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
# Table of Contents

**Consumer Protection Cases**

- ALABAMA .......................................................................................................................... 6
- ARIZONA ........................................................................................................................................ 7
- ARKANSAS ..................................................................................................................................... 8
- CALIFORNIA ............................................................................................................................. 8
- COLORADO .................................................................................................................................. 9
- FLORIDA ......................................................................................................................................... 9
- IOWA ............................................................................................................................................. 11
- KANSAS ....................................................................................................................................... 12
- KENTUCKY ................................................................................................................................... 13
- MARYLAND .................................................................................................................................. 14
- MASSACHUSETTS .................................................................................................................... 14
- MICHIGAN ................................................................................................................................... 15
- MISSISSIPPI ............................................................................................................................... 16
- MISSOURI .................................................................................................................................... 16
- NEBRASKA .................................................................................................................................. 16
- NEVADA ...................................................................................................................................... 17
- NEW JERSEY ............................................................................................................................ 17
- NEW YORK .................................................................................................................................. 18
- OKLAHOMA .................................................................................................................................. 18
- PENNSYLVANIA ......................................................................................................................... 22
- TENNESSEE .................................................................................................................................. 25
- WEST VIRGINIA ....................................................................................................................... 25

**Multistate Cases**

- ALABAMA .................................................................................................................................. 26
- WEST VIRGINIA ....................................................................................................................... 26

**Medicaid Fraud**

- False Claims Act Settlement with Walgreens ........................................................................... 27
- ARKANSAS .................................................................................................................................... 27
- INDIANA ..................................................................................................................................... 28
- KANSAS ...................................................................................................................................... 29
- KENTUCKY .................................................................................................................................... 29
Consumer Protection Cases

ALABAMA

February 22, 2019

Attorney General Steve Marshall Announces Arrest of Former State Senator Zeb Little for Felony Theft of More Than $25,000

(MONTGOMERY) – Attorney General Steve Marshall announced that former state senator Zeb Little, 50, of Cullman, was indicted* by a Cullman County grand jury on three counts of felony theft of property. Little surrendered to the Cullman County Sheriff’s Office yesterday and was released on a $15,000 bond.

Following an investigation by the Cullman Police Department and the Attorney General’s Office, Attorney General Steve Marshall’s Criminal Trials Division presented evidence to a Cullman County grand jury on February 11, resulting in the three-count indictment. Specifically, the indictment charges Little, an attorney, with three counts of first-degree theft of property for stealing a combined total of more than $25,000 of client trust funds.

No further information about the investigation or about the defendant’s alleged crimes other than that stated in the indictment may be released at this time.

If convicted, Little faces a potential penalty of two to 20 years on...

➢ Original Press Release:

February 21, 2019


(MONTGOMERY) – Attorney General Steve Marshall announced that a disbarred attorney from Walker County was convicted yesterday of two counts of felony theft of property. Garve Ivey Jr., 67, of Jasper, admitted to unlawfully taking client funds from his trust account over a period of several years to fund his extravagant lifestyle. He pleaded guilty in Walker County Circuit Court before specially-appointed Judge Michael Streety.

The investigation into Ivey began after the Attorney General’s Office and the Alabama State Bar received multiple complaints regarding theft of client trust funds. A thorough investigation revealed that on several occasions, Ivey would settle cases on behalf of clients that were plaintiffs in personal injury or wrongful death cases. Instead of informing his clients that a settlement had been reached and disbursing to the victims their portions of the funds, he would transfer the settlement money into his operating and personal accounts and use...

➢ Original Press Release:
February 12, 2019

Goodyear Man Accused of Running a Business Opportunity Scam

PHOENIX – Attorney General Mark Brnovich announced a State Grand Jury indicted Lawrence Raymon Pargo, of Goodyear, for his alleged involvement in a mass marketing scheme offering individuals fraudulent opportunities to work from home.

It is alleged that between March 28, 2014, and March 19, 2015, Pargo was the sole owner of Buyers Cash Club, a telemarketing company that solicited individuals by phone to purchase ownership shares of the company, advertising packages, and websites purporting to sell products from various retailers at 50 percent off the retail price. Pargo, through his business Buyers Cash Club, is accused of not having agreements in place with the retailers that he purported to have and that the individuals that bought items from his business did not receive what they purchased.

Lawrence Raymon Pargo is facing:
Two Counts of Fraudulent Schemes and Artifices, a Class 2 Felonies
One Count of Money Laundering, a Class 2 Felony ...


February 14, 2018

Arizona Attorney General's Office Obtains Over $200,000 in Restitution for Victims of Business Opportunity Scam

PHOENIX -- Attorney General Mark Brnovich announced today that Charles Richard Montoya Mayville of Alternative Online Design LLC will pay up to $265,000 to consumers who purchased work from home opportunities and advertising services from Alternative Online Design LLC. In a consent judgment reached with the Attorney General’s Office, Mr. Mayville is also banned from selling any business opportunity in Arizona for 20 years.

"While there are some legitimate internet business opportunities, if you are being pressured into investing in something without time to do research, walk away," said Attorney General Mark Brnovich. "Potential business partners should respect your need to thoroughly vet an opportunity before committing time or money. Consumers really need to do their homework on companies and individuals before handing over their hard earned money.

The Attorney General’s Office launched an investigation into Alternative Online Design LLC, after receiving complaints that the company allegedly misrepresented that consumers who...

ARKANSAS

February 14, 2019

Rutledge Files Suit Against Owner of J Boys Blacktop


“Businesses in this State must understand they cannot take advantage of hard working Arkansans,” said Attorney General Leslie Rutledge. “Consumers, especially our most vulnerable need protection against scam artists who steal their money and break their promises. I will do everything in my power to resolve these scams for Arkansans. If you or a family member have experienced less than satisfactory business dealings with Mr. Jeffery or his business please contact my office immediately.”

Jeffery’s company solicited business by knocking on the doors of Arkansas consumers and offering to repair their sidewalks and driveways with leftover asphalt or cement from other contracts. Attorney General Rutledge’s Consumer Protection Division received six consumer complaints since...


CALIFORNIA

February 13, 2019

Attorney General Becerra Announces Sentencing in $4 Million Southern California Mortgage Fraud Scheme

SAN DIEGO – California Attorney General Xavier Becerra today announced the sentencing of Prakashumar ("Kash") Bhakta for operating a mortgage fraud scheme throughout Southern California and the Inland Empire that preyed on homeowners facing foreclosure. Today, Mr. Bhakta was sentenced to seven years and eight months in state prison. Restitution will be ordered in the amount of $256,000. Co-defendants Jacob Orona, Aide Orona, John Contreras, Marcus Robinson, and David Boyd previously pled guilty. They were sentenced to state prison terms ranging from four years to seven years and four months.

“We have zero tolerance for scam artists who cheat vulnerable families by stealing their life savings and shattering their dreams of owning a home,” said Attorney General Becerra. “Today’s sentence should serve as a reminder: if you prey on hardworking Americans and betray their trust, my office will hold you accountable to the fullest extent of the law.”

The fraud scheme stretched...

COLORADO

February 15, 2019

Attorney General Phil Weiser files amicus brief in lawsuit challenging federal rollback of vehicle emissions standards

The federal government’s decision to rollback vehicle emissions and fuel-economy standards will cause more harmful emissions, increase the severity of climate change, and pollute our state, says Attorney General Phil Weiser in a friend of the court brief he has filed in federal court in California v. EPA.

California and 17 other states filed the lawsuit in federal court to defend the nation’s fuel-economy standards to improve air quality. The brief explains why the federal government’s actions are unlawful, conflict with sound science, and directly contradict public statements by America’s largest automaker, Ford Motor Company.

“Colorado faces significant impacts from climate change. Colorado has an environment that is particularly sensitive to changes in climate, relying extensively on snowpack to provide water to its residents. In addition, Colorado faces the risk of more extreme storms, forest fires, and disruption to its outdoor recreation and agricultural economies due to climate change,” Weiser argues in...


FLORIDA

February 20, 2019

Attorney General’s Office Investigating Fake Fundraising Account Claiming to be Memorial Fund for Late FHP Master Sergeant

TALLAHASSEE, Fla.—Attorney General Ashley Moody today directed her Consumer Protection Division to investigate a fake fundraising account that used the image of a fallen Florida Highway Patrol Master Sergeant to solicit donations. The account, now offline, was hosted on the fundraising website GoGetFunding and used the name and image of FHP Master Sgt. Daniel Hinton. It also claimed Hinton’s wife served as fundraising administrator. Sgt. Hinton suffered cardiac arrest during a training exercise yesterday and later passed away at the hospital.

Attorney General Ashley Moody said, “Our Consumer Protection investigators are acting with a sense of urgency to get to the bottom of this fake fundraising account and hold responsible whoever is behind this disrespectful, deceitful attempt to profit off the suffering of our law enforcement community. Master Sergeant Hinton is a law enforcement hero, and it infuriates me that anyone would use his legacy to try and steal from Floridians.”

Someone...

February 18, 2019

**Claims Process Announced to Provide Repairs and Expense Reimbursement for PulteGroup Homeowners**

TALLAHASSEE, Fla.—Attorney General Ashley Moody today announced a claims process is now in place for eligible homeowners who purchased PulteGroup, Inc. built homes. The claims process is part of a multimillion-dollar settlement the Florida Attorney General’s Office reached with the homebuilder following an investigation into the company’s failure to disclose certain construction defects in homes built by the company.

Attorney General Ashley Moody said, “Home repairs can be daunting and expensive. Many homeowners in this case paid out-of-pocket for repairs that should have been covered under warranty. Thankfully, we secured a multimillion-dollar settlement to help repay homeowners and repair ongoing issues with faulty construction.”

The Florida Attorney General’s Office investigated whether, among other things, Pulte’s failure to disclose certain defects violated the Florida Deceptive and Unfair Trade Practices Act. Homeowners complained that the company and its subsidiaries failed to make certain disclosures to home buyers regarding the construction of some of its...

- **Original Press Release:**

February 08, 2019

**Man Arrested in Connecticut for Florida Bank Fraud and Identity Theft**

TALLAHASSEE, Fla.—Connecticut authorities arrested a Florida man on charges related to bank fraud and identity theft throughout multiple counties in Florida. According to an investigation by the Florida Attorney General’s Office of Statewide Prosecution and the Florida Department of Law Enforcement, Gerardo Taboada, 57, orchestrated fraudulent withdrawals from numerous PNC Banks in Hillsborough, Indian River, Manatee, Palm Beach, Pinellas and Sarasota counties. The defendant allegedly stole more than $43,000 from PNC Bank accounts statewide.

Attorney General Ashley Moody said, “Identity theft and bank fraud are serious crimes that wreak havoc on people’s lives and finances. We will continue to work with law enforcement to investigate and prosecute any individual or organization impersonating Floridians to drain their bank accounts.”

Between January and April of 2018, Taboada entered multiple PNC Bank locations and used fake drivers’ licenses to pose as different account holders. According to the investigation, Taboada made between two and six withdrawals...

- **Original Press Release:**
  http://www.myfloridalegal.com/newsrel.nsf/newsreleases/E3B343725CDDE4528525839B00529755
IOWA

February 28, 2019

A.G. seeks to close telemarketing firms accused of national advertising scam

DES MOINES — The Iowa Attorney General’s Office is asking a judge to shut down several Quad Cities-based advertising companies that are accused of continuing to defraud small businesses across the nation.

In December, Attorney General Tom Miller filed a lawsuit against Alphonso Barnum of Davenport, his wife and mother, 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.

Barnum’s businesses use deception, confusion and high-pressure tactics purportedly to sell advertisements for direct-mail pieces and promotional items such as high school sports posters and city information guides — and in many cases, delivered no products, the lawsuit alleges. In an amended lawsuit filed this week, the state alleges that Barnum’s business continues to operate under the names Greater Solutions LLC and Xpreshion Multimedia LLC, based in Moline, Ill. The lawsuit also names Kelsey J. Patterson...


February 15, 2019

Seller of veterans benefit advice agrees to settlement

A.G.’s case helped spur new law protecting veterans

DES MOINES -- A Nashua investment adviser accused of illegally selling advice to veterans must change her business practices under a settlement with the Iowa Attorney General.

The case spurred a state law passed last year that increases consumer protections for veterans applying for benefits.

The Attorney General sued Sonya Ackerson of Nashua and her business, Advocate 4 the Aging LLC, in February 2018 alleging she charged fees for veterans’ benefits assistance without being federally accredited. She also failed to disclose to consumers that she was not licensed or registered to provide estate planning advice and violated Iowa’s Door-to-Door Sales Act, the lawsuit alleged.

Under federal law, the U.S. Department of Veterans Affairs accredits those authorized to act as an agent, attorney, or representative of a VA-recognized veterans’ service organization to assist in preparing, presenting, or processing VA benefits claims. According to VA records, neither Ackerson nor her business is an accredited representative.

Under...

➢ Original Press Release: https://www.iowaattorneygeneral.gov/newsroom/veterans-benefit-advice-settlement/
KANSAS

February 25, 2019

AG Derek Schmidt: Pharmacy discount drug card company fined for violating consumer protection law

TOPEKA – (February 25, 2019) – A pharmacy discount drug card company has been ordered to pay $10,000 for marketing prescription discount cards in Kansas without registering with the Secretary of State in violation of Kansas law, Attorney General Derek Schmidt said today. Acquire Health, a Delaware limited liability company now registered to do business in Kansas, agreed to a consent judgment ordering it to pay $10,000 in fees for failing to register as required by law. The judgment was approved this month by Judge Teresa L. Watson in Shawnee County District Court. In addition, Acquire Health was enjoined from further violations of the Kansas Consumer Protection Act.

The Attorney General’s Consumer Protection Division began investigating Acquire Health last year after receiving complaints from Kansas consumers about the company marketing prescription discount cards in Kansas.


Kansans who wish to report an alleged violation of...


February 21, 2019

AG Derek Schmidt: California company fined for violating No-Call Act

TOPEKA – (February 21, 2019) – A California company has been ordered to pay $10,000 in penalties and fees for violating the No-Call Act, Kansas Attorney General Derek Schmidt said today.

CarGuardian Warranty, of Santa Ana, California, agreed to a consent judgment ordering it to pay $10,000 in fees and civil penalties. The judgment was approved last week by Judge Richard Anderson in Shawnee County District Court. In addition, CarGuardian Warranty was enjoined from further violations of the Kansas No-Call Act and the Kansas Consumer Protection Act.

“We continue to vigorously pursue violations of the Kansas No-Call Act in those cases when we can actually find the telemarketer that broke the law,” Schmidt said. “Kansans who have signed up for the Do-Not-Call list have an expectation that their privacy be respected. We will enforce the law against those telemarketers who violate it.”

