and deploy technological solutions.”

Arizona sits on the executive committee for this multistate group. Since it was formed, there have been several in-depth meetings with several major telecom companies. These productive meetings have led to greater information sharing about the technological capabilities currently in existence or in development to fight these calls.

General Brnovich and his colleagues are working to:

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December 05, 2018

**CONSUMER WARNING: Fake Ticket Sales**

PHOENIX -- Attorney General Mark Brnovich is warning consumers to beware of fake ticket scams, ahead of several big events scheduled in Arizona. High profile sporting events and concerts are prime targets for scammers.

“Scammers are finding new and creative ways to steal your hard-earned money when it comes to ticket sales,” said Attorney General Mark Brnovich. “Consumers need to take precautions to guarantee they’re not left empty-handed at the entrance with a counterfeit ticket.”

AG Brnovich offers the following tips to avoid ticket scams:

If you purchase tickets online, use a credit card. You may have more protection using a credit card in the event there is something wrong with the ticket you purchased.

Purchase tickets from a trusted vendor.

Compare prices with different vendors.

Ensure the website is official, not a third-party knockoff.

Do not pay for tickets using a wire transfer or prepaid gift cards.
ARKANSAS

December 17, 2018

**Rutledge Steps Up Fight Against Robocalls**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced that she is leading a bipartisan coalition of 40 attorneys general to expand on her efforts to put an end to unyielding and potentially harmful robocalls. Participating states have been reviewing available technology that is currently under consideration by major telecom companies to assist in combating these illegal robocalls.

“As I travel across Arkansas, I consistently hear how Arkansans are troubled by the abusive and pesky robocalls by scammers,” said Attorney General Rutledge. “Arkansans are frustrated and have asked me to eliminate these unwanted and unlawful calls, which commonly lead to people being scammed out of thousands of dollars. This coalition is another step in the right direction as we work with telecom companies to end these types of calls.”

Since it was formed, the multi-state group has had in-depth meetings with several major telecom companies. These meetings have led to greater...

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December 11, 2018

**Rutledge Encourages Database Implementation to Prevent Identity Theft**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced that she has joined with 42 other states and the National Association of Attorneys General to send a letter to the Social Security Administration asking the acting commissioner to prioritize the implementation of a congressionally approved new database system that will help combat synthetic identity theft.

“As the enforcer of Arkansas’s privacy laws, every day I see the damage done to Arkansans who have been the victims of identity theft,” said Attorney General Rutledge. “I am pleased to join with my colleagues from across the country urging the Social Security Administration to accelerate the creation of a database that will be used by financial institutions to verify the consumer’s information and prevent identity theft. Identity theft is a scary reality for all of us, but this is a simple solution to close a loop hole for Americans.”

“We ask you to evaluate...
CALIFORNIA

December 27, 2018
Attorney General Becerra Issues Consumer Alert on Price Gouging in Fire-Affected Communities Statewide

SACRAMENTO – California Attorney General Xavier Becerra today issued an alert reminding consumers that price-gouging prohibitions remain in effect in locations throughout the state. Attorney General Becerra reminds all Californians that price gouging during and after a state of emergency is illegal under Penal Code Section 396.

Price gouging is prohibited anywhere in the state where there is an increased consumer demand as a result of a declared emergency. Emergency Declarations are active in fire-affected communities across California, including Butte, Colusa, Lake, Mendocino, Napa, San Diego, Santa Barbara, Shasta, Siskiyou, Sonoma, and Ventura Counties. Local declarations may also trigger price-gouging protections.

“Families affected by wildfires throughout the state are trying to rebuild and recover, and they should be able to do so without the worry of being cheated. We remind consumers that California’s price gouging prohibitions apply not only during the immediate disaster, but also after a state of emergency has been...


December 10, 2018
Attorney General Becerra Urges Social Security Administration to Prioritize Updates Preventing Identity Fraud

SACRAMENTO – California Attorney General Becerra today joined a bipartisan multistate coalition of 43 attorneys general in a letter urging the prioritization of updates to the Social Security Administration’s (SSA) electronic databases and verification methods, so that institutions can instantly check for and flag synthetic identity theft. By statute, the users of the system — namely banks and their service providers — pay fees to cover the cost of developing and operating the system. Synthetic identity theft occurs when identity thieves use real Social Security numbers, along with fictitious names and birthdates, to manufacture new identities. Currently, delays in the verification process at the SSA allow thieves an opportunity to use stolen identities before an incident is flagged.

“The Social Security Administration should use every resource available to protect the identity of vulnerable individuals,” said Attorney General Becerra. “It’s time to move the SSA’s verification technologies into the 21st century...

Attorney General Becerra Announces National, Bipartisan Effort to Fight Robocalls

SACRAMENTO — California Attorney General Xavier Becerra today announced that he has joined a bipartisan working group of 40 state attorneys general seeking to end illegal robocalls. The coalition is reviewing the technology that major telecommunications companies are pursuing to combat illegal robocalls, and is working to ensure that consumer protection remains the companies’ highest priority.

“As families gather around the dinner table each night, they shouldn’t be bombarded by unwanted robocalls,” said Attorney General Becerra. “Robocalls made from fake numbers are more than just a nuisance – they’re illegal. We should be doing everything in our power to eliminate these types of calls, which far too often lead to identify theft and financial loss. Consumers and their personal information continue to be at risk, so we are working with our industry partners to provide every landline and wireless customer with access to free and effective call-blocking tools.”

Robocalls are the number-one...


DISTRICT OF COLUMBIA

December 19, 2018

Prepared Remarks by Attorney General Karl A. Racine; Facebook Enforcement Action Press Call

Good afternoon, everyone. Today, we are filing a lawsuit against Facebook, Inc., because the company failed to protect its users’ personal information. We conducted an investigation and found evidence that Facebook’s lax oversight of its privacy protocols and confusing privacy settings put the personal information of millions of Americans at risk.

We also found that Facebook failed to inform consumers that it had granted certain favored companies special permissions that enabled those companies to access consumer data and override consumer privacy settings. This is the same kind of deceptive privacy practice that the New York Times reported on this morning.

Facebook’s consumers reasonably expect that Facebook will take appropriate steps to maintain and protect their data. Indeed, Facebook tells them as much, promising that it requires apps to respect a Facebook consumer’s privacy. However, Facebook has failed to live up to this commitment. Specifically, it allowed Cambridge Analytica – a political...

December 17, 2018

**Scam Alert: Beware of Phone Scams During the Holiday Season**

ATLANTA, GA – Attorney General Carr is urging consumers to be on guard this Holiday Season and not to fall prey to telemarketing and imposter phone scams.

“During what should be an enjoyable time of the year, we don’t want consumers to be duped by con artists,” said Attorney General Chris Carr. “We want consumers to use good judgement and verify who they are dealing with before making an important decision. After all, a consumer’s best defense is to be prepared.”

Below, please read through some of the common tactics that scammers are using this season:

**Court of Appeals Scam**

Members of the public have received calls from individuals posing as "agents" working with the Eleventh Circuit Court of Appeals. The callers then ask the recipient to pay a monetary fine. While the recipient’s caller ID may show that the call comes from the Clerk's Office main phone number (404-335-6100), these calls are "spoofed"...