The Attorney General’s Consumer Protection Division began investigating CarGuardian Warranty after...

AG Derek Schmidt: Topeka man pleads guilty in first felony conviction under new consumer protection law

TOPEKA – (February 5, 2019) – A Topeka man pleaded guilty last week to one felony count of violating a consumer protection order, Kansas Attorney General Derek Schmidt said. In February 2016, a civil consent judgment entered under authority of the Kansas Consumer Protection Act was approved in Shawnee County District Court against Travis D. Kaiser, 48, of Topeka, d/b/a T’s Lawn Service. In that consent judgment, Kaiser was found liable for deceptive or unconscionable acts against Kansas consumers. He was enjoined by the court from engaging in any future door-to-door sales in the State of Kansas as defined by law. In December 2016, Kaiser was personally served with a notice of potential criminal liability if he engaged in further door-to-door sales.

On Friday, Kaiser pleaded guilty to violating that consumer protection order and engaging in a door-to-door sale on May 6, 2017.

This is the first conviction in a case brought...
MARYLAND

February 11, 2019

Unlicensed Bail Bondsman Sentenced to 7 Years in Prison

Baltimore, MD (February 11, 2019) - Maryland Attorney General Brian E. Frosh today announced today that Thomas Christopher Wengert, 47, of Pasadena, was sentenced to 15 years’ incarceration, with all but five years suspended, on one count of acting as a licensed insurance agent; and 2 years incarceration on one count of theft of at least $10,000 but less than $100,000. Anne Arundel County Circuit Court Judge Michael Wachs ordered the sentences to run consecutively. Judge Wachs also ordered Wengert to serve 5 years of supervised probation upon release and to pay restitution in the amount of $18,400.

On January 19, 2019, Wengert entered an Alford plea to both crimes. In March 2017, Wengert, although unlicensed, represented himself as a bail bondsman to both an attorney and the victim. The victim gave Wengert $18,000 to post as bail for her husband’s release from jail. Wengert did not post the bail, nor did...


MASSACHUSETTS

February 27, 2019

AG Healey Sends Cease and Desist Letter to Online E-cigarette Retailer for Violating State Laws, Selling to Minors

Boston — Attorney General Maura Healey sent a cease and desist demand letter to Kilo E-Liquids (Kilo), an online retailer of electronic cigarette devices, ordering the company to stop sales to Massachusetts residents after an investigation revealed it violated Massachusetts laws regulating the sale and advertisement of tobacco products.

The demand letter, orders California-based Kilo to stop selling their products online in Massachusetts until the company can demonstrate they are in full compliance with state laws. The letter also prohibits the company from advertising vaping products on all websites directed at youth.

“E-cigarette companies have taken a page out of the playbook of the tobacco companies to get young people addicted to their products,” said AG Healey. “If these retailers are operating in our state, they must comply with Massachusetts laws and keep their products away from children.”

The AG’s Office’s began investigating Kilo after receiving a complaint about an advertisement for...

CONSUMER PROTECTION CASES

MICHIGAN

February 27, 2019

AG Nessel serves defendant via social media for judgment of nearly $800,000

LANSING – Using a savvy delivery method, Michigan Attorney General Dana Nessel served a default judgment for nearly $800,000 and an injunction against the owner of Fan Authentics, a purported online sports-themed retailer. Christopher Carr, 23, formerly of Troy, is required to pay the obligations within 28 days of the order’s entry.

Carr fled Michigan and stopped responding to the Department through ordinary channels, so Nessel sought and obtained an order from Ingham County Circuit Court Judge Clinton Canady III allowing the Department to serve Carr through Facebook, where the defendant remains active. Carr was found to have violated the Michigan Consumer Protection Act, collecting credit card payments for goods through his websites, fanauthentics.com and printrageous.com, and failing to deliver those goods.

In addition to the default judgment, Judge Canady granted Nessel’s requests to dissolve the two limited liability companies Carr incorporated in Michigan – Authentics, LLC and Printrageous, LLC – and...

➢ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-490595--,00.html

February 01, 2019

Nessel Puts Lansing Workout Facility on Notice

LANSING – Michigan Attorney General Dana Nessel today issued a notice of intended action and a cease and desist order to Go Workout Frandor and its owner, Steve Millenbach. Go Workout and Millenbach are alleged of violating the Michigan Consumer Protection Act.

The Michigan Department of Attorney General has received more than 20 complaints against Go Workout Frandor, several of which reference interactions with Millenbach.

Go Workout Frandor is alleged to have violated the state’s Consumer Protection Act by:

Advertising or representing goods or services with intent not to dispose of those goods or services as advertised or represented.

Causing a probability of confusion or of misunderstanding as to the legal rights, obligations, or remedies of a party to a transaction.

Representing or implying that the subject of a consumer transaction will be provided promptly, or at a specified time, or within a reasonable time, if the merchant knows or has reason...

➢ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-488637--,00.html
MISSISSIPPI

February 27, 2019

**Insurance Agent Arraigned on 11-Count Indictment for Fraud**

A practicing insurance agent could spend up to 54 years in prison for insurance fraud and other felony charges, announced Attorney General Jim Hood.

Dustin Michael Blount, 33, of Vicksburg, was arraigned Wednesday on an 11-count indictment, which finds that he knowingly lied to an insurance company when he said 10 people wanted to change their policies and then used their Social Security Numbers to make the unwanted changes. The indictment states that Blount received more than $500 in commission as a result. He turned himself in to the Hinds County Sheriff’s Department Tuesday.

A Hinds County grand jury indicted Blount on one count of false pretense (10 years and $10,000 fine), three counts of insurance fraud (nine years and $15,000 fine), four counts of fraud (20 years and $20,000 fine), and three counts of wire fraud (15 years and $30,000 fine). A charge is merely an accusation, and a defendant is...

- Original Press Release: [https://www.ago.state.ms.us/releases/insurance-agent-arraigned-on-11-count-indictment-for-fraud/](https://www.ago.state.ms.us/releases/insurance-agent-arraigned-on-11-count-indictment-for-fraud/)

MISSOURI

February 20, 2019

**AG Schmitt Announces Investigation into “Daycare Fight Club”**

St. Louis, Mo. – Today, Missouri Attorney General Eric Schmitt announced that the Attorney General’s Office served a civil investigative demand yesterday to Adventure Learning Center for information relating to the “daycare fight club” caught on camera in the St. Louis school in late 2016. Schmitt’s investigation is separate from St. Louis Circuit Attorney Kim Gardner’s investigation.

“Children are some of the most vulnerable members of our society, and any attempts to harm them in any way will not be tolerated,” said Schmitt. “My job is to protect all 6 million Missourians, and my office will continue to investigate and bring to justice those who seek to harm others.”

On December 7th, 2016, two teachers from the Adventure Learning Center on Gravois were caught on camera goading on children to fight each other in a basement classroom. In the video originally obtained by Fox 2 News in St. Louis, children as young...


NEBRASKA

February 25, 2019

**Attorney General Peterson Files Lawsuit against Bellevue University**

Lincoln—Attorney General Peterson announced that he has filed a Complaint in the District
Court of Sarpy County, Nebraska, against Bellevue University. The case relates to Bellevue University’s Bachelor of Science in Nursing (BSN) program specifically designed to assist current registered nurses in obtaining their baccalaureate or bachelor’s degree. Bellevue University referred to this program as its “RN to BSN” program. The Complaint alleges that Bellevue University made false, deceptive, and/or misleading statements to prospective and current students regarding the accreditation status of its RN to BSN program and the value of a Bachelor of Science in Nursing degree from an unaccredited nursing program. Although it is not a requirement that nursing programs be accredited to confer baccalaureate degrees, an unaccredited BSN is significantly less valuable than a BSN from a college or university with an accredited nursing program. Bellevue University was aware of this prior to enrolling the first class...


NEVADA

February 04, 2019

Attorney General Aaron Ford Announces Guilty Plea of Henderson Man for Vehicle Investment Scheme

Las Vegas, NV – Today, Nevada Attorney General Aaron Ford announced that Shane Allen Unruh, 45, of Henderson, pleaded guilty for his role in an investment scam following an indictment by the Clark County Grand Jury. Unruh and his codefendant Brian James Oney, who previously pleaded guilty, convinced multiple individuals to purchase vehicles purportedly for use by Uber drivers. Unruh pleaded guilty to one count of Securities Fraud, a category “B” felony, and one count of Theft, a category “B” felony. The fraudulent acts were committed between September and November, 2015.

Through an elaborate scheme, Unruh and Oney led their victims to believe that their company, U.B.R. Leasing, was affiliated with or under contract with Uber Technologies, a ridesharing company. The defendants solicited their victims to use personal credit towards purchasing multiple vehicles, and falsely represented that U.B.R. would make all monthly loan payments on the vehicles, as well as pay...


NEW JERSEY

February 11, 2019

Interactive Brokers Agrees to Pay New Jersey Bureau of Securities $100,000 Penalty to Settle Failure to Supervise Findings

NEWARK – The Division of Consumer Affairs and the Bureau of Securities (“the Bureau”) today
announced that online brokerage Interactive Brokers, LLC (Interactive) has agreed to pay a $100,000 civil penalty and, if necessary, to revise its account opening procedures to resolve a Bureau investigation related to a financial scam perpetrated on Interactive’s online trading platform.
The scam was perpetrated by three-time convicted financial felon Peter Zuck who used Interactive’s online trading platform in a scheme to defraud New Jersey residents and others who invested in his Osiris Fund Limited Partnership.
In the Consent Order entered today, the Bureau found that, despite his criminal and regulatory history, Zuck was able to open at least 16 accounts on the Interactive platform - two master accounts in his own name and eleven sub-accounts in the names of other individuals that were linked to the Zuck master account, as well as in the name of...

➢ Original Press Release: https://www.nj.gov/oag/newsreleases19/pr20190211a.html

February 08, 2019
**Passaic County Woman Charged in Scheme to Steal More Than $175,000 from the Insurance Annuity Policies of Two Individuals**
TRENTON – Attorney General Gurbir S. Grewal and the Office of the Insurance Fraud Prosecutor announced today that a Passaic County woman has been charged with insurance fraud and other offenses in an alleged scheme to steal more than $175,000 from the insurance annuity policies of two individuals.
Vashanta Stroud-Bennett, 45, of Paterson, was charged with second-degree insurance fraud, second-degree theft by deception, second-degree impersonation, third-degree impersonation and third-degree attempted theft by deception. The charges were contained in an indictment handed up by a State Grand Jury in Trenton on February 4.
According to the indictment, on or between July 23 and August 1 of 2017, Stroud-Bennett obtained personal identifying information pertaining to two individuals and assumed their identities in an attempt to obtain money from their insurance annuity policies. In the first case, Stroud-Bennett allegedly impersonated policy owner “P.C.” in two withdrawal requests submitted to Voya Insurance and Annuity Company, also known...


**NEW YORK**

February 21, 2019
**Attorney General James Announces Settlement With Star Exemption Advisor For Scamming Thousands Of Homeowners Seeking Property Tax Rebates**
MINEOLA -- Attorney General Letitia James today announced a settlement with STAR Exemption Advisor, YCA Corp. and its business owner Arie Gal for scamming thousands of new homeowners by charging them excessive fees to enroll in the Basic STAR Exemption Program, which is otherwise free.
“Taking advantage of New Yorkers by manipulating a tax exemption program created to help
homeowners is illegal and immoral,” said Attorney General Letitia James. “We should be doing all we can to support homeowners, not prey upon them and steal their hard-earned savings. This settlement is a continued reminder that my office will pursue any individual who tries to deceive New Yorkers.”

Terms of the settlement include $920,000 in damages, the dissolution of STAR Exemption and YCA Corp, the rescission of all consumer contracts with STAR Exemption, the cancelation of all outstanding billed/unbilled accounts, the permanent barring from offering any property tax rebate services in...


February 21, 2019
Attorney General James Announces Restitution And Penalty Payments From Multiple Energy Service Companies For Consumer Fraud
NEW YORK -- Today, New York Attorney General Letitia James announced that refund checks are being issued to consumers of Energy Plus Holdings LLC and Energy Plus Natural Gas LLC (collectively, “Energy Plus”) as a result of a 2017 settlement with the Office of the Attorney General. Attorney General James also announced a settlement with Ambit Energy Holdings, LLC, Ambit Marketing, LLC and Ambit New York, LLC (collectively, “Ambit”). Both engaged in deceptive practices that resulted in consumers paying more for energy services when they were promised savings.

“Thousands of New Yorkers will get their money back after they were deceived into paying for more expensive energy services,” said Attorney General Letitia James. “Energy Plus and Ambit are just two of the multiple unscrupulous energy service companies that the Attorney General’s Office has challenged in our ongoing effort to protect consumers. We have zero tolerance for companies seeking to defraud...


February 11, 2019
Attorney General James Announces Lawsuit Against Managing Agent For Allegedly Defrauding Elderly Residents of Co-op
NEW YORK -- Attorney General Letitia James today announced a lawsuit against Joshua Prottas, Working Realty, Ltd., and Midwood Coop Group, LLC, for abusing his position as the managing agent of a cooperatively-owned apartment building in Midwood, Brooklyn (the “Cooperative”) to defraud the primarily elderly shareholders on the sale of seven of the Cooperative’s apartments to Prottas and his entities. Joshua Prottas, doing business as Working Realty, Ltd., is the longtime managing agent of the Cooperative.

“Taking advantage of elderly New Yorkers is particularly egregious,” said Attorney General Letitia James. “Instead of acting in the best interests of the Cooperative and its residents, the
defendants allegedly scammed these individuals and used the funds for personal gain. We will never tolerate that behavior in our state.”

The suit alleges that Prottas – who wielded total control over the Cooperative’s finances and who the Cooperative’s elderly board members trusted and relied on –... 


February 07, 2019

Attorney General James And NYS Police Announce Arrest Of Upstate Resident For Scheme To Defraud Over 40 Homebuyers

UPSTATE NEW YORK – Attorney General Letitia James and State Police Acting Superintendent Keith Corlett announced today the arrest of Sherrie A. Burton for defrauding homebuyers throughout Upstate New York of over $1 million. The defendant was arraigned today on a 9-count felony complaint including charges of Grand Larceny in the Second and Third Degrees and Scheme to Defraud in the First Degree. A joint investigation by the Attorney General’s Criminal Enforcement and Financial Crimes Bureau and the New York State Police revealed that Burton allegedly used her businesses, Valued Manufactured Housing, Inc. (“VMH”) and Valued Homes (“VH”) to fraudulently solicit deposits, down payments, and even full cash payments from unsuspecting customers of modular and manufactured homes. She then allegedly used the money for personal expenses and to further her ongoing scheme.

“We will never tolerate any fraudulent behavior that takes advantage of hardworking New Yorkers,” said Attorney General Letitia...


February 05, 2019

Attorney General James Announces Settlement With Hospital For Illegally Billing Rape Survivors For Rape Exams

NEW YORK-- Attorney General Letitia James today announced an agreement with the BronxCare Health System (“BronxCare”) after an investigation that revealed the hospital illegally billed sexual assault survivors for forensic rape examinations. As part of the settlement, BronxCare will implement a written policy to ensure that sexual assault survivors do not receive bills for their rape examinations, provide full restitution to any improperly billed sexual assault survivors, and pay costs to New York State. This is the ninth settlement the Attorney General’s Office has secured as part of its statewide investigation into the improper billing of rape examinations.

“The trauma of sexual assault is more than enough for a survivor to bear. The secondary trauma of fighting an illegal bill for a forensic rape exam is unfathomable, and we will not allow it to continue,” said Attorney General Letitia James. “Let me be clear: hospitals have a
fundamental responsibility to...


February 04, 2019

**Attorney General James Announces Conviction Of Unlicensed Physician For Illegally Performing Plastic Surgeries And Committing Fraud**

NEW YORK – Attorney General Letitia James today announced the conviction of disbarred plastic surgeon Brad Jacobs, 56, of Westbury, NY, in New York and Nassau Counties for engaging in a 4-year scheme to illegally perform surgeries on patients, and for committing a massive disability insurance and welfare fraud scheme. Today, the defendant pleaded guilty in New York County to one count of Grand Larceny in the Third Degree, two counts of Unauthorized Practice of a Profession, and one count of Scheme to Defraud in the First Degree. Last week, the defendant pleaded guilty in Nassau County to one count of Insurance Fraud in the Second Degree and one count of Welfare Fraud in the Third Degree. Jacobs will be sentenced to a total of 3 to 9 years in state prison and executed confessions of judgment in favor of his victims totaling over $425,000.

“Practicing medicine without a license jeopardizes...


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**OKLAHOMA**

February 14, 2019

**Newly Public Documents in State Opioid Case Shine Light on Covert Public Relations Campaign**

OKLAHOMA CITY – Attorney General Mike Hunter today obtained release of documents previously confidential in the state’s case against the nation’s leading opioid manufacturers that show Purdue Pharma planned and executed a covert disinformation campaign with a public relations firm that attacked attorneys general who had either filed lawsuits or were considering filing law suits against opioid manufacturers. The documents also show Purdue and its head of public relations collaborated with the firm to plant stories in national publications and in social media in an attempt to shift blame for the growing opioid crisis to victims of opioid addiction and de-legitimize the motivation behind outside counsel involved in cases. Attorney General Hunter said the documents are proof of Purdue’s attempt to cover up the epidemic.

“The company’s actions are absolutely appalling,” Attorney General Hunter said. “These documents are damming evidence showing Purdue executives were more interested in
spreading propaganda than stopping the death...


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**PENNSYLVANIA**

February 28, 2019

**Attorney General Josh Shapiro Files Lawsuit against Westmoreland County Home Improvement Contractor**

HARRISBURG — Attorney General Josh Shapiro today announced a lawsuit against Jeffrey D. Bollinger, a Westmoreland County-based contractor, and two associated businesses, Pa Remodelers LLP and Bathmakeover Pro LLC on claims that the defendant entered into contracts with residential consumers, performed partial and shoddy work, and abandoned the projects after receiving payment.

One Western PA senior consumer was scammed out of $17,000 by Bollinger and his business after signing a $21,000 contract to repair the roof of their garage and install a bathroom. According to the consumer’s complaint, Bollinger’s company removed the roof from their garage and never returned to finish the work—resulting in significant water damage in the consumer’s home.

Consumers also allege that Bollinger failed to live up to a written “Code of Ethics” he utilized when entering into contracts and circumvented the registration requirements of the Home Improvement Consumer Protection Act by registering Bathmakeover Pro in his wife’s name....


February 21, 2019

**Attorney General Josh Shapiro Announces Lawsuit Against Pike County Home Improvement Business**

HARRISBURG — Attorney General Josh Shapiro today announced that his Bureau of Consumer Protection filed a lawsuit against T.E.N., LLC, Erika Sherlock, and Torrie Kolb, on claims they failed to perform home renovations or performed the work in a substandard manner after entering into contracts to perform home improvement services for renovations to consumers’ homes.

One Pike County senior consumer filed a complaint saying the defendants kept asking for more money after he paid the full original contract price of $11,000 for a roof installation before the work even began. After the consumer reluctantly provided the defendants an additional $10,000, the defendants removed the roof and demanded an additional $8,000 to continue to work. The consumer was scammed out of a total of $21,000.

“Consumers relied on these defendants to perform work on their home that they desperately needed on their homes,” Attorney General Josh Shapiro said. “When Pennsylvania consumers
February 19, 2019

**CASE UPDATE: Verizon’s Promises to Deliver Incentives to Consumers Remain Unfulfilled**

HARRISBURG — Attorney General Josh Shapiro today announced that in the week following his announcement of a lawsuit against Verizon Communications Inc. (“Verizon”) for failing to deliver promised incentives to consumers, the Attorney General’s Bureau of Consumer Protection has received notification from dozens of individuals that their issues have still not been resolved. This comes despite assurances from Verizon that the incentive redemption issues have been fixed.

Attorney General Shapiro encourages consumers who believe they have experienced issues with Verizon’s offer for a free Amazon Echo and/or Amazon Prime membership to contact the Bureau of Consumer Protection at 1-800-441-2555 or scams@attorneygeneral.gov, or file a complaint at www.attorneygeneral.gov.

According to the lawsuit, Verizon advertised to consumers that they would receive a free Amazon Echo and/or a free Amazon Prime subscription for beginning or renewing specific contracts between November-January 2018. However, consumers never received the necessary redemption hyperlink to obtain their incentive(s) as promised.

February 12, 2019

**Attorney General Josh Shapiro Files Lawsuit Against Deceptive Scranton Appliance Repair Business**

HARRISBURG — Attorney General Josh Shapiro today announced a lawsuit against the owner of an appliance-repair business based on claims that he accepted deposits for work which he failed to perform, or that he performed work in a substandard manner.

The Bureau of Consumer Protection alleges that John Hyland d/b/a Hyland’s Appliance Service engaged in unfair or deceptive conduct by taking money from Pennsylvania consumers, including senior citizens, to repair their appliances and then failing to do so, failing to do repairs in a workmanlike manner, and failing to honor his warranty when the repair failed, in violation of the Consumer Protection Law. Additionally, when consumers contracted with Hyland to repair their appliances, the defendant, in several instances, misrepresented that the replacement parts he installed were new when they were not. In at least one circumstance, consumer Carol Hazelton, of Clarks Summit, PA, paid defendant...
Hyland a $150 deposit to repair her...


February 11, 2019

**Attorney General Josh Shapiro Announces Lawsuit Against Verizon For Failure to Deliver Promised Incentive Items**

HARRISBURG — Attorney General Josh Shapiro today announced a lawsuit against Verizon Communications Inc. (“Verizon”), for failing to deliver promised incentive items to consumers who enrolled in certain two-year contracts with the company.

According to the lawsuit, Verizon advertised to consumers that they would receive a free Amazon Echo and, in some cases, a free Amazon Prime subscription, for beginning or renewing specific contracts between November-January 2018.

Customers were told they would receive an email with instructions on claiming the incentive items after the account with Verizon had been active for 31 days. However, that did not happen – consumers never received a hyperlink to obtain their free Echo and/or Amazon Prime membership as promised. When consumers called Verizon to inquire about the missing redemption hyperlink, Verizon told consumers they were aware of the issue and echoed that it would be addressed.

However, the Attorney General’s Bureau of Consumer Protection found that Verizon...


February 07, 2019

**Attorney General Josh Shapiro Announces Legal Action Against UPMC for Violating Pennsylvania’s Charities Laws**

PITTSBURGH — Attorney General Josh Shapiro today filed a petition in Commonwealth Court to modify the consent decrees governing the relationship between UPMC and Highmark, two of the largest health care providers and insurers in the western Pennsylvania market. The petition requests that the Court impose modifications to protect and promote the public interest by ensuring that UPMC abides by its charitable obligations to the Commonwealth of Pennsylvania.

“Our petition today has a simple goal: to restore fairness to the healthcare system in western Pennsylvania and promote the public interest by ensuring patient access to affordable care and facilities which they have funded through their tax dollars,” Attorney General Shapiro said, at a news conference in Pittsburgh this afternoon. “As the Chief Law Enforcement officer for the Commonwealth of Pennsylvania, it is my constitutional mandate to ensure that charitable
organizations like UPMC comply with our laws governing their conduct. We have...


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**TENNESSEE**

February 27, 2019

**AG Slatery Applauds Decision in Purdue Litigation**

Knox County Circuit Court Judge Kristi M. Davis recently denied Purdue Pharma’s motion to dismiss and found that the State has set forth a cause of action for violation of the Tennessee Consumer Protection Act, violation of the 2007 Agreed Final Judgment, and creation of a public nuisance.

Attorney General Slatery said, "Needless to say, we are pleased with the ruling. Our Office filed the Complaint after an extensive investigation into Purdue’s highly aggressive marketing practices and other unlawful conduct. We continue to believe Purdue’s conduct has been unconscionable and that the company helped cause one of the most devastating public health crises in Tennessee’s history. We intend to hold Purdue accountable as we move forward with the litigation."

To read the ruling, click here:


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**WEST VIRGINIA**

February 04, 2019

**Attorney General Morrisey Sending $235K to Consumers Targeted by Telemarketer**

CHARLESTON — West Virginia Attorney General Patrick Morrisey has started the process of distributing more than $235,000 to consumers victimized by a kitchen hardware manufacturing and sales company, a business the Attorney General accused of violating the state’s consumer protection law and telemarketing act.

NuWave, LLC, formerly known as Hearthware, LLC, manufactures cookware and kitchen hardware, selling to consumers primarily through telemarketing — sometimes done through outside vendors. The Attorney General alleged neither NuWave nor its vendors were registered and bonded as telemarketers with the West Virginia Tax Department.

“As soon as a business misrepresents itself, consumer protection issues arise,” Attorney General Morrisey said. “I’m glad to see hardworking West Virginians recoup some of what was taken. This hopefully sends a message that all businesses must comply with our state’s consumer protection laws.”

The Attorney General’s Office reached a $320,000 settlement with NuWave. The majority of
those funds go to...


**Multistate Cases**

**ALABAMA**

February 20, 2019


(MONTGOMERY) – Attorney General Steve Marshall announced today that Alabama has been a leader in a coalition of states that obtained landmark settlements with Fiat Chrysler and with Robert Bosch GmbH for consumer protection violations due to illegally altered measurements of vehicle emissions. The settlements have been agreed to by the parties and are subject to final court approval.

Separate state and private settlements with Fiat and with Bosch will provide compensation for Alabama consumers who purchased or leased affected Fiat Chrysler vehicles, as well as combined civil penalties and fees of approximately $2.7 million to the State of Alabama and payments of more than $171 million to 52 jurisdictions nationwide. Bosch is a German engineering and electronics company that supplied and helped program the illegal emissions “defeat device” software used by both Fiat Chrysler and Volkswagen in their diesel vehicles. The settlements are the result of a nearly two-year...


**WEST VIRGINIA**

February 12, 2019

**Attorney General Morrisey Finalizes $300K Settlement with Fiat Chrysler**

CHARLESTON — West Virginia Attorney General Patrick Morrisey has finalized a $302,500 settlement with Fiat Chrysler as part of a broader multistate settlement with the auto manufacturer.


“This settlement highlights the importance of regulatory compliance,” Attorney General Morrisey said. “No company is above the law. This settlement proves that noncompliance will be brought to light and dealt with accordingly.”

Attorneys general from multiple states found that Fiat Chrysler cheated federal and state
emissions tests by calibrating the vehicles’ software to conceal levels of emitted nitrogen oxides and misled consumers by marketing the vehicles as environmentally-friendly, “Eco-Diesel” vehicles.

Nationwide, the multistate agreement will result...


### Medicaid Fraud

#### False Claims Act Settlement with Walgreens


### ARKANSAS

February 06, 2019

**Rutledge Announces Tax Evasion Arrest of Mississippi Woman Already Facing Medicaid Fraud Charges**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the owner of Bridge of Faith Hospice & Palliative Care in Helena-West Helena has been arrested on charges separate, but in addition to the previous charges of engaging in a criminal enterprise and Medicaid fraud she is currently facing.

Charline Brandon, 62, of Cleveland, Mississippi, is charged with attempting to evade or defeat
taxes, a Class C felony, from 2010 to March 2017. Brandon was arrested for fraudulently billing
the Medicaid program in Arkansas in October 2017. It was subsequently learned that from
September 2013 through December 2016, Bridge of Faith Hospice & Palliative Care was paid
gross income of $1,567,432.82 by Medicaid and Medicare and never filed an income tax return
in Arkansas. Brandon turned herself in to the Pulaski County District Court. She currently faces
similar charges in Mississippi.
“Brandon’s laundry list of charges include finding ways to steal from...

Original Press Release: https://arkansasag.gov/media-center/news-releases/rutledge-

February 01, 2019
Rutledge Announces Arrest of Angel’s On Duty Owner, In-Home Care Provider, in Dumas
LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced the arrest of the
owner and operator of Angel’s On Duty in Dumas.
Merissa Griffin, 40, of Sherwood, is accused of billing the Arkansas Medicaid Program for
services obtained using non-authentic/photocopied signatures of her nurse, and by falsified
timesheets, between August 1, 2017 and December 8, 2017, totaling $74,456.80. Following an
investigation by the Attorney General’s Office, Griffin turned herself in at Pulaski County District
Court. She is charged with one count of Medicaid fraud, a Class A felony.
“Griffin took advantage of a program intended to help Arkansas’s most vulnerable citizens,”
said Attorney General Rutledge. “Griffin not only photo-shopped one of her employees’
signatures to ‘sign off’ on certain services, she also falsified employee timesheets to boost her
payments and steal from the Arkansas Medicaid Program. As the Attorney General, I will
prosecute those stealing taxpayer money resources.”

Medicaid fraud occurs when...