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December 06, 2018

**CONSUMER ALERT: Carr Urges Consumers to Consider Toy Safety This Holiday Season**

ATLANTA, GA – With holiday shopping season underway, Attorney General Chris Carr is reminding consumers to make toy safety a priority.

“We want all Georgians to be informed about toy safety so they don’t inadvertently give a gift that could harm a child,” says Attorney General Chris Carr. “To that end, we are passing along these important tips from the Consumer Product Safety Commission, the Retail Industry Leaders Association (RILA), Safe Kids Worldwide and The Toy Association.”

Check the label: Follow age guidance and other safety information on packaging.

Avoid toys with small parts, as well as marbles and small balls, for children under age three.

Ensure that stuffed toys have age-appropriate features such as embroidered or secured eyes and noses for younger children and seams that are reinforced to withstand an older child’s play.

Be careful with magnets: High-powered magnet sets are a safety risk to children – toddler through...

Consumer Alert: Attorney General, State Tax Commission Warn Idahoans of New Tax Scam

(Boise) – Attorney General Lawrence Wasden and the Idaho State Tax Commission are alerting Idahoans to a new tax scam targeting state residents.

The alert comes after a Nampa woman contacted the Office of the Attorney General’s Consumer Protection Division to verify the legitimacy of a document she’d received in the mail.

The mailer was not legitimate, as it falsely claimed she owed $15,390 in income taxes to the State of Idaho.

The mailer was labeled as a “Notice of Default Pending Execution” and included two seals – though not official state seals – at the top. The scammers included a working telephone number in order to continue the fraud attempt via phone.

The mailer included a false return address of “Tax Processing Center, Branch 12 B” in Nampa. It was dated December 6, 2018 and was created to appear as though it originated at the “Canyon County Court House” in the “Office...”


Consumer Alert: Attorney General Warns Idahoans of Recent Uptick in Imposter Scams

(Boise) – Attorney General Lawrence Wasden is asking Idahoans to be aware of an increase in scams targeting state residents.

The alert comes after a surge in so-called imposter scams. These scams vary, but always include a scammer pretending to be someone they’re not in order to get money from the target.

“Staff in my office’s Consumer Protection Division have recently seen a significant increase in the number of Idahoans who have been targeted with imposter scam calls,” Wasden said.

“While these scams are not new, I want to make sure all Idahoans are prepared in case their phone rings and there’s a scammer on the other end of the line.”

The following scams – or variations of them – are common in Idaho:

Grandparent scam: This scam targets grandparents. A caller poses as a grandchild in legal trouble, often in a foreign country. The caller asks the grandparent to help get them...

ATTORNEY GENERAL MADIGAN & 38 STATES ANNOUNCE COALITION TO CRACK DOWN ON ROBOCALLS

Chicago — Attorney General Lisa Madigan today announced she is joining with a bipartisan group of 38 other attorneys general to stop or reduce annoying and harmful robocalls. “Robocalls are an obnoxious form of consumer harassment,” Madigan said. “I am pleased to be part of this bipartisan group that will provide people simple ways to avoid annoying and invasive robocalls.”

Madigan and the multistate group has had in-depth meetings with several major telecom companies about technological capabilities currently in existence or in development that would reduce robocalls. The coalition of states is pushing the carriers to, among other things, quickly develop and implement technology to help identify and block potential unwanted robocalls for their customers.

Madigan and the coalition will seek to develop a detailed understanding of what is technologically feasible to minimize unwanted robocalls and illegal telemarking. They will also engage the major telecom companies to encourage them to expedite the best...


MADIGAN WARNS RESIDENTS TO BE ON ALERT FOR STORM-RELATED REPAIR SCAMS

Chicago — Following severe storms and tornadoes in central Illinois on Saturday, Attorney General Lisa Madigan today warned residents in impacted areas to be on alert for scammers looking to exploit homeowners and business owners who may be in need of repairs from storm-related damage.

Madigan cautioned Illinois residents that scammers often move quickly into communities to take advantage of people with damage to their homes or businesses. Madigan noted these “storm chasers” use the opportunity to pressure people into making quick and often expensive decisions about cleanup and construction work. Madigan also warned residents to the potential that scam artists may be operating as insurance adjusters or public adjusters.

“As people face the daunting task of assessing and cleaning up the devastation left by the weekend’s tornadoes, they must also be aware that scam artists may target residents and businesses with repair scams,” Madigan said. “I strongly recommend that residents and...

AG Curtis Hill advises Hoosiers to beware fraudulent emails purporting to come from Apple reps

Attorney General Curtis Hill is advising Hoosiers to beware of fraudulent emails that appear, at first glance, to come from Apple representatives. Scammers are sending the fake emails in attempts to lure unsuspecting victims into providing personal information, such as credit card numbers. The scammers also may be trying to install malware on victims’ computers or devices. An employee of the Office of the Attorney General received such an email this week. In this latest scam, the sender uses an identity of “Apple ID,” and the email includes the company logo. Upon examining the address from which the email is sent, however, one sees that it is not from Apple.

Recipients of any suspicious email should make sure the sender’s address includes the domain name of the company supposedly sending it. Watch for fake emails that include domain names that vary only slightly from those being imitated.

The subject line of the fake...


AG Curtis Hill warns Hoosiers against ‘free trial’ scams

Attorney General Curtis Hill today warned Hoosiers to beware of “free trial” scams proliferating on the internet. These ads, often featuring fake celebrity endorsements, frequently tout products promising to help people improve their physical well-being by losing weight, looking younger or increasing energy. Over the last 10 years, the Federal Trade Commission (FTC) has documented losses of more than $1.3 billion in cases of this type. Now the Better Business Bureau (BBB) has announced it is targeting such scams via a national campaign.

Although some companies offer legitimate free trial offers, an investigation by the Better Business Bureau has found that many online advertisements for such offers are deceptive. Consumers may provide their credit-card information in the belief that they only are paying a small fee for shipping and handling. They may neglect to read the terms and conditions – sometimes contained in a separate link – explaining that unless consumers...

Original Press Release: https://calendar.in.gov/site/oag/event/ag-curtis-hill-warns-hoosiers-against-free-trial-scams/

AG Curtis Hill announces new effort to combat robocalls

Attorney General Curtis Hill today announced that he is helping lead a bipartisan group of 40
state attorneys general developing fresh strategies to stop or reduce annoying, harmful and illegal robocalls. The coalition is reviewing innovative technologies that major telecom companies hope to employ in this fight. Indiana is one of 15 states on the working group's executive committee.

“Hoosiers should be able to enjoy peace and privacy without the disturbance of unwanted calls interrupting their routines,” Attorney General Hill said. “Further, some of these calls are coming from scammers intent on stealing people’s identities or taking their money. We need stronger measures and better technologies aimed at stopping illegal robocalling.”

Since it was formed, the multistate group has had in-depth meetings with several major telecom companies. These productive meetings have led to greater information sharing about the technological capabilities currently in existence or in development to fight these calls.

Attorney General Hill...

➤ Original Press Release: https://calendar.in.gov/site/oag/event/ag-curtis-hill-announces-new-effort-to-combat-robocalls/

IOWA
December 05, 2018

Miller joins bipartisan group of AGs in fight against robocalls

DES MOINES -- Iowa Attorney General Tom Miller announced that he has joined a bipartisan group of attorneys general in 38 states and the District of Columbia to stop or reduce annoying and harmful robocalls. This coalition is reviewing the technology major telecom companies are pursuing to fight illegal robocalls.

"The robocall problem is getting worse," Miller said. "These calls are not simply annoying; in some cases, they are employed by scammers to prey upon consumers."

Since it was formed, the multistate group has had in-depth meetings with several major telecom companies. These productive meetings have led to greater information sharing about the technological capabilities in existence or in development to fight these calls.

Miller and his colleagues are working to:

- Develop a detailed understanding of what is technologically feasible to minimize unwanted robocalls and illegal telemarking;
- Engage the major telecom companies to encourage them to expedite the best possible...

➤ Original Press Release: https://www.iowaattorneygeneral.gov/newsroom/robocalls/

KANSAS
December 11, 2018

AG Derek Schmidt announces bipartisan fight against robocalls

TOPEKA – (December 11, 2018) – Kansas Attorney General Derek Schmidt today announced
that he is part of a bipartisan group of 40 state attorneys general working to stop or reduce annoying and harmful robocalls. This coalition is reviewing the technology major telecom companies are pursuing to combat illegal robocalls.

“Any meaningful solution to the explosion in unwanted robocalls to homes and businesses must be based on technology, not merely law enforcement,” Schmidt said. “With an estimated 30 billion robocalls made to Americans last year, and more than one-third of those being scams, it is clear that after-the-fact enforcement alone cannot solve the problem. Technology has enabled this harassment, and we need technology to help stop it.”

Since it was formed earlier this year, the multistate group has had in-depth meetings with several major telecom companies. These productive meetings have led to greater information sharing about the technological capabilities currently in existence...


December 10, 2018

AG Derek Schmidt leads bipartisan group asking Social Security Administration to implement new database to prevent identity theft

TOPEKA – (December 10, 2018) – Kansas Attorney General Derek Schmidt today led a bipartisan group of 43 states and the District of Columbia in calling on the Social Security Administration (SSA) to implement a new database to prevent identity theft.

In an effort to combat synthetic identity theft, the attorneys general sent a letter asking the commissioner to prioritize the implementation of a new database system that meets requirements in a law recently passed by Congress.

“We ask you to evaluate and make necessary modifications to the Social Security Administration database and systems to comply promptly with this new provision of federal law. As enforcers of the data breach laws in our jurisdictions, we see the impact that exposure of Social Security Numbers can have. Our residents lose thousands of dollars a year and suffer from ruined credit scores, as well as a general sense of anxiety regarding their identity,” the...


December 03, 2018

Consumer Alert: Protect your information following Marriott data breach

TOPEKA – (December 3, 2018) – Kansas Attorney General Derek Schmidt today advised consumers to take steps to protect their personal information following the announcement Friday by the Marriott hotel chain that its reservation system had been hacked, potentially exposing the personal information of more than 500 million people.

“This large-scale data breach is yet another reminder of the importance of protecting our own
personal information,” Schmidt said. “While we work to learn more about what happened in this data breach, consumers who may have been affected should take steps to protect themselves from becoming victims of identity theft.”

Schmidt offered the following tips for protecting your personal information:

Check your credit report. Monitoring your credit report can help you identify signs of potential identity theft. You are entitled to one free credit report per year from each of the three major credit reporting agencies. Visit www.AnnualCreditReport.com to access those reports. You...

KENTUCKY

December 26, 2018

Beshear: Nearly 550 Kentuckians Faced with Home Foreclosures from PHH Mortgage Company Eligible for Payments

FRANKFORT, KY. (Dec. 26, 2018) – Attorney General Andy Beshear is calling on the nearly 550 Kentuckians who faced foreclosures on their homes from New Jersey-based PHH Mortgage Company to sign-on to a multistate settlement against the company.

The deadline is Jan. 28, 2019.

Beshear said a third-party administrator handling payments for eligible Kentuckians mailed final notices Dec. 21.

Beshear, 48 other state attorneys general, the District of Columbia and over 45 state mortgage regulators reached the $45 million settlement earlier this year with mortgage lender and servicer PHH Mortgage Corporation, the nation’s ninth largest non-bank residential mortgage servicer.

The settlement resolves allegations that PHH improperly serviced single-family residential mortgage loans from Jan. 1, 2009, through Dec. 31, 2012. Allegations of servicing improprieties included, but were not limited to, failing to timely and accurately apply payments made by borrowers; charging unauthorized fees for default-related services; and failing to properly process borrowers’ applications for loan...

December 21, 2018

Scam Alert: Bourbon Barrel Company Pretending to be Headquartered in Lexington Stiffing Customers

FRANKFORT, KY. (Dec. 21, 2018) – Attorney General Andy Beshear issued a Scam Alert today after his office and the Better Business Bureau say an online company claiming to be located in Lexington and selling bourbon barrels is scamming customers.
OakWoodBarrels.com claims that “The Oak Wood Barrel Co.” sells bourbon, craft beer and spirit barrels that are ready to ship worldwide, yet three victims, two from out-of-state in Kansas and Virginia, say they paid more than $650 for barrels they did not receive.

Beshear said after receiving the complaints a BBB employee drove to the Lexington address listed on the company’s website and discovered no physical building. The post office returned a letter sent from the Office of the Attorney General to the company.

“During the Christmas season it is sad that con artists go to extreme lengths in order to steal money and personal information from those who support Kentucky’s popular bourbon...


December 20, 2018
Beshear Calls on Federal Government to Implement Safeguards to Protect Kentuckians from ‘Synthetic Identity Theft’
FRANKFORT, Ky. (Dec. 20, 2018) – Attorney General Andy Beshear is asking a federal agency to swiftly implement a recently passed federal law that will better protect the Social Security numbers of Kentuckians, including those of children and seniors.
Beshear and a coalition of attorneys general are asking the Social Security Administration to develop and facilitate an identity verification database for certified financial institutions to use in real time to verify a person’s identity during a credit transaction.
The current system does not allow financial institutions to check a person’s identity with the Social Security Administration in real time.
Beshear said such a database would protect Kentuckians from the fastest growing form of identity theft in the nation – synthetic identity theft. The theft occurs when con artists combine a valid Social Security number with fake information to create a brand-new and different identity.
“Credit agency reports and other safeguards don’t always catch...


December 03, 2018
Beshear: Christmas Shopping Scammers Posing as Your Favorite Retailers
FRANKFORT, KY. (Dec. 3, 2018) – Kentuckians shopping online this Christmas season should be on the lookout for scam emails, Attorney General Andy Beshear warned today.
With Christmas shopping in full swing, and the National Retail Federation predicting spending to increase by more than 4 percent this season, Kentuckians say they are receiving what appear to be legitimate emails from popular retailers that are actually scams.
The scam email is often personalized and includes a logo of a retailer such as PayPal, Apple or Amazon, and instructs the receiver to resolve an issue with their online account or order by
reentering their bank, credit card or Social Security numbers. Beshear said it is sad that con artists take advantage of the Christmas season to trick folks into handing over their personal and financial information. “I want Kentuckians to enjoy the Christmas season and not end up checking off a con artist’s Christmas wish list,”...