Original Press Release: https://arkansasag.gov/media-center/news-releases/rutledge-
nounces-arrest-of-angels-on-duty-owner-in-home-care-provider-in-dumas/

INDIANA
February 12, 2019
AG Curtis Hill reaches $269.2 million settlement with Walgreens over alleged fraud and
overbilling
Attorney General Curtis Hill announced that Indiana has joined the United States, the District of
Columbia and other states in settling two qui tam (whistleblower) lawsuits against Walgreens
Boots Alliance (Walgreens).
The agreements resolve allegations that Walgreens knowingly engaged in fraudulent over-
dispensing of insulin pens to Medicare and Medicaid beneficiaries and billed Medicaid for
certain prescription drugs at rates higher than its usual and customary rates. Walgreens,
headquartered in Deerfield, Ill., and incorporated in Delaware, operates the largest retail
pharmacy chain in the United States with 8,309 locations across all 50 states.
Attorney General Hill, through his office’s Medicaid Fraud Control Unit, participated in the investigations and negotiations leading to these settlements. "It is troubling, to say the least, whenever companies overcharge the Medicaid program through fraudulent or otherwise improper tactics,” Attorney General Hill said. “Many Hoosiers find such conduct especially disconcerting when it comes from well-established companies they have come to know...


KANSAS

February 18, 2019

AG Derek Schmidt: Kansas reaches False Claims Act settlement with Walgreens

TOPEKA – (February 18, 2019) – Kansas has joined a nationwide legal settlement resolving allegations that Walgreens knowingly engaged in fraudulent over-dispensing of insulin pens to Medicare and Medicaid beneficiaries, Attorney General Derek Schmidt announced today. The settlement resolves allegations that from January 1, 2006, through December 31, 2017, Walgreens repeatedly dispensed more insulin than had been prescribed to patients. The company was accused of then falsifying information on claims submitted for reimbursement to Medicare and Medicaid to obtain payment for the larger quantities.

Under the settlement, Walgreens will pay the United States and the States $209.2 million. Of this amount, $89.1 million will go to state Medicaid programs, which are jointly funded by the states and the federal government. The total recovered for Kansas will be $922,126.60, which will reimburse both federal and state funds spent by the Kansas Medicaid program as well as recover the cost of the investigation and...


KENTUCKY

February 28, 2019

Beshear: Two Former Western Kentucky Caregivers Charged with Abusing, Neglecting Adult

BENTON, KY. (Feb. 28, 2019) – Attorney General Andy Beshear and his Office of Medicaid Fraud and Abuse today announced felony charges have been brought against two former Western Kentucky caregivers for abuse and neglect of an individual with mental and/or physical disabilities.

Dallas Martin, 21, of Hardin, and Anitra Gwyn, 23, of Murray, have each been charged with one count of wantonly abusing or neglecting an adult, a Class D felony.

If convicted, they could face a potential sentence of up to five years in prison.

A criminal complaint was taken out against Martin and Gwyn by the Office of Medicaid Fraud and Abuse on Jan. 25, 2019.
The criminal complaint alleges that, on or about, Jan. 30, 2018, Martin and Gwyn worked as caregivers at a Marshall County facility providing residential and day training services for individuals with mental and/or physical disabilities. It is alleged that, while acting as caregivers, Martin...


February 27, 2019

**Beshear: Calls to Elder Abuse Tip Line Increased 70 percent**

FRANKFORT, KY. (Feb. 27, 2019) – Since taking the state’s Elder Abuse Tip Line 24 hours a day, seven days a week in 2016, the Attorney General’s Office of Medicaid Fraud and Abuse has seen an increase in calls from Kentuckians needing to report abuse, neglect or exploitation of a patient or resident in a state care facility. From 2016 to 2018, there was a 70 percent increase.

Nearly three years ago, Attorney General Andy Beshear collaborated with his staff to answer the toll-free tip line around the clock as part of his ongoing efforts to protect Kentucky’s vulnerable adults and seniors. Previously, the tip line — 877-ABUSE TIP or 877-228-7384 — recorded messages from callers at night or on weekends and were retrieved by staff the next working day.

By highlighting the expanded hours of the tip line to families, facilities, advocates and the media, the volume of calls to the tip...


February 21, 2019

**Beshear Secures more than $5 Million for Kentucky from Medicaid Fraud Settlement with Nation’s Largest Kidney Dialysis Provider**

FRANKFORT, KY. (Feb. 21, 2019) – Attorney General Andy Beshear is returning more than $5 million to the Kentucky Medicaid program from a settlement with Fresenius Medical Care Holdings Inc. over allegations of Medicaid fraud.

The settlement resolves claims by Beshear that the Massachusetts-based company violated Medicaid guidelines by failing to warn Kentucky dialysis clinics and doctors from 2003-2012 that its kidney dialysis product, GranuFlo, could result in dangerously increased bicarbonate levels.

Beshear said clinics and doctors needed to know the risks of increased bicarbonate levels from GranuFlo in order to properly treat patients and to not put them at harm. Beshear said Fresenius did the right thing by settling with Kentucky over its Medicaid fraud allegations, and by working with the FDA to properly label GranuFlo for clinics and doctors.

“These allegations against Fresenius are very serious, and were not taken lightly by my office,“
Beshear said. “I do commend the company for...


February 01, 2019

**Beshear: Two Former Hazard Caregivers Plead Guilty to Abusing, Neglecting Adult**

HAZARD, Ky. (Feb. 1, 2019) – Attorney General Andy Beshear and his Office of Medicaid Fraud and Abuse today announced the guilty pleas of two former caregivers on abuse charges of a vulnerable Kentuckian at a Hazard mental and physical disability facility in 2016. Penny Caudill, 43, and John Hundley, 42, both of Hazard, each plead guilty to one count of wanton abuse or neglect of an adult, Class D felonies, as a result of an incident that occurred on or about, Sept. 29, 2016.

According to court documents, Hundley dragged a vulnerable Kentuckian who was participating in adult day training at the Hazard facility across the floor and out onto the front porch of the building.

As a result, the individual suffered significant injuries.

Caudill, also acting as a caregiver, observed the injury of the individual at the time of Hundley’s actions, but she failed to arrange for professional medical treatment or...


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**MARYLAND**

February 14, 2019

**Burtonsville Pharmacist Convicted of Felony Medicaid Fraud and Distribution of Controlled Dangerous Substances**

BALTIMORE, MD (February 14, 2019) – Maryland Attorney General Brian E. Frosh today announced that Susan Iwunze Nwoga, 48, of Burtonsville, was convicted of one count of Medicaid fraud, one count of theft, and 287 counts of distribution of controlled dangerous substances. Nwoga was convicted after a 6-day bench trial in the Circuit Court for Baltimore City before the Honorable Marcus Z. Shar. Nwoga was remanded pending sentencing, which is scheduled for May 21, 2019.

According to evidence admitted at trial, beginning January 1, 2013, Nwoga submitted false claims to the Maryland Medical Assistance Program (Medicaid) in connection with the operation of her pharmacy, Poplar Grove Pharmacy, located at 709 Poplar Street in Baltimore. Specifically, as Poplar Grove’s only pharmacist, Nwoga knowingly filled and distributed fraudulent prescriptions for controlled dangerous substances, as well as other non-scheduled drugs, and submitted fraudulent claims to Medicaid. Nwoga stole over $365,000 from Medicaid.

“Ms. Nwoga purposefully and unlawfully distributed...

Newton Doctor to Pay $680,000 to Resolve Allegations That He Overbilled MassHealth for Services at Nursing Homes

Boston — A Newton physician will pay $680,000 in restitution and penalties and has agreed to be subject to a comprehensive compliance program to resolve allegations that his office routinely overbilled the state’s Medicaid program (MassHealth) for services at nursing homes, Attorney General Maura Healey announced today.

Hooshang Poor, a geriatric physician from Newton, has resolved allegations that from June 2011 through May 2017, he fraudulently billed MassHealth for non-emergency visits to nursing homes that exceed the limit of visits per month under MassHealth regulations. The settlement also resolves allegations that Dr. Poor submitted claims to MassHealth and Medicare that overstated the length, extent, and scope of services he and his employees provided to nursing home residents.

“This doctor stole hundreds of thousands of dollars from MassHealth – taking away health care resources for those who are most in need,” said AG Healey. “We will continue to take action to defend the...

AG Healey Reaches Settlements Totaling $2 Million with Walgreens for Overcharging MassHealth for Prescriptions

Boston — Attorney General Maura Healey announced today that Walgreens has entered into two separate settlement agreements to resolve allegations that it overcharged MassHealth for prescriptions.

“Walgreens repeatedly failed to provide MassHealth with accurate information regarding its dispensing and billing practices, resulting in overpayment to the company at taxpayers’ expense,” said AG Healey. “We will continue to investigate cases of fraud and take action to protect the integrity of MassHealth.”

Under the first settlement, Walgreens will pay $774,486 to resolve allegations that it submitted claims to MassHealth in which it reported prices for certain prescription drugs at levels that were higher than what Walgreens actually charged, resulting in fraudulent overpayments.

Under the second settlement, Walgreens will pay $1,437,366 to resolve allegations that from January 2006 through December 2017, rather than dispensing the quantity of insulin called for by a patient’s prescription, Walgreens exceeded the prescription amount and falsified information on claims submitted...


MICHIGAN

February 28, 2019

Attorney General Nessel and MDHHS Director Gordon Announce Charges Against Former State Employee in Kickback Scheme Involving Nearly $200,000

LANSING – Attorney General Dana Nessel and Michigan Department of Health and Human Services (MDHHS) Director Robert Gordon today announced that Detroit resident and former MDHHS employee Eliza Yulonda Ijames, 56, has been charged with three felonies: one count of Medicaid Fraud-Conspiracy and two counts of Medicaid Fraud-Kickbacks. The penalty for Medicaid Fraud-Conspiracy is up to 10 years in prison and/or $50,000. The penalty for Medicaid Fraud-Kickbacks is up to four years in prison and/or $50,000.

Ijames was an MDHHS employee working as an Independent Living Services Specialist within the Wayne County Adult Services office. Ijames was responsible for approving Medicaid beneficiaries for home help services – non-skilled services intended to assist people with activities of daily living.

Ijames is alleged to have referred clients to agencies with which she had a personal and financial relationship and approved payments to those same agencies. Representatives from these agencies then deposited funds into...

⇒ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-490715--,00.html

MINNESOTA

February 08, 2019

Attorney General Ellison’s office wins largest Medicaid fraud case in Minnesota state court history

February 8, 2019 (SAINT PAUL) — The office of Attorney General Keith Ellison this afternoon obtained convictions in the largest Medicaid fraud case ever brought in Minnesota state court. Hennepin County District Judge Jay Quam found that Lillian Richardson and Bridgett Burrell had defrauded the State of Minnesota’s Medicaid program of $7.7 million. Richardson had previously been excluded from participating in all federal healthcare programs because of a prior Medicaid conviction.

“One of the top jobs of the office of the Attorney General is to protect the people of Minnesota from fraud and abuse. It’s shameful that these defendants illegally set up home care companies that were supposed to help people solely for the purpose of lining their own pockets. They took advantage of vulnerable people, sullied the honest work that hard-working personal care attendants do every day, and defrauded the people of Minnesota,” Attorney General Ellison said.

“I’m very proud of...

⇒ Original Press Release: http://www.ag.state.mn.us/Office/Communications/20190208_MedicaidFraudCase.asp
February 25, 2019

**Attorney General Ford Announces Sentencing of Las Vegas Medicaid Provider Cory Ron Bieniemy**

Las Vegas, NV – Today, Nevada Attorney General Aaron D. Ford announced that Cory Ron Bieniemy, 47, of Las Vegas, was sentenced in a Medicaid fraud case involving false billing for medical services to Medicaid recipients. The fraud occurred between January 2015 and October 2016.

District Court Judge Michael P. Villani sentenced Bieniemy to 12-48 months incarceration, suspended, and placed him on probation for five years for a felony offense of Submitting False Claims. As part of the sentence, Bieniemy was also ordered to pay $55,603 in restitution and perform 150 hours of community service. Individuals or businesses convicted of Medicaid fraud may also be administratively excluded from future Medicaid and Medicare participation.

“False billing is calculated theft from a government program designed to help Nevadans get access to affordable health care,” said AG Ford. “This sentence will recover what was stolen from Nevada’s taxpayers.”

The investigation of this case began after the...


February 13, 2019

**Attorney General Ford Announces Sentencing of Fraudulent Medicaid Provider Business**

Las Vegas, NV – Nevada Attorney General Aaron D. Ford announced that Moving Forward Counseling Solutions, LLC (Moving Forward), a Medicaid provider business based out of Las Vegas, was sentenced for Medicaid fraud. The fraud was committed between January 2016 and December 2016.

Eighth Judicial District Court Judge Michael Villani sentenced Moving Forward on a gross misdemeanor charge of Intentional Failure to Maintain Adequate Records and placed the business on probation for three years. As part of the sentence, Moving Forward was ordered to pay $40,000 in restitution. Individuals or businesses convicted of Medicaid fraud may also be administratively excluded from future Medicaid and Medicare participation.

“Many Nevadans face a critical need for Medicaid services, and my Medicaid Fraud Control Unit is here to ensure every Nevadan receives promised services,” said AG Ford. “In our mission to protect the health and safety of Nevadans, we will continue to hold provider businesses that...

February 11, 2019

**Attorney General Ford Announces Sentencing of Former Medicaid Provider Business Owner Doretha Scott**

Las Vegas, NV – Nevada Attorney General Aaron D. Ford announced that Doretha Scott, 65, of Las Vegas, was sentenced today in a Medicaid fraud case involving submitting false claims to Nevada Medicaid. The fraud occurred between December 2015 and January 2017. District Court Judge James Bixler sentenced Scott to 12-36 months incarceration, suspended, and payment of $160,561.43 in restitution. Individuals or businesses convicted of Medicaid fraud may also be administratively excluded from future Medicaid and Medicare participation. “When a health care provider tries to cheat the system, my Medicaid Fraud Control Unit steps in to investigate and prosecute,” said AG Ford. “Today, we’re holding this provider accountable for her frauds and ensuring those in need of Medicaid services receive their health care.”

The investigation of this case began after the Medicaid Fraud Control Unit (MFCU) received information that Scott, the owner of Men on the Rise, Inc. (Men on the Rise), was...