LOUISIANA

December 28, 2018
Stay Safe During New Year Celebrations
BATON ROUGE, LA – As we welcome an exciting new year, Attorney General Jeff Landry encourages all Louisiana citizens to stay safe during the celebrations. “If ever there was a night to be hyper-vigilant on the roads, it is New Year’s Eve,” said General Landry. “Now that Rudolph has gone home, no one should be driving lit.” “From travel to fireworks, I strongly encourage everyone to plan ahead to avoid any potentially dangerous situations,” added General Landry. “Together, we can all have a safe and fun New Year’s holiday!”

General Landry offers the following tips to help avoid injury and celebrate safely:

Fireworks
- Use fireworks only if legal in your area.
- Never allow children to play with or ignite fireworks.
- Light only one firework at a time and never attempt to relight one that does not go off after it has been ignited.
- Never throw or point a firework toward people, animals, vehicles,...


December 20, 2018
Gift Card Tips Offered by Attorney General Jeff Landry
BATON ROUGE, LA – As Christmas approaches, Attorney General Jeff Landry reminds Louisiana consumers that there are pros and cons to buying and using gift cards. “It can be stressful and time consuming to find the perfect Christmas gift for everyone on your list, which is why so many choose to simplify giving through gift cards,” said General Landry. “So my office and I are providing tips to help consumers purchase valid gift cards and avoid being scammed by a Grinch seeking to take advantage of the holiday season.”

General Landry offers the following tips for those buying gift cards:

- Purchase from known and trusted sources. Avoid online auction sites, as cards sold there could be counterfeit or obtained fraudulently.
- Read the fine print. Check for added fees and see if there are shipping and handling costs when purchasing gift cards by phone or online.
- Gift the receipt as well. Give...


December 12, 2018

Protect Your Gifts from Porch Pirates

BATON ROUGE, LA – As the year’s busiest shopping season kicks into high gear, Attorney General Jeff Landry reminds consumers that it is also prime season for porch pirates.

“Unfortunately, package theft is a problem just about everywhere,” said General Landry. “Thieves are looking to ruin your holidays by trying to get their hands on your presents before you do.”

So General Landry wants Louisiana consumers to make their communities safer by protecting themselves from porch thieves with the following tips:

Ship packages to places of work or use ship-to-store option. These allow for the packages to be picked up not left unsecured on house porches.

Sign up for delivery alerts. This informs consumers when deliveries are scheduled and delivered.

Ask trusted neighbors to hold packages if not able to be home for deliveries.

Require signatures for all deliveries possible.

Be good neighbors and look out for each other. If package is...


December 10, 2018

Keep Your Families and Homes Safe During the Holidays

BATON ROUGE, LA – ‘Tis the season for decking the halls and hitting the malls; and in the midst of all the holiday cheer – Attorney General Jeff Landry reminds Louisiana citizens that reports of fires, injuries, thefts, and scams increase during this busy time of year.

“The first line of defense is to reduce your own vulnerability and do what you can to minimize risk,” said General Landry. “So as consumers gear up for the holidays, I urge them to take some basic precautions to ensure that their families remain safe and injury-free throughout the Christmas Season.”

General Landry offers the following safety tips to help keep the holidays merry and bright:

Decorations

Treat decorations with care. Do not place Christmas trees near a heat source, like a fireplace or heat vent. Natural trees should be watered daily and removed from the home or business as soon as they become dry. Christmas lights...

December 06, 2018

**Bipartisan, Multi-State Effort Underway to Combat Harmful Robo Calls**

BATON ROUGE, LA – Fighting illegal robo calls, Louisiana Attorney General Jeff Landry today announced a bipartisan, multi-state effort to stop or reduce annoying and harmful robo calls. This 40-state coalition is reviewing the technology that major telecom companies are pursuing to combat illegal robo calls. This follows a previous bipartisan effort to demand the FCC create new rules allowing telephone service providers to block more robo calls.

“Aggravating, inconvenient, and invasive robo calls unfortunately continue to barrage our State’s people,” said General Landry. “So I will continue to work with public and private partners in doing all we legally can to prevent robo callers from interrupting Louisiana families and businesses.”

General Landry and his colleagues have three main goals:

1. Develop a detailed understanding of what is technologically feasible to minimize unwanted robo calls and illegal telemarketing
2. Engage the major telecom companies to encourage them to expedite the best possible solutions for consumers
3. ....


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**MARYLAND**

December 17, 2018

**Consumer Alert: Increasing Reports of Extortion Scams**

BALTIMORE, MD (December 17, 2018) – Maryland Attorney General Brian E. Frosh is warning consumers of an increase in reports of extortion scams, in which thieves are using email to threaten victims into paying a ransom to prevent certain personal information from being circulated online.

In this world of greater and greater connectivity, scammers are preying on fears that our safety, security, and privacy are at risk inside our own homes. In what is being called the “Internet of Things,” many of our devices, including webcams, watches, smart TVs, smartphones, and even home utilities are connected to each other and to the Internet.

It’s true that this connectivity makes those devices at risk for hacking and violations of privacy when it comes to what data the devices are collecting and storing. However, the chances that these devices are being used to secretly “spy” on your activities within your home are...


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December 06, 2018

**Attorney General Frosh’s Statement on the Closure of Brightwood College**

BALTIMORE, MD (December 6, 2018) – Statement from Maryland Attorney General Brian E.
Frosh:
“The closure of Brightwood College’s three Maryland campuses is distressing and saddening because of the harmful effect this has on hundreds of Maryland students. The continuing harm to students of for-profit colleges shows the need for the U.S. Department of Education to change course and start protecting students.”

Brightwood has three campuses in Maryland — Towson, Beltsville, and Baltimore. Students who are currently attending Brightwood College or withdrew within 120 days of the closure should be aware of their options.

1. Students may be eligible for cancellation of federal student loans used to attend Brightwood College, with any amounts already paid on those loans reimbursed to them. This relief, called a “Closed School Discharge,” is available to students who are actively enrolled at a school when it closes, or who withdrew up to 120 days before the school closed...


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MASSACHUSETTS

December 06, 2018

AG Healey Announces Bipartisan Working Group to Combat Illegal Robocalls

Boston — Attorney General Maura Healey today announced her office is part of a bipartisan group of 39 state attorneys general partnering to stop annoying and harmful robocalls by working with major telecommunications companies to implement new technology to combat illegal robocalls.

“Telecommunication companies have the tools to stop billions and billions of unwanted calls, but they haven’t done nearly enough,” said AG Healey. “This initiative is designed to bring companies to the table and get the solutions the public deserves.”

Robocalls have been a persistent problem for consumers for years and remain the most frequently complained about issue to AG Healey’s consumer assistance hotline. The multistate group was formed earlier this year to reverse this trend and pursue solutions to this growing problem across the telecommunications industry. Since then, the multistate group has held meetings with several major telecom companies that have led to greater transparency about the technological capabilities that...


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MISSISSIPPI

December 27, 2018

AG Asks Consumers to Report Difficulties Correcting Credit Errors

Attorney General Jim Hood is asking Mississippians to contact his office if they are having
difficulty correcting errors on their credit reports. This consumer alert comes in response to the fact that all civil judgments should be removed by now, after reporting mistakes by the top credit agencies were discovered and addressed in recent years.

“Our office required Equifax, Experian, and TransUnion to change their business practices after we opened an investigation in 2016 into their mistakes on credit reports. Civil judgments should no longer appear on reports after June 2018, but they have until 2020 to finish making other changes,” General Hood explained. “Navigating an error on your credit can be insanely difficult. My bank failed to make an automatic withdrawal, but my bank could not fix the error. I had to. After their online system was trying to force me to provide information I did not have, I called...

» Original Press Release: https://www.ago.state.ms.us/releases/ag-asks-consumers-to-report-difficulties-correcting-credit-errors/

December 19, 2018

AG Warns of Fake Calls Asking for Social Security Numbers
Attorney General Jim Hood is warning Mississippians about an increase in fake calls in the state that appear to be from the Social Security Administration (SSA) and ask for a person’s Social Security number (SSN) and money.
The calls look like they are coming directly from the SSA because scammers have spoofed the SSA’s real number: 1-800-772-1213. In one version of the scam, the caller says your SSN has been linked to a crime (often, he says it happened in Texas) involving drugs or sending money out of the country illegally. He then says your SSN is blocked, and he may ask you for a fee to reactivate it or get a new number. The caller will ask you to confirm your SSN over the phone. In other variations of the scam, the caller says somebody used your SSN to apply for credit cards, and you could lose your benefits. He may...


December 14, 2018

CONSUMER ALERT: Threatening Emails Target Mississippi Businesses
Attorney General Jim Hood is issuing a warning to businesses across the state about an international email scam that threatens to bomb a business if money is not transferred to the sender.
The Attorney General’s Office was first alerted of such an email Thursday afternoon. The targeted businesses said they received an email that threatened to bomb their business if they did not send a large amount of money in the form of bitcoin, which is a digital currency. This scam is not unique to Mississippi—national news outlets have confirmed the same scam has been identified across the country and other parts of the world.
“The only action someone who receives this email should take is to report it to local law enforcement,” General Hood warned. “Our cyber crime investigators worked with local law...
enforcement yesterday to quickly identify this message as a scam and not a credible threat.”

General Hood...

➢  **Original Press Release:** [https://www.ago.state.ms.us/releases/consumer-alert-fake-bomb-threat-email-targets-businesses/](https://www.ago.state.ms.us/releases/consumer-alert-fake-bomb-threat-email-targets-businesses/)

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**NEVADA**

December 10, 2018  
**Attorney General Laxalt Provides Information to Brightwood College Students About Eligibility for Loan Cancellation**

Carson City, NV – Attorney General Adam Paul Laxalt announced that in light of Brightwood College’s sudden closure, Nevadans who attended this college in Las Vegas have several options available to them related to their federal student loans. Last week, the Accrediting Council for Independent Colleges and Schools suspended Education Corporation of America’s (ECA) accreditation. ECA is the parent company of Brightwood College, which operated a private, for-profit nursing school in Las Vegas. Effective December 7, 2018, Brightwood College will discontinue all academic operations in Nevada, and the Las Vegas campus will close.

Students affected by the ECA closure should be aware of all of their options regarding their federal student loans. Students with private student loans should contact their provider for more information, as their options may be different.

Closed School Loan Discharge:  
Students who currently attend or recently withdrew from Brightwood College may be eligible to receive a closed school...

➢  **Original Press Release:**  

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**NEW JERSEY**

December 28, 2018  
**Proposed Regulation – Division of Consumer Affairs**

NEWARK – The New Jersey Division of Consumer Affairs has proposed amendments governing financial reports for registered charitable organizations.

The proposal clarifies that charitable organizations must continue to include in their financial reports to the Division information about their significant contributors, which they have previously been required to report to the Division and the Internal Revenue Service, notwithstanding changes in the reporting required by the Internal Revenue Service.

The proposed amendments, and information on how to submit a comment by February 15, 2019, can be viewed here.
December 28, 2018

**Proposed Regulation – Division of Consumer Affairs**

NEWARK – The New Jersey Division of Consumer Affairs has proposed amendments to rules on provisional accreditation for nursing education programs.

Among other things, the proposal requires nursing education programs on provisional accreditation to have 75 percent of graduates who take the licensing examination in a calendar year pass the examination the first time they take it, in order for the program to become accredited.

The proposed amendments, and information on how to submit a comment by February 15, 2019, can be viewed here.

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December 6, 2018

**Proposed Regulation – Division of Consumer Affairs**

NEWARK – The New Jersey Division of Consumer Affairs has proposed new rules governing the conduct of fantasy sports activities in New Jersey.

P.L. 2017, c. 231 tasks the Division with regulating fantasy sports activities in New Jersey. Under this law, fantasy sports operators must obtain a permit from the Division in order to offer fantasy sports activities in New Jersey. The proposed new rules establish application procedures for obtaining a permit and regulate the conduct of fantasy sports operators.

The proposed new rules, and information on how to submit a comment by January 18, 2019, can be viewed here.

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NEW MEXICO

December 20, 2018

**AG Balderas Announces Receipt of $50,000 Grant to Fight Identity Theft & Cybercrime**

Albuquerque, NM - Today Attorney General Hector Balderas announced the receipt of a $50,000 federal grant aimed at fighting identity theft across New Mexico. The New Mexico Office of the Attorney General is the first Attorney General's Office in the nation to have been awarded this grant, and joins private organizations that battle identity theft across the nation.

"Thieves and fraudsters put thousands of New Mexican families at risk every year," said Attorney General Hector Balderas. "I am committed to improving our response to victims of identity theft, including cybercrimes and making sure that every New Mexican knows that our office is ready to serve them."
This grant is awarded by the National Identity Theft Victims Assistance Network (NITVAN) and will be used to build a coalition of statewide partners dedicated to protecting New Mexicans and providing outreach to victims of identity theft and cybercrime. None of this funding comes from taxpayer...


NEW YORK
December 14, 2018
Fishy Business: A.G. Underwood Releases Report Detailing Disturbingly High Levels Of Seafood Fraud And Mislabling At New York Supermarkets
NEW YORK – Attorney General Barbara D. Underwood released a report today titled “Fishy Business: Seafood Fraud and Mislabling in New York State Supermarkets,” which details high levels of suspected seafood fraud and mislabeling at New York State supermarket chains. The Attorney General’s investigation, which included DNA testing, found that more than one in four samples purchased was not sold under a federally-recognized market name for that species. Mislabling of certain popular species was rampant – including “wild” salmon (27.59% of samples sold as “wild” salmon were mislabeled), red snapper (67% were mislabeled), and lemon sole (87.5% were mislabeled). The substitutes were often cheaper, less desirable, and less environmentally sustainable species. This includes farm-raised salmon sold as wild salmon, lane snapper sold as red snapper, and swai sold as lemon sole.
“It’s clear that seafood fraud isn’t just a fluke – it’s rampant across New York,” said Attorney General Underwood. “Supermarkets...