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**NEW HAMPSHIRE**

February 15, 2019

**New Hampshire Enters Two Settlement Agreements with Walgreens**

Concord, NH – Attorney General Gordon J. MacDonald announces that New Hampshire has reached two separate agreements with Walgreens Boots Alliance and Walgreen Co. for allegations of fraudulent over-dispensing of insulin pens to Medicaid beneficiaries and for violations under the Medicaid False Claims Act. The first agreement resolves allegations that Walgreens Boots Alliance knowingly engaged in fraudulent over-dispensing of insulin pens to Medicare and Medicaid beneficiaries between January 1, 2006 and December 31, 2017. Under this settlement, Walgreens will pay the United States and the states $209.2 million and of that sum, $89,185,625.10 will go to the state Medicaid programs. The State of New Hampshire will receive $101,945.57 in restitution and other recovery. A second settlement resolves allegations that Walgreens Co. violated the False Claims Act by billing Medicaid at rates higher than its usual and customary rates. Walgreens will pay the states $60 million, all of which is attributable to the...

NEW YORK

February 22, 2019

Attorney General James Announces Conviction Of Owner Of Three Manhattan Pharmacies For Defrauding Medicaid

NEW YORK – Attorney General Letitia James today announced the guilty pleas of licensed pharmacist Hin T. Wong (“Wong”), 50, of Manhattan, and her companies New York Pharmacy Inc. (“NY Pharmacy”), NYC Pharmacy Inc. (“NYC Pharmacy”), and NY Healthfirst Pharmacy Inc. (“NY Healthfirst”) in connection with a multi-million dollar Medicaid fraud scheme involving HIV drugs.

“This Defendant, a licensed pharmacist, exploited some of our state’s most vulnerable patients to steal millions of dollars reserved to provide New Yorkers with essential healthcare,” said Attorney General Letitia James. “My office will continue to hold accountable health care professionals who forsake their professional responsibility to their patients and instead choose to use their professional status to line their pockets.”

Wong pled guilty in Manhattan Supreme Court before Justice Mark Dwyer to Grand Larceny in the First Degree, a class “B” felony. Wong will be sentenced to two to six years in state prison...


NORTH CAROLINA

February 15, 2019

Attorney General Josh Stein Announces Medicaid Fraudster Sentencing

(RALEIGH) Attorney General Josh Stein today announced that Tamara McCaffity of Durham was sentenced to 46 months in prison and three years of supervised release following a conviction for Conspiracy to Commit Health Care Fraud in the United States District Court for the Eastern District of North Carolina. She was also ordered to pay restitution in the amount of $523,783 and forfeit three houses. Two other individuals, Christopher Brown and Darryl Sanford, have already pleaded guilty and were sentenced as part of this conspiracy.

“When people defraud the Medicaid program, they’re cheating taxpayers and taking away resources from people who need healthcare,” said Attorney General Josh Stein. “My office will continue to hold people responsible for these fraudulent practices.”

McCaffity operated three mental health providers – Dreamworks II, Prominence Consulting & Therapeutic Services, and First Choice Health Services. Dreamworks II was an actual business located in Durham, Prominence was...

February 06, 2019

**Attorney General Josh Stein Reaches $25 Million Settlement with Abbott Labs**

(RALEIGH) Attorney General Josh Stein today announced that he has reached a $25 million settlement with Abbott Laboratories over allegations that the company paid kickbacks and engaged in off-label marketing tactics to improperly promote its drug, TriCor. The Attorney General is joined in this settlement by the federal government and six other states.

“Improperly promoting drugs is dangerous,” said Attorney General Josh Stein. “Patients and physicians need to make their treatment decisions based on medically sound information, not a company’s pursuit of profits.”

Specifically, the settlement resolves allegations that from January 1, 2006, through December 31, 2008, Abbott improperly marketed TriCor for non-FDA approved uses. This included advertising TriCor for use in treating, preventing, or reducing cardiovascular events and other cardiac health risks, for use in combination with statin drugs, and for first-line treatment of diabetic patients. The agreement also resolves allegations that Abbott paid or offered to pay kickbacks...


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**OHIO**

February 14, 2019

**Attorney General Yost Joins $269.2 Million Settlement with Walgreens over Alleged Fraud and Overbilling**

COLUMBUS, Ohio — Ohio Attorney General Dave Yost announced that Ohio has joined the United States, the District of Columbia and other states in settling two qui tam (whistleblower) lawsuits against Walgreens Boots Alliance (Walgreens).

The agreements resolve allegations that Walgreens knowingly engaged in fraudulent over-dispensing of insulin pens to Medicare and Medicaid beneficiaries and billed Medicaid for certain prescription drugs at rates higher than its usual and customary rates. Walgreens, headquartered in Deerfield, Ill., and incorporated in Delaware, operates the largest retail pharmacy chain in the United States with 8,309 locations across all 50 states.

Attorney General Yost, through his office’s Medicaid Fraud Control Unit, participated in the investigations and negotiations leading to these settlements.

“Overbilling is cheating, plain and simple,” said Attorney General Yost. “I am proud of this office’s detailed work to establish accountability.”

**Insulin Pens Settlement**

Under the Insulin Pens Settlement, Walgreens will pay the United States and the states $209.2...

February 14, 2019

**Employees of Columbus Nursing Facility Indicted on Involuntary Manslaughter, Patient Neglect Charges**

(COLUMBUS, Ohio) — Ohio Attorney General Dave Yost announced today that six employees of a Columbus nursing facility and a contracted certified nurse practitioner have been indicted on a total of 34 charges, including involuntary manslaughter. They are accused of neglecting two patients under their care.

An investigation of Whetstone Gardens and Care Center on Olentangy River Road determined that one patient died as a direct result of neglect at the facility, while a second patient suffered physical harm because of inadequate care.

“This case goes to the heart of protecting the unprotected,” Attorney General Yost said. “These victims were completely dependent on others for day-to-day care, which their families trusted Whetstone Gardens to provide. Instead of providing that care, evidence shows these nurses forced the victims to endure awful mistreatment and then lied about it. This is gut-wrenching for anyone who has entrusted a care facility with the well-being and safety...”


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**TEXAS**

February 19, 2019

**AG Pax-ton Recover-ers Record $236 Mil-lion for Texas in Med-ic-aid Fraud Settlement**

Attorney General Ken Paxton today announced that Xerox Corporation and several of its former subsidiaries – including Conduent, Inc. – agreed to a $235.9 million settlement with the State of Texas to resolve a lawsuit brought under the Texas Medicaid Fraud Prevention Act (TMFPA) and other grounds regarding the processing of prior authorization requests by dentists to deliver orthodontic services to Medicaid patients.

The announced settlement represents the largest single resolution in a case filed by the attorney general’s office for Medicaid-related claims.

Xerox and its companies were responsible for reviewing and approving or denying requests by Medicaid providers to deliver orthodontic services between January 2004 and March 2012. Under Texas law, only those requests that meet strict Medicaid program requirements are allowable. The Medicaid program does not pay for braces for cosmetic purposes.

The attorney general’s office determined that employees of Xerox, Conduent and related companies rubber-stamped orthodontic prior authorization requests...

WEST VIRGINIA

February 27, 2019

Attorney General Morrisey Applauds Senate, Urges House to Pass Bipartisan Bill to Fight Medicaid Fraud

CHARLESTON — Attorney General Patrick Morrisey applauded the West Virginia Senate for advancing legislation to strengthen the state’s fight against Medicaid fraud. The Attorney General now urges the state House of Delegates to pass Senate Bill 318, indicating its approval will bring West Virginia in line with aggressive Medicaid Fraud Control Units across the nation.

The Senate voted 26-8 to advance the legislation Wednesday morning. It carries bipartisan support, the favor of newspapers across West Virginia and closely resembles legislation previously sponsored by House Judiciary Chair John Shott, R-Mercer.

“There is no reason to delay passage of this common sense legislation,” Attorney General Morrisey said. “A responsible government must do everything in its power to fight waste, fraud and abuse, and now is the time for the state House of Delegates to follow the lead of 43 other states and allow our office to mount an aggressive fight against Medicaid...


Consumer Advocacy

Wells Fargo Customer Redress Review Program

2. ARIZONA - (2019-02-28) AG Brnovich Announces Start of Wells Fargo Consumer Redress Review Program
3. ARKANSAS - (2019-02-28) Rutledge Announces Start of Wells Fargo Consumer Redress Review Program
4. CONNECTICUT - (2019-02-27) AG TONG ANNOUNCES START OF WELLS FARGO CONSUMER REDRESS REVIEW PROGRAM
5. DELAWARE - (2019-02-27) Wells Fargo Customer Redress Review Program Mandated By National Settlement With AGs Starts
   https://news.delaware.gov/2019/02/27/wfr/
   http://www.myfloridalegal.com/newsrel.nsf/newsreleases/A263D957FC65F0988852583AF0070F465


9. **INDIANA** - (2019-02-27) AG Curtis Hill announces start of Wells Fargo consumer redress review program
   https://calendar.in.gov/site/oag/event/ag-curtis-hill-announces-start-of-wells-fargo-consumer-redress-review-program/

10. **IOWA** - (2019-02-27) Wells Fargo launches review system for consumers as part of nationwide settlement
    https://www.iowaattorneygeneral.gov/newsroom/wells-fargo-consumers-settlement-attorney-general/

    https://kentucky.gov/Pages/Activity-stream.aspx?q=AttorneyGeneral&prId=724


13. **MISSISSIPPI** - (2019-02-28) AG Hood Announces Relief Program in Wells Fargo Settlement
    https://www.ago.state.ms.us/releases/ag-hood-announces-relief-program-in-wells-fargo-settlement/


15. **NEVADA** - (2019-02-28) Attorney General Ford Provides Update on Consumer Services for Nationwide Wells Fargo Settlement
    http://ag.nv.gov/News/PR/2019/Attorney_General_Ford_Provides_Update_on_Consumer_Services_for_Nationwide_Wells_Fargo_Settlement/

    https://www.nj.gov/oag/newsreleases19/pr20190227b.html


21. SOUTH DAKOTA - (2019-02-28) ATTORNEY GENERAL JASON RAVNSBORG ANNOUNCES START OF WELLS FARGO CONSUMER REDRESS REVIEW PROGRAM
https://atg.sd.gov/OurOffice/Media/pressreleasesdetail.aspx?id=2161


Opposition to CFPB Proposal to Exempt Companies from Oversight


Call on FTC to Maintain and Strengthen Identity Theft Rules


4. ILLINOIS - (2019-02-14) ATTORNEY GENERAL RAOUL URGES FTC TO CONTINUE IDENTITY THEFT RULES http://www.illinoisattorneygeneral.gov/pressroom/2019_02/20190214.html

5. KENTUCKY - (2019-02-14) Beshear, AGs Seek Stronger Identity Theft Protections by Banks, Credit Card Companies https://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=714


12. **OKLAHOMA - (2019-02-12)** Attorney General Hunter Calls on FTC to Strengthen Identity Theft Rules to Further Protect Consumers


13. **OREGON - (2019-02-11)** Attorney General Rosenblum Calls on FTC to Improve—Not Repeal—Rules that Protect Consumers from Identity Theft


15. **WISCONSIN - (2019-02-18)** AG Kaul Calls on Federal Government to Protect Consumers


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**ALABAMA**

February 28, 2019

**Attorney General Steve Marshall Announces Start of Wells Fargo Customer Redress Review Program**

(MONTGOMERY)--Attorney General Steve Marshall today announced that Wells Fargo Bank N.A. has begun a program for consumers who have not received compensation through previous means to seek possible relief. Wells Fargo’s customer redress review program, mandated by a settlement in which the Alabama Attorney General’s Office took a leading role in negotiating, provides that these consumers may seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team.

“Many consumers in Alabama and throughout the country suffered losses due to a broad variety of improper practices by Wells Fargo,” said Attorney General Marshall. “We felt it was important to provide additional measures to ensure that all consumers have an opportunity for review of their cases and to be made whole for any wrongdoing that adversely affected them.”

The customer redress review program was a key component of the December 2018 settlement with the attorneys general of all...


February 06, 2019

**Attorney General Steve Marshall Announces Formation of Economic Crime Alliance of Alabama**

(MONTGOMERY) - Attorney General Steve Marshall and representatives from federal and state law enforcement announced the formation of the Economic Crime Alliance of Alabama (ECAA) to fight financial crime in the state. The group held its first meeting on Wednesday morning at
the Attorney General’s Office.
The ECAA was originally launched in the early 2000s to provide a statewide support system for the prevention, investigation and prosecution of financial, economic and high-technology crime. Due to changes in leadership and decreased interaction, the work of the Alliance gradually tapered off. In early January, Marshall reached out to the leadership of each agency that participated in the original group and urged them to recommit to the effort. Though the original membership of the Alliance did not include federal partners, Marshall gauged their interest in participating and received overwhelming support—as evidenced by the attendance at today’s meeting.
The federal–state partnership signifies a commitment...

➢ Original Press Release:

ARIZONA
February 28, 2019
AG Brnovich Announces Start of Wells Fargo Consumer Redress Review Program
PHOENIX -- Attorney General Mark Brnovich announced today Wells Fargo has launched a consumer redress review program through which consumers, who have not yet been made whole through other remediation programs, can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.
The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia to resolve claims 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 guaranteed asset/auto protection (“GAP”)...


February 26, 2019
Consumer Alert: AG Brnovich Warns of Spike in Resale Scams Involving Timeshares in Mexico
PHOENIX – Attorney General Mark Brnovich is warning Arizonans about a rise in sophisticated scams related to the sale of timeshare interests in Mexico.
Scammers often posing as real estate brokers contact consumers and claim that a buyer would like to purchase or rent the consumer’s existing timeshare interest at a location in Mexico. The con artists tell consumers that a buyer wants to pay tens of thousands of dollars for their timeshare, but the consumer must pay money upfront for taxes, or put money into an escrow account. The consumer is directed to wire money to accounts in Mexico. The scammers will
attempt to continue to extract money from the consumer until the consumer runs out of money or realizes they’ve been scammed. Although these scams are typically operated by individuals within the country of Mexico, scammers frequently conceal their identity by using the name of legitimate businesses in...


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ARKANSAS

February 28, 2019

**Rutledge Announces Start of Wells Fargo Consumer Redress Review Program**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today announced that Wells Fargo has begun a consumer redress review program to allow consumers, who have not yet been made whole through other remediation programs already in place, to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

“The redress review program was a key component of my settlement with Wells Fargo due to betrayal of consumer trust,” said Attorney General Rutledge. “This program is a significant step for Wells Fargo toward fixing the harm it caused to Arkansans by ensuring that eligible consumers receive the restitution due to them under the settlement. Requiring Wells Fargo to implement this program is another example of how I will hold any business accountable that unlawfully takes advantage of Arkansans.”

The December settlement between Wells Fargo and attorneys general of all 50 states and the District of Columbia resolves claims...


February 25, 2019

**Require Telecommunication Companies Stop Robocalls**

LITTLE ROCK – Arkansas Attorney General Leslie Rutledge today sent a letter to the chairman of the Federal Communications Commission (FCC) demanding that the FCC take more aggressive measures to require all telecommunication companies (telecoms) to use existing technology to identify and stop illegal robocalls.