NORTH CAROLINA
December 14, 2018
Attorney General Josh Stein Wins Loan Relief for Thousands of Students
(RALEIGH) Attorney General Josh Stein released the following statement in response to the news that the U.S. Department of Education (DOE) will automatically cancel approximately $150 million in federal student loans for thousands of borrowers who attended a recently-closed school:
“I’m pleased that the Department of Education and Secretary DeVos will begin complying with the borrower defense rule and start granting automatic closed school discharges for 15,000 student borrowers. I sued the Department of Education to implement the borrower defense...
rule because students who are victims of fraud deserve student loan relief. Now that some of their loans will be forgiven, these students can have a real chance at a fresh educational start and a successful future unburdened by past debt. I call on the Secretary to ensure that all entitled student borrowers get their relief as soon as possible.”

In July 2017, Attorney General Stein and 18 other...


**December 07, 2018**

**Price Gouging Law in Effect in North Carolina**

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

“As the season’s first winter storm approaches, I want to remind North Carolinians that my office is here to protect them from price gougers,” said Attorney General Josh Stein. “Under a state of emergency, it is against the law to charge excessive prices. If you see a business taking advantage of this storm, please let my office know so we can hold them accountable.”

North Carolina has a strong statute against price gouging – charging too much during a time of crisis – that is tied directly to a declaration of a state of emergency. When Governor Cooper declared...


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**OKLAHOMA**

December 10, 2018

**Attorney General Hunter Joins Coalition Urging Social Security Administration to Fight Synthetic Identity Theft**

OKLAHOMA CITY – Attorney General Mike Hunter today joined a bipartisan coalition of 43 attorneys general in asking the Social Security Administration (SSA) to comply with a new provision of federal law that aims to protect consumers from synthetic identity theft.

Earlier this year, Congress passed the Economic Growth, Regulatory Relief and Consumer Protection Act, which requires the SSA to develop a database to facilitate the verification of a consumer’s information when requested by a certified financial institution with the consumer’s consent.

Synthetic identity theft occurs when criminals combine real social security numbers with fake information, such as names and birthdates to create a fake identity. Con artists then use the fake identity to apply for credit cards or loans.
“This form of fraud is one of the fastest-growing forms of identity theft in the nation,” Attorney General Hunter said. “The new law calls for provisions that will protect citizens from these attacks...”


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**RHODE ISLAND**

December 12, 2018

**Attorney General Kilmartin Announces $4.1 Million in Grants from Volkswagen Settlement**

As a result of a previously announced settlement with Volkswagen for violating Rhode Island state laws prohibiting the sale and leasing of diesel vehicles equipped with illegal and undisclosed emissions control defeat device software, Attorney General Peter F. Kilmartin announced $4.1 million in funding for a variety of environmentally beneficial projects across the state.

Entities receiving grants include the University of Rhode Island, the City of East Providence, the Rhode Island Department of Environmental Management (DEM), Rhode Island Department of Health (HEALTH), Rhode Island Department of Transportation (RIDOT), HousingWorks RI, the Green & Healthy Homes Initiative (GHHI), the RI Schools Recycling Club, and the Farm Fresh Harvest Kitchen.

Projects range in size and scope and include remediation of storm water runoff issues in East Providence, a roof-top solar array at Salty Brine Beach, the construction of a passage for migratory fish at the John (Jay) Cronan Fishing Access on the Pawcatuck River...

- Original Press Release: https://www.ri.gov/press/view/34837

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**SOUTH DAKOTA**

December 21, 2018

**Attorney General Jackley Warns Consumers of Scam Calls Targeting Social Security Numbers**

PIERRE, S.D. – Attorney General Marty Jackley confirms that his Consumer Protection Division is receiving calls about individuals pretending to be from the Social Security Administration (SSA) who are actively trying to get Social Security numbers and money.

“The Social Security Administration will never call and ask to confirm your Social Security number and will never require a fee,” said Jackley. “Never give our personal identifying information to unsolicited callers. This approach is always a scam.”

The scam takes on different approaches, but one includes the caller telling consumers that their Social Security number has been linked to a crime involving drugs or sending money out of the country illegally. The caller then confirms that the Social is blocked and to reactivate a fee will be required. The caller then asks the consumer to confirm the Social Security number.
For more information on this scam you can contact the Attorney...


December 17, 2018

Attorney General Jackley Warns Consumers of Additional Fictitious Shipping Companies

PIERRE, S.D.- On November 2, 2018 Attorney General Marty Jackley issued a press release warning consumers to be aware of a fictitious shipping company by the name Sioux Falls Vehicle Carriers that claims to be physically located in Sioux Falls, South Dakota. He now asks that consumers add the company SD Safe Transport to this scam list.

“Consumers are being targeted after they purchase a vehicle from Craigslis and other online vehicle auction sites. The “seller” then directs the buyer to their shipping company to facilitate the transaction. The Attorney General’s Consumer Protection Office has received several calls from individuals inquiring about the legitimacy of these shipping companies and we can confirm neither Sioux Falls Vehicle Carriers or SD Safe Transport have no physical presence in Sioux Falls,” said Jackley.

This fictitious shipping company website is https://siouxfalls-vehicle-carriers.com.

Earlier this spring the South Dakota Department of Revenue’s motor vehicle division shared...


December 11, 2018

Attorney General Jackley Warns of Grandparent Scam

PIERRE, S.D. – Attorney General Marty Jackley’s Consumer Protection Division confirms that the grandparents scam is targeting seniors this holiday season.

“As your Attorney General, I continue to make this plea to talk with seniors you know and care about to discuss this scam,” said Jackley. “This is a scam of opportunity and the holiday season is the perfect opportunity to play on victim’s emotions.”

The scam begins with a telephone call from someone claiming to be a grandchild or other family member and requests money for a critical situation such as legal proceedings, theft of their personal belongings or medical conditions. Scammers are targeting their victims using personal information from the internet and social media sites.

The Consumer Protection Division has received numerous calls from consumers who have received the grandparent call. The Consumer Protection Division has a victim that lost $40,000.00 over a three (3) day span. The...

Attorney General Jackley’s Consumer Protection Division and Dakota State University Partner in Joint Cybercrime Initiative

PIERRE, S.D. – Attorney General Marty Jackley and Dakota State University President José-Marie Griffiths announced today the Attorney General’s Consumer Protection Division and Dakota State University (DSU) have entered into a joint powers agreement to effectively combat cybercrime.

“As my Consumer Protection Division can attest, it is clear that South Dakota businesses, government entities and citizens are continuing to see an increase in cyber-related crime,” said Jackley. “Our law enforcement officers are going to need the most current digital forensic education and investigative tools to fight this growing area of crime and DSU can provide the necessary educational and forensic analysis components.”

“Dakota State has a long history of excellence in technology education, and we have a rising future in the areas of digital forensics and cyber research,” said Griffiths, “so we stand ready to provide the state’s law enforcement with forensic services and training in the most current and...


Attorney General Jackley Reminds Consumer to be Cautious of Scams Involving Gift Cards

PIERRE, S.D. – Attorney General Marty Jackley is reminding South Dakotans to be vigilant of gift card scams this holiday season.

“Gift cards are becoming the gift of choice for many gift givers, but also another opportunity for scammers to steal from trusting consumers,” said Jackley. “Anyone who demands payment via gift cards is always running a scam.”

The old scam was centered around wiring money but has evolved into the scammer asking consumers to put money on a gift cards. The scam works like this, the caller will tell you to buy a popular gift card from a particular store near you. They may even ask you to buy several cards at several different stores. Once you buy the card, the caller then will demand the gift card number and PIN on the back of the card. The scammer will tell you this is to verify the cards on their...


“Fighting Consumer Fraud and ID Theft in South Dakota” Webinar to be held Thursday, December 6th

PIERRE, S.D. – South Dakota fraud fighting partners have come together to offer a free webinar about fighting consumer fraud and identity theft in South Dakota on Thursday, December 6,
2018 from 1:00 p.m. to 2:00 p.m. (CST).
Participants will learn about the top scams reported in South Dakota, tips for identifying the latest scams, how to avoid and recover from identity theft, and free resources to help their community.
Agencies who will be presenting during the webinar include the following:

Todd Kossow, FTC Midwest Regional Office
Jody Gillaspie, Office of the South Dakota Attorney General
Kevin Koliner, U.S. Attorney’s Office for the District of South Dakota
Jessie Schmidt, Better Business Bureau Serving Nebraska, South Dakota, the Kansas Plains & SW Iowa
Gloria Baca, Centers for Medicare & Medicaid Services
Caitlin Christensen, Senior Medicare Patrol of South Dakota

To participate in the webinar, individuals may:
1....


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TENNESSEE

December 10, 2018

AG Slatery joins bipartisan group asking Social Security Administration to implement new database to prevent identity theft

Tennessee Attorney General Herbert H. Slatery III today joined a bipartisan group of 43 states and the District of Columbia urging the Social Security Administration (SSA) to promptly comply with a new provision of federal law that aims to address "synthetic identity fraud."
The provision, Section 215 of S.2155, directs the SSA to develop a database to more quickly facilitate the verification of a consumer’s information when requested by certified financial institutions. A nimble system can respond to warning signs of "synthetic identity fraud" where thieves use real Social Security Numbers with fictitious names and birthdates. The current system does not allow financial institutions to check identity on a real-time basis.
"We ask you to evaluate and make necessary modifications to the Social Security Administration database and systems to comply promptly with this new provision of federal law. As enforcers of the data breach laws in our jurisdictions, we see the impact...


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TEXAS

December 06, 2018

AG Paxton Announces Bipartisan Fight Against Robocalls
Attorney General Ken Paxton today announced that he joined a bipartisan group of 40 state attorneys general to stop or reduce irritating and potentially harmful robocalls. This coalition’s mission is to review the technology that major telecom companies are pursuing to combat illegal robocalls made throughout the country. This coalition is working to develop a detailed understanding of technologically feasible methods to reduce unwanted robocalls and illegal telemarketing, collaborating with major telecom companies to encourage expedition of consumer solutions, and determining what recommendations should be made to the FCC. “Unwanted phone calls are both a nuisance and an invasion of privacy, and growing robocall scams could cost Texans anywhere from a few dollars to their life savings,” Attorney General Paxton said. “This coalition is dedicated to protecting citizens from these risks and engaging telecom companies in a nationwide effort to put an end to these intrusive calls.” Since its formation, the multistate...


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**VERMONT**

December 13, 2018

**Attorney General’s Office Issues Guidance on Data Broker Regulations**

The Vermont Attorney General’s Office has released a guidance to assist Data Brokers in complying with Vermont’s new Data Broker Regulations, Act 171 of 2018. These regulations go into effect on January 1, 2019. The new law requires Data Brokers to register with the Secretary of State annually and maintain certain minimum data security standards. The deadline for registering is January 31, 2019, and, starting in January registration can be completed on the Secretary of State’s website. A copy of the registration form is also attached to the guidance and may be completed and delivered by mail or in person to: the Vermont Secretary of State, Corporations Division, 128 State Street, Montpelier, VT 05633-1104. Businesses that are unsure whether they fall within the definition of “Data Broker” should review the guidance, and may contact the Attorney General’s Office with questions. The “Guidance on Vermont’s Act 171 of 2018 Data Broker Legislation” can be...


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December 10, 2018

**Attorney General and State Agencies Launch Working Group to Study Blockchain Technology**

Attorney General T.J. Donovan announced that four State agencies established a working group to study the opportunities and challenges presented by Blockchain technology. In addition to
the Attorney General’s Office, the Department of Financial Regulation (DFR), the Secretary of State, and the Agency of Commerce and Community Development (ACCD) will make up the working group. The working group will engage stakeholders and interested industry experts. A blockchain is fundamentally a data or record-keeping technology, or a distributed ledger of records that are linked and secured through cryptography. Each “block” in the blockchain contains a cryptographic hash of the previous block and a timestamp – along with encrypted transaction data. Blockchain technology allows parties to record transactions in a secure way that resists modification. Because the technology is new, the working group will convene to determine: 1) what opportunities, challenges, and concerns blockchain may present; 2) whether blockchain-specific regulation or legislation is...


VIRGINIA

December 14, 2018

STATEMENT OF ATTORNEY GENERAL MARK R. HERRING

Attorney General Mark R. Herring issued the below statement following the Department of Education’s announcement that they will be canceling $150 million in student loan debt connected to for-profit colleges that had closed in recent years. This announcement comes following a lawsuit AG Herring and 19 state attorneys general filed last year against Secretary of Education Betsy DeVos and DOE for rescinding the Borrower Defense Rule and abandoning critical federal protections for student borrowers and taxpayers, as well as a letter from AG Herring and fellow state attorneys general demanding that Sec. DeVos and DOE process loan forgiveness applications for the 23,000 students who had already been approved. In Virginia, at least 5,000 students were eligible for loan forgiveness based on their attendance at the now defunct Corinthian Colleges schools.

“Canceling student loan debt for thousands of students who were taken advantage of by for-profit colleges is a win...


December 06, 2018

ATTORNEY GENERAL HERRING FIGHTS TO STOP ROBOCALLS

RICHMOND (December 6, 2018) – Attorney General Mark R. Herring today announced he has joined a bipartisan group of 40 state attorneys general to stop or reduce annoying and dangerous robocalls. The coalition of attorneys general is reviewing the technology major telecom companies are pursuing to combat illegal robocalls.

“Robocalls have become a daily occurrence for many Virginians, including myself,” said
Attorney General Herring. “We need to figure out a way to reduce or stop these annoying, and oftentimes illegal, robocalls and giving telecom companies the tools they need to combat them is an important step. I will continue to work with my colleagues to come up with solutions that will stop these calls and protect our consumers from potential scams or fraud.”

Since it was formed, the multistate group has had in-depth meetings with several major telecom companies. These productive meetings have led to greater information sharing about...


WASHINGTON

December 28, 2018

Death penalty, Tobacco 21, high-capacity magazine and “ghost gun” bans highlight AG Ferguson’s 2019 legislative agenda

OLYMPIA — Attorney General Bob Ferguson today announced his 2019 legislative agenda, which includes renewed calls for a ban on high-capacity magazines and a repeal of the state’s death penalty, as well as raising the legal age to purchase tobacco products to 21.

The slate of 11 agency request bills includes several new initiatives. Among them, Ferguson proposes to prohibit the ownership or transfer of “ghost guns” — any firearm that cannot be reliably detected by a metal detector, such as a plastic 3D-printed gun.

The diverse slate of legislation increases protections for consumers and workers, impacts the health and safety of Washingtonians and addresses needed changes in government and the legal system. Bills include an update to the state’s data breach notification law, a ban on the practice of “pocket service” by debt collectors and a bill to close a loophole in the state’s wage theft laws that allows employers to...