“The telecoms have the technology to identify phone numbers and block calls that are likely scams, and it is time they take responsibility for continuing to connect scam calls,” said Attorney General Rutledge. “These calls are frustrating and extremely costly for Arkansans. I am determined to end these incessant robocalls and protect Arkansans from these con artists.”

Telecom carriers have long claimed that FCC rules restricted them from blocking calls. But in November 2017, the FCC released the 2017 Call Blocking Order granting telecoms the authority to block certain numbers known to be illegitimate. Rutledge is urging the FCC to take further measures to grant telecoms more...
February 11, 2019

ICYMI: Stop the unwanted robocalls

LITTLE ROCK – Sunday, an op-ed written by Arkansas Attorney General Leslie Rutledge appeared in the Arkansas Democrat-Gazette, calling for the federal government to do more to stop illegal caller ID spoofing and robocalls.

The phone rings and rings and rings. The number on my caller ID looks familiar, but I know better. It is another robocall. I could scream ... and I just might! Just like every other Arkansan, I just want these calls to end immediately.

For each of the past four years, I have visited every county in Arkansas, and the most common complaint I hear is that people want these calls to stop. They are tired of the incessant and pestering robocalls and spoofing.

Spoofing is when a fake but familiar-looking number is displayed on your caller ID that tricks you into answering the call. And while these calls are frustrating for most, they are costly and dangerous for...

CALIFORNIA

February 28, 2019

Attorney General Becerra Issues Consumer Alert on Price Gouging Following State of Emergency in Counties Across California

SACRAMENTO – California Attorney General Xavier Becerra today issued a consumer alert following the Governor’s declaration of a state of emergency in counties across California due to severe winter storms causing flooding, mudslides, erosions, power outages, and infrastructure damage. The proclamation declared today, February 28, applies to the counties of Amador, Glenn, Lake, Mendocino, and Sonoma; and the proclamation declared on February 21 applies to the counties of Calaveras, El Dorado, Humboldt, Los Angeles, Marin, Mendocino, Modoc, Mono, Monterey, Orange, Riverside, San Bernardino, San Diego, San Mateo, Santa Barbara, Santa Clara, Shasta, Tehama, Trinity, Ventura, and Yolo. Attorney General Becerra reminds all Californians that price gouging during a state of emergency is illegal under Penal Code Section 396.

“Families throughout California are grappling with the significant damage caused by severe winter storms and atmospheric river storm systems. They should not have to worry about unscrupulous businesses trying to illegally cheat them...
February 25, 2019
**Attorney General Becerra, Senator Jackson Introduce Legislation to Strengthen, Clarify California Consumer Privacy Act**

SACRAMENTO – California Attorney General Xavier Becerra and Senator Hannah-Beth Jackson today unveiled SB 561, legislation to strengthen and clarify the California Consumer Privacy Act (CCPA). The CCPA is landmark legislation passed in 2018 that provides groundbreaking protections for consumers in their ability to control the use of their personal data. California is the first in the nation to pass a law giving consumers this right. SB 561 helps improve the workability of the law by clarifying the Attorney General’s advisory role in providing general guidance on the law, ensuring a level playing field for businesses that play by the rules, and giving consumers the ability to enforce their new rights under the CCPA in court.

“California, the nation’s hub for innovation, has long led the way to protect consumers in the digital age. And as we work to strengthen data privacy law, the world is watching. It’s essential that we...

* Gavin Newsom*

CONSUMER ADVOCACY

(D-San Rafael) today unveiled AB 1130, legislation to strengthen California’s data breach notification law to protect consumers. The bill closes a loophole in the state’s existing data breach notification law by requiring businesses to notify consumers of compromised passport numbers and biometric information.

“Knowledge is power, and all Californians deserve the power to take action if their passport numbers or biometric data have been accessed without authorization,” said Attorney General Becerra. “We are grateful to Assemblymember Levine for introducing this bill to improve our state’s data breach notification law and better protect the personal data of California consumers. AB 1130 closes a gap in California law and ensures that our state remains the nation’s leader in data privacy and protection.”

“There is a real danger when our personal information is not protected by those we trust,” said Assemblymember Levine. “Businesses must...
executives, Attorney General Becerra explained that authorization requirements for MAT burdens individuals suffering from opioid misuse and addiction by creating barriers to treatment. MAT medications such as buprenorphine, methadone, and naltrexone reduce drug use and overdoses. As of June 2016, the authorization requirements affected 40 percent of patients with private health insurance who attempt to access MAT improve health conditions. “Individuals suffering from substance abuse disorders related to prescription opioids need access to treatment and care,” said Attorney General Becerra. “California is committed to advancing solutions to protect the health and well-being of our residents. I urge insurance providers to join us in our efforts to give patients the treatment they need and deserve, without...


February 12, 2019

Attorney General Becerra Opposes CFPB Proposal to Exempt Companies from Oversight

SACRAMENTO – California Attorney General Xavier Becerra has joined a multistate comment letter opposing the Consumer Financial Protection Bureau’s (CFPB) proposal to revise its policy offering companies binding exemptions from oversight and consumer protection laws. The proposal would grant the CFPB additional authority to offer product- and industry-wide exemptions from CFPB-administered statutes and regulations. “By offering companies a free pass to evade the law, CFPB Director Kraninger puts American consumers and the entire U.S. financial system at significant risk with this proposal,” said Attorney General Becerra. “We urge the CFPB to withdraw this irresponsible proposal and do its job to protect consumers and ensure the fairness of markets.”

The CFPB was created with the goal of ensuring that markets for consumer financial products and services are fair, transparent, and competitive. Since 2016, entities regulated by the CFPB, after meeting specific criteria and on rare occasion, could apply for a non-binding no-action...


February 11, 2019

Attorney General Becerra Calls on FTC to Maintain and Strengthen Identity Theft Rules

SACRAMENTO – California Attorney General Xavier Becerra, as part of a coalition of 31 state attorneys general, responded today to the Federal Trade Commission’s (FTC) recent request for public comment concerning its review of the Identity Theft Rules that require financial institutions and some creditors to detect signs of identity theft. The coalition’s letter describes the continued need for the existing rules and offers recommendations for updates that protect their relevance. “The Federal Trade Commission helps protect consumers’ personal information and should continue to ensure banks do their part to stop identity theft,” said Attorney General Becerra.

49
“We urge the FTC to update its current Identity Theft Rules to help banks and creditors keep up with new and ever-changing technology to stop identity thieves in their tracks.”

The comment letter responds to the FTC’s request for public input on its regular review of current regulations and guides. The Identity Theft Rules, also...


February 06, 2019

Attorney General Becerra Denounces CFPB Rollback of Payday Lending Rule

SACRAMENTO – California Attorney General Xavier Becerra issued the following statement denouncing the Consumer Financial Protection Bureau’s (CFPB) rollback of the Payday Lending Rule that protects consumers from the worst harms associated with short-term payday lending:

“It is senseless for the CFPB to scrap a rule that prevents harms associated with predatory lending,” said Attorney General Becerra. “This rule was intended to protect Americans from abusive and unfair practices by greedy payday and auto title lenders. These lenders take advantage of the most vulnerable – hardworking families, seniors, and people with disabilities. The CFPB should do everything in its power to keep people from getting caught in a rigged debt cycle, not pander to threats from the very lenders it is meant to regulate.”

Background:

In 2017 alone, according to California’s Department of Business Oversight, borrowers in the state paid more than $436 million in fees, with over 70 percent of this amount...


COLORADO

February 13, 2019

Attorney General Phil Weiser joins bipartisan effort urging Federal Trade Commission to continue, strengthen rules to protect consumers from identity theft

Colorado Attorney General Phil Weiser has joined a bipartisan coalition of 31 attorneys general in urging the Federal Trade Commission (FTC) to continue its identity theft rules which, since their enactment in 2007, have protected consumers from data breaches.

In a letter arguing for a continuation of these rules, Weiser cites the technological advances made by identity thieves and the proliferation of identity theft as reasons to keep the existing protections in place. In 2017, some 16.7 million U.S. consumers were victims of identity theft, with fraudsters stealing roughly $16.8 billion from consumers. In Colorado alone, under a new state consumer data protection law that went into effect in September 2018, there have been 33 data breaches reported to the Attorney General, affecting at least 91,235 Coloradans.

Repeal of the current federal rules would leave consumers more vulnerable to identity theft, argues Weiser.
CONSUMER ADVOCACY

“The FTC’s current identity theft rules are critical in...


CONNECTICUT
February 28, 2019
AG TONG, CONSUMER COUNSEL SUPPORT $1.5 MILLION FINE, PENALTIES FOR DIRECT ENERGY ELECTRIC SUPPLIER
Attorney General William Tong and Consumer Counsel Elin Swanson Katz today strongly supported a proposed decision by the Public Utilities Regulatory Counsel to fine third-party electric supplier Direct Energy $1.5 million for multiple sales and marketing practices in violation of Connecticut statutes.
Both the Office of the Attorney General and Office of Consumer Counsel were participants in the PURA proceedings and advocated for aggressive sanctions. In addition to the fine — the largest PURA has ever imposed on an electric supplier — the proposed decision would prohibit Direct Energy from enrolling new customers for six months and require the company to undergo a compliance audit for another year after that.
"Direct Energy repeatedly and flagrantly violated state law through manipulative and misleading sales and marketing practices, harming Connecticut consumers. The Office of the Attorney General is closely watching the third-party electric supplier market and will take aggressive action to protect consumers against...


February 27, 2019
AG TONG ANNOUNCES START OF WELLS FARGO CONSUMER REDRESS REVIEW PROGRAM
Attorney General William Tong today announced that Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.
In December 2018, the Office of the Attorney General announced that Wells Fargo Bank N.A. would pay $575 million to resolve claims that the bank violated state consumer protection laws.
Connecticut served on the multistate investigation's leadership and negotiating team, along with the attorneys general of Arizona, Iowa and Pennsylvania. Connecticut's share of the settlement is $5,242,279, which has been deposited into the state's General Fund.
"The consumer redress review program was a fundamental part of the December 2018 settlement created to give consumers an avenue for potential relief," said Attorney General Tong. "Connecticut consumers who have questions or concerns about the...
February 21, 2019

**AG, DCP URGE CONSUMERS TO USE PAYLESS SHOE SOURCE GIFT CARDS BEFORE RETAIL OUTLET SHUTTERS ITS U.S. STORES**

Attorney General William Tong and Department of Consumer Protection Commissioner Michelle H. Seagull today advised Connecticut consumers who may have unused gift cards to Payless ShoeSource to use those credits before the discount shoe chain is slated to close its U.S. stores.

Payless ShoeSource filed for bankruptcy on Feb. 18 and announced its plans to liquidate all 2,300 of its stores, including those in Connecticut.

While the retail outlet will accept gift cards until March 11, returns will no longer be accepted after March 1. The company will no longer honor any coupons and all sales are as-is and final.

"With Payless ShoeSource slated to shutter its doors, time is running out to use the retailer's gift cards and to make final returns. Consumers should act quickly and get their money's worth. While gift cards do not expire in Connecticut, sudden store closings and bankruptcies may prevent consumers from using gift cards," said...
February 11, 2019

ATTORNEY GENERAL TONG JOINS 31 ATTORNEYS GENERAL IN SIGNING MULTI-STATE LETTER SUPPORTING FTC IDENTITY THEFT RULES

Attorney General William Tong today joined 31 other attorneys general in sending a letter to the Federal Trade Commission urging the FTC to continue its Identity Theft Rules, which were initially adopted in November 2007.

The letter cites the success of the rules. That success is due in part to the way the rules were drafted. The rules' flexibility has allowed them to remain impactful even as technology has evolved. In light of the proliferation of identity theft in many states, the rules are as important now as they were when they were issued.

The rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent and mitigate identity theft by implementing reasonable safeguards. The letter also suggests adding a requirement that cardholders must be notified by email or cell phone if an email address or cell phone number associated with...


February 11, 2019

ATTORNEY GENERAL TONG GIVES TESTIMONY IN SUPPORT OF HOUSE BILL 7070

Attorney General William Tong gave public testimony today in support of House Bill 7070, "An Act Concerning Deceptive Advertising Practices of Limited Services Pregnancy Centers," which seeks to protect women's health by prohibiting limited services pregnancy centers from engaging in false and misleading advertising.

House Bill 7070 – if passed – would protect the public and women in particular from deceptive advertising. The legislation would bar limited services pregnancy centers from using false, misleading or deceptive language about the services provided, or using language offering services that the center has no intention of providing.

"When a pregnant woman is misled about the reproductive health services she can receive, she loses critical time. This is particularly important when a woman is considering terminating her pregnancy. Delays may mean that safer, less invasive options are no longer available, or even that she no longer has the option to terminate her pregnancy," Attorney General Tong...


February 08, 2019

ATTORNEY GENERAL TONG DENOUNCES CFPB'S REVERSAL OF PAYDAY LENDING RULE

Attorney General William Tong issued the following statement today denouncing the Consumer Financial Protection Bureau's (CFPB) decision to abandon its own Payday Lending Rule that protects low-income consumers from the abusive practices of the payday and auto title loan industries.
The CFPB announced its plans Wednesday to overhaul Obama-era payday loan regulations that require lenders to ensure borrowers can afford to repay their loans. "Payday lenders often target the most vulnerable of our population – senior citizens, low-income and middle class families, and the disadvantaged. The Payday Lending Rule was intended to protect these borrowers from becoming financially trapped in a revolving cycle of high-interest debt and staggering fees. Rather than protecting our consumers, the CFPB has sided with the same abusive lenders it has a duty to oversee. The CFPB has an obligation to stop these abusive lending practices, and prevent abuse of hardworking families," said Attorney General Tong.

The average payday...


DELAWARE

February 27, 2019

Wells Fargo Consumer Redress Review Program Mandated By National Settlement With AGs Starts

Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief, Attorney General Kathleen Jennings and other AGs announced Wednesday.

The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia 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...


FLORIDA

February 28, 2019

Wells Fargo Launching Consumer Redress Program Required by Attorney General Settlement

TALLAHASSEE, Fla.—As part of a multistate agreement with Florida, Wells Fargo this week initiated a consumer redress review program for customers harmed by the banks' alleged violations of consumer protection laws. Wells Fargo customers that did not receive full restitution for the violations can now seek account reviews by a Wells Fargo escalation team for possible relief.

Attorney General Ashley Moody said, “Customers of Wells Fargo were perplexed and outraged after the bank improperly enrolled them into programs and policies they did not want. With this redress program now in place as part of our multistate action, customers will be able to contact Wells Fargo directly and get a quicker response to questions about their eligibility for relief.”

The program is a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia to resolve claims that the bank violated state consumer protection...


February 25, 2019

CONSUMER ALERT: Claims Process for Improperly Charged Toll and Car Rental Fees
TALLAHASSEE, Fla.—Attorney General Ashley Moody today issued a consumer alert encouraging people improperly charged toll and PlatePass fees to file a claim. The claims process stems from a court enforceable settlement agreement between Attorney General Moody’s Office and Dollar Thrifty Automotive Group, Inc. Consumers can apply for a refund of toll and PlatePass fees charged by the Dollar or Thrifty rental car companies occurring in Florida.

Eligibility for the toll-related fees and/or PlatePass charges generally include:
· If a billing error occurred;
· The consumer being misled or lied to; or
· The consumer did not know about the fees or charges.

Consumers improperly charged between Jan. 1, 2011 through Jan. 7, 2019, may file a claim for consideration of a refund. All claims must be filed and submitted by July 7. All refunds are limited to the first rental transaction that fees or charges were assessed.

Consumers can access the claim form here.
Consumers that filed...


February 12, 2019

CONSUMER ALERT: Beware of Conversation Hijacking Scams
TALLAHASSEE, Fla.—With tax season arriving, Attorney General Ashley Moody is warning consumers about an evolved form of phishing attack. Conversation hijacking attacks involve scammers accessing an ongoing email conversation and sending a new message containing a malicious link or attachment—giving the appearance that the message is from a trusted source. Victims clicking on the link or opening the attachment are then prompted to provide personal information that could be used to submit fraudulent tax returns.
Attorney General Ashley Moody said, “As technology evolves, so do the methods scammers use to bypass security and trick users into compromising sensitive information. Conversation hijacking attacks are the latest trick being used to steal people’s identities and access their financial information. Floridians should remain cautious and avoid clicking on links or opening attachments that seem suspicious.”

To guard against conversation hijacking scams, people should:
· Never share passwords or login credentials with anyone;
· Change passwords frequently;
· Maintain...

➢ Original Press Release:  
http://www.myfloridalegal.com/newsrel.nsf/newsreleases/0E4D8D3D7CE455A08525839F006D7479

GEORGIA

February 28, 2019
Scammers Posing as Government Officials Con Consumers Out of Thousands of Dollars
ATLANTA, GA – Attorney General Chris Carr is again warning the public about scam artists posing as law enforcement and elected officials in an attempt to swindle consumers out of their money. These meticulously planned imposter schemes now incorporate a team approach and scare tactics to impair victims’ judgment and manipulate them into draining their financial accounts before they have time to think things through.

“No one is immune to these sophisticated schemes,” says Attorney General Chris Carr. “We encourage all Georgians to learn more about these scams, help educate their friends and loved ones about them, and take the steps necessary to protect themselves.”

Victims of these scams report receiving a call purporting to be from the local police, State Attorney General, Social Security Administration or FBI informing them that their Social Security number has been linked to drug trafficking and money laundering. The caller tells the victims they will be...


February 27, 2019
Carr Announces Start of Wells Fargo Consumer Redress Review Program
ATLANTA, GA - Attorney General Chris Carr today announced that Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

“We are pleased about the implementation of the redress program, which will ensure that all consumers entitled to relief under the Wells Fargo settlement receive restitution,” says Attorney General Carr. “Impacted customers should review the redress website and contact
Wells Fargo if they have any questions.”

The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and enrolling customers into online banking...


GUAM

February 22, 2019

Residents Urged to Watch for Price Gouging

February 22, 2019, Tamuning, Guam- Guam is in Condition of Readiness (COR) 2. Residents are urged to watch for price inflation on goods such as non-perishable food items, water, gasoline, batteries, propane, and lumber. Prices shall remain frozen for three days after Guam returns to COR 4.

Any store or retailer violating Guam law may owe up to three times the amount of gross profits on the overcharged goods. It is also illegal to increase the price of services or dwelling rentals because of a shortage caused by a natural disaster. Merchants and landlords may also owe up to five times the amount of inflated services and rentals.

Report violations to the Office of the Attorney General. Call 671-475-3324 ext. 3255 or ext. 3250 or email law@guamag.org. To read the full law, go to Title 5, Chapter 32 of the Guam Code Annotated.


IDAHO

February 27, 2019

Wasden Announces New Wells Fargo Consumer Redress Program

(Boise) – Attorney General Lawrence Wasden today announced that Wells Fargo has launched a consumer redress program associated with a December 2018 settlement with Idaho, 49 other states and the District of Columbia. The program will allow consumers who haven’t yet been made whole through other remediation programs to ask that Wells Fargo review their inquiry for possible relief.

“The settlement dealt with numerous allegations dating all the way back to 2002, meaning many Idahoans may have been affected by the bank’s dishonest behavior,” Wasden said. “I encourage any Idaho consumers who may have been damaged to participate and seek the relief they may deserve.”

The new review program was a key component of the recent settlement, which resolved claims that the bank violated state consumer protection laws by:
CONSUMER ADVOCACY

(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...


ILLINOIS

February 14, 2019
ATTORNEY GENERAL RAOUL URGES FTC TO CONTINUE IDENTITY THEFT RULES
Chicago — Attorney General Kwame Raoul, along with a coalition of 30 other attorneys general, sent a letter to the Federal Trade Commission (FTC) urging the FTC to continue its Identity Theft Rules, which were originally adopted in November 2007. The letter cites the spread of identity theft in many states and the growth in technology since the rules were adopted.

The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent, and mitigate identify theft by implementing reasonable safeguards. The letter also suggests adding a requirement that cardholders must be notified by email or cell phone if an email address or cell phone number associated with their account is changed. This is in addition to the existing requirement to mail notification upon change of account address. Additionally, Raoul and the attorneys general request that “suspicious account activity”...


February 05, 2019
ATTORNEY GENERAL RAOUL HIGHLIGHTS SAFER INTERNET DAY
Chicago — Attorney General Kwame Raoul today recognized 2019 Safer Internet Day and offered advice to parents and educators to help students practice safe online habits and to identify signs of online grooming.

As part of this year’s Safer Internet Day theme, “Together for a Better Internet,” Raoul urged parents and educators to help children and teens be vigilant of predators who utilize social media or online games to “groom” children into engaging in sexual interactions. Raoul encouraged parents and educators to talk to children and teens about their online followers and posts, and promote safety and respect on the internet. Families and educators can learn about safe online habits on Raoul’s website.

“In order to protect children and teens from predators online, it is important that parents and guardians have ongoing conversations with them about their online interactions,” Raoul said. “Young people who have been victimized may not report out of...

February 27, 2019

**AG Curtis Hill announces start of Wells Fargo consumer redress review program**

On Dec. 28, 2018, Attorney General Curtis Hill 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. (See earlier release.)

Today, Attorney General Hill announced that Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

“We must continue working tirelessly to hold companies accountable for engaging in blatant misconduct that harms consumers,” Attorney General Hill said. “This consumer redress review program announced today is another step toward restoring people who have suffered from such misconduct.”

The consumer redress review program was a key component of the...


February 14, 2019

**AG Curtis Hill: Be suspicious of advertising mailers claiming you have won a prize**

Attorney General Curtis Hill is warning Hoosiers to be skeptical of advertising mailers claiming they have won prizes – especially when “winners” must pick up prizes at car dealerships or other sales-oriented venues.

“Typically, the announcement that ‘you’re a winner’ is merely a ploy to entice you to go listen to someone’s sales pitch,” Attorney General Hill said. “We want Hoosiers to be alert to all varieties of misleading advertising so they can avoid wasting their time or, even worse, getting talked into making ill-advised purchases.”

In the last 12 months, the Office of the Attorney General has filed lawsuits against five promotional firms in connection with deceptive auto-advertising mailers promising prize winnings. Thus far, lawsuits have resulted in judgments against two such firms; the other three are pending.

Most recently – on Feb. 10, 2019 – a Marion County court approved a consent agreement between the state and Traffic Jam Events LLC,...

- Original Press Release: https://calendar.in.gov/site/oag/event/ag-curtis-hill-be-suspicious-of-advertising-mailers-claiming-you-have-won-a-prize/
IOWA

February 27, 2019

**Wells Fargo launches review system for consumers as part of nationwide settlement**

DES MOINES -- Attorney General Tom Miller announced that Wells Fargo has begun a consumer redress review program as part of its settlement with Iowa and the rest of the country.

The review program is intended for consumers who have not yet been made whole through other remediation programs already in place. Consumers can have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief by going to a website that launched Wednesday.

The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia. Wells Fargo Bank agreed to 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...


February 04, 2019

**Older Iowans warned about offers of ‘free government benefits’**

DES MOINES -- Older Iowans who receive official-looking mailers with “FREE government benefits” in large print should beware: A private company might be fishing for your information and trying to sell you insurance.

An Arizona printing company and a Missouri insurance agency must stop sending deceptive mailers to Iowans as a result of separate consent judgments. The Iowa Attorney General’s Office had alleged that the companies had violated the Iowa Consumer Fraud Act and the Older Iowans Act.

The mailers were sent to at least 61,750 Iowans. The front of the mailers had an illustration of the U.S. Capitol, and below it said “Official Business” and “Important information about your government benefit.” The envelopes also said “Receive your FREE Government Benefits Information Brochure” with “Free Government Benefits” in larger type.

Inside, the mailer offered a “Senior Final Expense Program” that would “pay 100% of all funeral expenses not paid by Social Security,...

KANSAS

February 26, 2019

Consumer Corner: Avoid these most-common scams of 2018

Next week is the first full week of March, which the Federal Trade Commission marks as National Consumer Protection Week. The Kansas Attorney General’s office and our In Your Corner Kansas campaign focuses year-round on protecting consumers from scams and rip-offs, but next week in particular we remind Kansans to be diligent and to keep yourself and your personal information safe. One of the ways we do that is to report to you some of the most commonly-reported scams to our office over the past year. This year’s report looks very familiar, as all five scams return from 2017 list.

Card Services. Remaining atop our list for the second year in a row, the folks from “card services” took the top spot in 2018. In this scam, a robocaller placing thousands of calls at a time will ask you to “press 1” to speak to an account representative about lowering your...


KENTUCKY

February 28, 2019

Beshear: Kentuckians Can Access Wells Fargo Settlement Payment Program

FRANKFORT, KY. (Feb. 28, 2019) – Attorney General Andy Beshear said Kentuckians who have not been made whole through previous Wells Fargo settlement remediation programs can now register a complaint with Wells Fargo for possible relief.

Wells Fargo’s redress review program is part of a $575 million December 2018 settlement with attorneys general of all 50 states and the District of Columbia to resolve consumer protection law violation claims.

Kentucky received a $2.8 million portion for the state’s General Fund.

Now Kentuckians involved in the bank’s retail sales practices, renters or simplified term life insurance referrals, collateral protection insurance, Guaranteed Asset/Auto Protection and mortgage interest rate lock programs can visit Wells Fargo’s website to determine refund or compensation eligibility.

The site describes the issues covered by the settlement agreement and provides escalation team contact information.

“This settlement was not only one of the largest multi-state settlements with a bank, but also a settlement that will...

February 26, 2019

**Beshear: Hotline to Report Price Gouging Open**

FRANKFORT, KY. (Feb. 26, 2019) – Now that a state of emergency has been declared in Kentucky, Attorney General Andy Beshear is asking Kentuckians to report instances of price gouging to his office.

Anyone with specific information regarding possible price gouging should contact the Office of the Attorney General at 888-432-9257 or e-mail consumerprotection@ky.gov.

“Many of our Kentucky families and communities have been hit hard by recent storms,” Beshear said. “The last thing they need now is someone attempting to take advantage of them financially during a crisis. My office stands ready to investigate and prosecute anyone using predatory pricing to profit from this disaster.”

Beshear said that the recent emergency executive order issued by the governor triggers Kentucky’s consumer protection measures for the next 15 days and added that the measures may be extended.

The Office of the Attorney General can now investigate instances of price gouging including generators, building supplies, chainsaws, hotel...


February 14, 2019

**Beshear, AGs Seek Stronger Identity Theft Protections by Banks, Credit Card Companies**

FRANKFORT, KY. (Feb. 14, 2019) – Attorney General Andy Beshear and a bipartisan group of state attorneys general are seeking stronger safeguards of federal rules that require certain businesses like banks and credit card companies to detect and prevent identity theft.

The group of 31 attorneys general is urging the Federal Trade Commission (FTC) to not only continue the 2007 federal requirements, known as the Identity Theft Rules, but also update them to keep pace with the ingenuity of identity thieves.

The rules require banks and credit card lenders, subject to FTC enforcement authority, to develop and maintain identity theft policies and procedures to detect, prevent and mitigate theft in connection with accounts they offer.

The FTC recently asked for public comments on improvements to the Identity Theft Rules as part of its ongoing regulatory review.

“We have made it clear that the FTC should not repeal these rules because doing so would place...

February 05, 2019

**Beshear: $1.5 Million of Purdue Pharma Settlement Funds to Support Drug Prevention, Treatment**

FRANKFORT, KY. (Feb. 5, 2019) – Attorney General Andy Beshear announced today his office is transferring $1.5 million of Purdue Pharma Settlement funds that will support Operation UNITE, a nonprofit serving southern and eastern Kentucky counties in preventing drug abuse and facilitating treatment.

Kentucky reached a settlement with the Connecticut-based opioid manufacturer in 2015 for $24 million over claims of the addictiveness of its drug OxyContin. As part of the settlement, lawmakers are to allocate funds for public health initiatives; educational or public safety campaigns; reimbursement or the financing of health care services; or infrastructure related to addiction prevention and treatment. Because the Office of the Attorney General reached the settlement, it is charged with dispersing payments.

In the current biennial budget, lawmakers authorized Beshear’s office to transfer $1.5 million of settlement funds to the Kentucky Justice and Public Safety Cabinet for Operation UNITE in 2019.

“Operation UNITE shares the mission of my office and..." [Original Press Release](https://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=709)

February 04, 2019

**Beshear: Sweetheart Scam Reports Total Nearly $300,000 in Losses for Kentucky Victims This Year**

FRANKFORT, Ky. (Feb. 4, 2019) – As Valentine’s Day approaches, Attorney General Andy Beshear is warning Kentuckians to be wary of online dating scams that have already caused four victims in Campbell, Jefferson and Wayne counties to report losses of nearly $300,000 this year. In each case, a “sweetheart scammer” used legitimate online dating websites Match.com and eHarmony to lure victims into a fake online relationship.