WEST VIRGINIA

December 20, 2018

Attorney General Morrisey: Stay Alert When Purchasing Last-Minute Gift Cards

CHARLESTON — West Virginia Attorney General Patrick Morrisey urged consumers to be selective and cautious when making last-minute gift card purchases as Christmas approaches. “Gift cards can be a great idea for last-minute shoppers who are stumped for an idea otherwise,” Attorney General Morrisey said. “Gift cards allow the recipient to select a gift they want, however it is very important to use caution when deciding upon a gift card so neither the gift giver or recipient gets ripped off.”

Thieves have been known to pilfer gift card racks. They will use handheld scanners to read the
The card’s magnetic information and any number on the front, after which they place the card back on display and wait for it to be activated.

Once the unknowing recipient activates the card, the thief can create a counterfeit and/or make online purchases without having the actual card in hand.

The Attorney General suggests...


December 19, 2018

**Attorney General Morrisey Warns Consumers of Emerging Phone Scam**

CHARLESTON — West Virginia Attorney General Patrick Morrisey is urging consumers to be wary of fraudulent calls alleging the consumer is linked to a drug offense or violent crime. The Attorney General’s Office has received word of a scam in which the caller claims a vehicle linked to the consumer, perhaps through a Social Security number, has been located in Texas with cocaine, blood or human remains inside.

The caller, who claims to represent various agencies, tells the consumer any potential charges can be resolved if he or she pays money.

“This emerging scam is very troubling, as scammers are using scare tactics to bilk consumers out of their money,” Attorney General Morrisey said. “As this scam makes the rounds, it is important for consumers to remember to never give out their Social Security number and report such suspicious calls to our office.”

The scam artist typically uses a generic-sounding...

- Original Press Release: https://us7.campaign-archive.com/?e=5699e8e411&u=ddf711cd807d3fba57777bbf0&id=4105ee18f

December 17, 2018

**Attorney General Morrisey Alerts Consumers To Claims Deadline in Mortgage Servicer Case**

CHARLESTON — West Virginia Attorney General Patrick Morrisey reminded consumers of an approaching deadline to file claims as part of a $45 million settlement with one of the nation’s largest mortgage servicers.

The settlement with PHH Mortgage Corporation, a New Jersey-based mortgage lender and servicer, resolved allegations the company improperly serviced mortgage loans from January 1, 2009 through December 31, 2012.

Affected consumers in West Virginia have until Jan. 28, 2019, to file a claim. Eligible payment recipients should have received a postcard with basic details regarding the PHH distribution, however anyone with questions can contact the claims administrator at 1-877-657-9154.

“It’s important that consumers owed money from our settlement take the necessary steps to claim their payment,” Attorney General Morrisey said. “This settlement is yet another example of our office standing up for consumers to ensure companies are held accountable for their
December 13, 2018

**Attorney General Morrisey Urges Caution With Pay-For-Prayer Calls**

CHARLESTON — Attorney General Patrick Morrisey urged consumers to exercise caution when receiving unsolicited pay-for-prayer calls.

Those choosing to solicit consumers in such a manner have been known to utilize robocalls, websites and unsolicited email to exploit the consumer’s desire for prayer. The process typically involves a donation in exchange for prayer.

The Attorney General’s Consumer Protection Division recently learned of the calls circulating once again in West Virginia. The caller portrays him or herself as representing the “St. Mary’s Prayer Center Ministry,” an entity having no known connection to the similarly named city of St. Marys in Pleasants County, St. Mary’s Medical Center located in Huntington or other entities elsewhere in West Virginia.

“Consumers must exercise caution with any unsolicited call,” Attorney General Morrisey said. “No matter the service or product, consumers should never provide payment or personal information to a stranger without verifying the legitimacy of the represented entity.”

The Attorney General...


December 10, 2018

**Attorney General Morrisey Fights Identity Theft In Bipartisan Letter to SSA**

CHARLESTON — West Virginia Attorney General Patrick Morrisey joined a group of 43 attorneys general in urging the Social Security Administration to prioritize necessary changes within its system to fight identity theft.

The bipartisan coalition highlighted the prevalence of synthetic identity theft in stressing that Social Security must expedite its development of an electronic database to aid certified financial institutions in verifying a consumer’s information — a directive passed by Congress.

“Many consumers lose thousands of dollars a year and suffer from ruined credit scores, as well as a general sense of anxiety as a result of identity theft,” Attorney General Morrisey said. “Having a nimble system to respond to warning signs of identity theft, and to prevent theft from happening in the first place, is not only good government, it is good service to some of the most vulnerable members of the public.”

The coalition outlined its concerns Monday...


December 06, 2018

Attorney General Morrisey Fights Robocalls With Bipartisan Group
CHARLESTON — West Virginia Attorney General Patrick Morrisey joined a bipartisan group of 40 attorneys general to stop or reduce annoying and harmful robocalls. The coalition is reviewing the technology major telecom companies are pursuing to combat illegal robocalls, which can make it appear that the incoming call is coming from a legitimate source, such as a well-known financial institution, business and/or government entity.

“We hear your concerns,” Attorney General Morrisey said. “Our office receives numerous calls from West Virginia consumers annoyed by the prevalence and frequency of robocalls. By joining forces, I believe our coalition can work with the telecom companies and produce real results to quell these intrusions and stop scammers from taking advantage of West Virginians.”

The multistate group has had in-depth meetings with several major telecom companies. The productive nature of these meetings has led to greater information sharing about the technological capabilities already in existence or in development...


December 04, 2018

Attorney General Morrisey Reminds Consumers to Be Vigilant When Making Online Purchases
CHARLESTON — West Virginia Attorney General Patrick Morrisey urges consumers to safeguard personal information and watch for potential scams when looking online for that perfect holiday gift.

Online shopping has become increasingly popular with the prevalence of smartphone applications, which in turn increases the need for caution to ensure the app is legitimate. Scammers can create apps to lure consumers with a “great deal,” but in actuality use it to steal the shopper’s personal information and infect his or her device with malware.

“Online shopping may offer more convenience than going to the store, but consumers need to be extra careful,” Attorney General Morrisey said. “During this season of sharing with loved ones, it is important to confirm that personal information is not inadvertently shared with scammers.”

Consumers shopping online can do a few things to safeguard their personal information:
Make sure websites start with https://, which verifies a secure connection.
Look out...
December 03, 2018

**Attorney General Morrisey Offers Tips for Worry-Free Holiday Travel**

CHARLESTON — West Virginia Attorney General Patrick Morrisey reminds consumers to be cautious when making holiday travel plans or purchasing a vacation for someone on their list. Consumers should get reviews from reputable travel websites and/or family and friends to avoid falling prey to any scam. Consumers should deal with established websites and vendors.

“It is important that consumers watch for and avoid scams as they plan holiday trips to catch up with friends and family or get away to a warmer climate,” Attorney General Morrisey said. “Whether it is planning a vacation for yourself or treating someone on your gift list to a vacation, a little caution can go a long way.”

Consumers must take a cautious look at advertisements that offer a luxurious vacation for a minimal price and ads that provide few specifics. The better a vacation package sounds, the more important it is to verify the fine...