The scammer played on the victim’s emotions by duping them into sending thousands of dollars to supposedly help them get out of various types of legal or financial trouble. Beshear said one victim lost more than $12,000 to their sweetheart scammer and even purchased a wedding dress for a supposed February 2019 wedding date.

Beshear said in 2017, the FBI reported sweetheart scams cost victims in the United States more than $211 million in losses, which makes it the second-largest online crime in terms of money taken from...

[Original Press Release](https://kentucky.gov/Pages/Activity-stream.aspx?n=AttorneyGeneral&prId=708)
LOUISIANA

February 19, 2019

**Several Child Products Recently Recalled**

BATON ROUGE, LA - Continuing his work to make Louisiana safer, Attorney General Jeff Landry is cautioning Louisiana parents and guardians about several child products that have been recently recalled.

"I urge Louisiana parents and guardians to take a moment to familiarize themselves with the recently recalled child products," said General Landry. "These products may potentially endanger yourselves or your loved ones."

Attorney General Jeff Landry listed the following recalled products:
- Metal Playground Climbers by BCI Burke
- Tubeez Baby Bath by Abond Group
- Eddie Bauer Infant Carriers by Gold Inc.
- Infant Rattles by iPlay
- Electric Skateboard by Yvolve Sports
- Slap Bracelets by Fantasia Accessories
- Children’s Toy Instrument Sets by Creative Sto
- Baby Carriers by LÍLLÉbaby
- Girl’s Clothing Sets by H.I.S.
- Children’s Water Bottles by Mountain Warehouse
- Children’s Hooded Jackets by Meijer
- Nightlights by HoMedics
- Convertible High Chairs by Skip Hop
- Children’s Books by Manhattan Toy
- Infant Snowsuits by The Children’s Place
- Children’s Robes by The Company Store

For more information on the recalled products (including pictures and descriptions) and... ➢ **Original Press Release**: [https://www.ag.state.la.us/Article.aspx/9642?TypeId=1&CatId=3](https://www.ag.state.la.us/Article.aspx/9642?TypeId=1&CatId=3)

February 11, 2019

**Beware of Sweetheart Scammers**

BATON ROUGE, LA – As Valentine’s Day approaches – Attorney General Jeff Landry is warning Louisiana citizens that scammers use dating sites, social networking sites, or chat rooms to meet potential victims. These “sweetheart” scammers typically use fake photos and identities to form online relationships, and eventually convince people to send money in the name of love.

“An online love interest who asks for money could be a fraudster, so I encourage all Louisiana citizens to use vigilance,” said General Landry. “Consumers can avoid heartbreak and protect their finances if they learn how to identify a scammer looking for the next target.”

General Landry advises the following tips when engaging in online relationships:
· Be careful what you send. Scammers can use inappropriate photos and personal information to extort you.
· Do your research. Use reverse image search to see if his or her photos have been stolen from someone else’s real profile.
· Take...

➢ Original Press Release: https://www.ag.state.la.us/Article.aspx/9639?Typeld=1&CatId=3

MAINE
February 22, 2019
Attorney General warns consumers about fraudulent Medicare calls
AUGUSTA - Attorney General Aaron Frey is warning consumers about recent reports of calls from individuals claiming to represent Medicare.
There are reports from Maine Medicare recipients who have received phone calls claiming to be from Medicare. The callers pretend to be from Medicare and try to get individuals' Social Security numbers, the name of their financial institution and their financial routing and account numbers or ask for money directly.
Medicare consumers who provide this information are advised to review their Medicare statements carefully for the next year and contact 1-800-MEDICARE immediately if anything questionable appears on their statements. Consumers should also notify their financial institution if their account information has been compromised.
"Mainers may best protect themselves by never providing any personal information in response to unsolicited requests," said Frey. "The new distribution of Medicare cards is seen as an opportunity for scammers to scare Maine seniors into giving over personal information."


February 11, 2019
For Immediate Release: Attorney General Frey Signs Multi-State Letter Supporting FTC Identity Theft Rules
AUGUSTA - Attorney General Aaron Frey joined a coalition of 31 Attorneys General and sent a letter to the Federal Trade Commission (FTC) today urging the FTC to continue its Identity Theft Rules, which were originally adopted in November, 2007. The letter cites the proliferation of identity theft in many states and the growth in technology since the rules were adopted. The letter is attached.
"Every day, consumers' personal information is compromised through no fault of their own, and they have no way of knowing which pieces of data have been used by bad actors and when," said Frey. "It is only fair that the entities governed by this rule bear the burden of detecting, preventing, and mitigating identity theft. Repealing this rule would put consumers at risk."
The current rules require certain financial institutions and businesses that grant credit or issue
debit or credit cards to take steps to detect, prevent...


MARYLAND

February 27, 2019

Attorney General Frosh Announces Wells Fargo Consumer Redress Review Program

BALTIMORE, MD (February 27, 2019)–Maryland Attorney General Brian E. Frosh today announced that Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

“Through this program, all affected consumers have an opportunity to have their claims reviewed,” said Attorney General Frosh. “Not one customer who was wronged should slip through the cracks.”

The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia to resolve claims that 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 insurance policies;

Improperly...


February 11, 2019

Attorney General Frosh Signs Multistate Letter Supporting Continuation and Strengthening of FTC Identity Theft Rules

BALTIMORE, MD (February 11, 2019) – Maryland Attorney General Brian E. Frosh joined 30 other state attorneys general in a letter sent to the Federal Trade Commission (FTC) today urging the FTC to continue its Identity Theft Rules, originally adopted in November 2007. The letter cites the proliferation of identity theft in many states, and the growth in technology since the rules were adopted.

The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent, and mitigate identity theft by implementing reasonable safeguards. In addition to the continuation of these Rules, the attorneys general suggest certain modifications to ensure they continue to be relevant and in keeping with technological trends.

The proposed Rules modifications include adding a requirement that cardholders must be notified by old and new email or cell phone number if one of these identifying factors is...

AG Nessel steps in to protect UP customers from exorbitant electric rate increases

LANSING – To protect Upper Peninsula Power Company (UPPCO) customers from exorbitant rate increases, Michigan Attorney General Dana Nessel today announced her office filed testimony in the power company’s outstanding rate case, opposing most of its request to increase electricity rates by nearly $10 million.

In her testimony, Nessel urged the Michigan Public Service Commission (MPSC) to grant no more than $3.5 million of the $10 million the company requested, saying, “UPPCO’s customers have been burdened by extremely high electric rates – some of the highest in Michigan. “UPPCO’s case to increase rates by nearly $10 million is simply unsupportable,” Nessel added. “As our state’s chief consumer advocate, I plan to make affordable energy prices for consumers and businesses a priority while ensuring our office continues to champion energy programs that achieve reliability and sustainability for everyone in our state.”

UPPCO filed to increase its electricity rates in September 2018 and its case...

➢ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-490446--,00.html

February 22, 2019
Nessel first AG in nearly 20 years to engage with Institute of Public Utilities

LANSING – Michigan Attorney General Dana Nessel joined members of the Institute of Public Utilities (IPU) today to talk about the importance and her office’s renewed commitment of consumer protection and affordable, reliable and renewable energy. This is the first time since Attorney General Frank Kelley an Attorney General has visited with IPU’s members.

“We are lucky to have such a great resource like the Institute of Public Utilities on our doorstep,” Nessel said. “This is important work for my office and I’m eager to revive the long legacy started by the Eternal General Frank Kelley: The People’s Advocate in public utilities matters.”

Over the past 10 years, Michigan residential electric rates have increased 41 percent, compared to only 18 percent in the rest of the Midwest.

Nessel recently signed on to a letter asking Congress to increase funding for the Low Income Energy Assistance Program to help ease the burden of high...

➢ Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-490306--,00.html

February 11, 2019
Michigan Attorney General Signs Multi-State Letter Supporting FTC Identity Theft Rules

LANSING - Michigan Attorney General Dana Nessel joined the Oregon Attorney General and a coalition of 29 other Attorneys General who sent a letter to the Federal Trade Commission (FTC) today urging the FTC to continue its Identity Theft Rules. The letter cites the proliferation
of identity theft in many states, and the growth in technology since the rules were adopted in November 2007. The letter can be read here. The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent and mitigate identify theft by implementing reasonable safeguards. The letter also suggests adding a requirement that cardholder must be notified by email or cell phone if an email address or cell phone number are changed. This is in addition to the existing requirement to mail notification upon change of account address. The Attorneys General also ask that...

- Original Press Release: https://www.michigan.gov/ag/0,4534,7-359-82916_81983_47203-489281--,00.html

MINNESOTA

February 21, 2019

Attorney General Ellison starts task force for lowering the cost of pharmaceutical drugs

February 21, 2019 (SAINT PAUL) — As part of his goal of helping people afford their lives, Minnesota Attorney General Keith Ellison today announced that his office is forming a task force for lowering the cost of pharmaceutical drugs. At a press conference with legislators, advocates, and Minnesotans who are struggling to afford their lives and the skyrocketing cost of prescription drugs, Ellison said, “As the People’s Lawyer, I’ve heard from people in every corner of Minnesota that they’re having trouble affording their lives — and the cost of prescription drugs is a major factor in that. They’re all united in one simple idea; they’re entitled to afford their lives — and drug prices are too high.” Attorney General Ellison stressed some of the known causes of the skyrocketing cost of pharmaceutical drugs: patents are abused, pricing is not transparent, pharmacy benefit managers are opaque, and markets are concentrated. As one result,...


MISSISSIPPI

February 28, 2019

AG Hood Announces Relief Program in Wells Fargo Settlement

Mississippians who have not yet been made whole through existing remediation programs from the December 2018 Wells Fargo settlement can now seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief. Attorney General Jim Hood announced that Wells Fargo has begun a consumer redress review program, which was a key component of the settlement 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 guaranteed asset/auto protection (“GAP”) products, and (5)
incorrectly charging customers for mortgage rate lock extension fees.

“When we announced...

➤ **Original Press Release:** https://www.ago.state.ms.us/releases/ag-hood-announces-relief-
program-in-wells-fargo-settlement/

February 25, 2019
**AG Hood Gives Tips to Prevent Fraudulent Storm Repair**
Following this weekend’s deadly tornado in Columbus and related damage across the state,
Attorney General Jim Hood is reminding Mississippians who suffered property damage as a
result of the storms to be on alert for tree cutters and home repair contractors who may be
scammers.

“While there are plenty of honest business people across the state, there are some who will
take advantage of people who have already lost so much in a storm. We’ve seen this happen
before, where people from outside of Mississippi will come in after a storm to scam people,”
General Hood warned. “Our investigators are in these affected areas providing standard form
home repair contracts to make sure that people do not fall victim to these acts and know what
questions to ask when repairing property.”

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

Verify that...

➤ **Original Press Release:** https://www.ago.state.ms.us/releases/ag-hood-gives-tips-to-prevent-
fraudulent-storm-repair/

February 20, 2019
**CONSUMER ALERT: Important Information Regarding the Corn Seed Settlement Program**
Attorney General Jim Hood is warning anyone who recently participated in community events
held in Jasper, Forrest and Pike Counties regarding the “Corn Seed Settlement Program” that
they may have been incorrectly led to believe that they were timely and properly filing claims in
the class action settlement pending in a Kansas federal court commonly known as the “Corn
Seed Settlement”.

The settlement relates to genetically modified corn seeds, sold by Syngenta, under the brand
names “Agrisure Viptera” aka “Viptera” and “Agrisure Duracade” aka “Duracade.” According to
the claims administrator for that settlement, neither the claims administrator nor Syngenta has
ever conducted any community events with potential claimants. The community events in
question were not conducted by anyone in any way affiliated with the Corn Seed Settlement.
Any person who assisted you with filing your claim at one of these events was not authorized
by the Corn Seed Settlement Program.

The...

➢ Original Press Release: https://www.ago.state.ms.us/releases/consumer-alert-important-information-regarding-the-corn-seed-settlement-program/

February 14, 2019

31 Attorneys General Sign Multi-State Letter Supporting FTC Identity Theft Rules
Attorney General Jim Hood joined a coalition of 31 attorneys general recently in a letter to the Federal Trade Commission (FTC) urging the FTC to continue its Identity Theft Rules, which were originally adopted in November 2007. The letter cites the proliferation of identity theft in many states and the growth in technology since the rules were adopted. The letter can be read here. The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent and mitigate identify theft by implementing reasonable safeguards. The letter also suggests adding a requirement that cardholders must be notified by email or cell phone if an email address or cell phone number is changed. This is in addition to the existing requirement to mail notification upon change of account address. The attorneys general also ask that suspicious account activity also include account...


February 13, 2019

Spike in Social Security Scam Raises Caution for Consumers
Attorney General Jim Hood is warning Mississippians of a rise in scam calls that try to get you to believe your Social Security Number has been suspended.
“Your Social Security Number will never be suspended,” General Hood warned. “These scam artists are good at what they do in making you think they’re a professional trying to help you or protect you from a scam, but really they’re just trying to steal your personal information. The only thing you should do is hang up immediately.”
The caller says they are from the government and that your social security number has been suspended. He sounds very professional and says a reactivation is needed for the suspended SSN, claiming the number was suspended because of some connection to fraud or other criminal activity. The caller says you must call a separate number to clear up the problem, which is where you will be asked for...


February 12, 2019

CONSUMER ALERT: AG Hood Warns State Workers of Paycheck Scam
Attorney General Jim Hood is warning employees of the State of Mississippi that scammers are
targeting them in attempt to reroute direct deposits of employees’ pay to another bank account.
The scammers are emailing agencies’ Human Resources (HR) Directors requesting a Direct Deposit Form, which is the step taken when an employee wishes to sign up for or make a change to their paycheck deposit. The email appears to come from an employee’s work email address. In one case, an email address of a state agency’s executive director was spoofed. The email indicated that the executive director was changing bank accounts and needed to change the account information on file at the office. When the HR director sent the proper forms to make such a change back to the email address that made the request, the address appeared as a Gmail account. The scammer behind that account quickly replied with the...


NEBRASKA

February 27, 2019

Attorney General Peterson Announces Start of Wells Fargo Consumer Redress Review Program

Attorney General Peterson today announced that Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia 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 guaranteed...


NEVADA

February 28, 2019

Attorney General Ford Provides Update on Consumer Services for Nationwide Wells Fargo Settlement

Carson City, NV – Nevada Attorney General Aaron D. Ford announced that Wells Fargo has begun its consumer redress review program as required by the $575 million settlement reached in December 2018, between Wells Fargo and the attorneys general of all 50 states and the
District of Columbia. Through this program, consumers who have existing complaints that were not previously addressed can have those complaints reviewed by a Wells Fargo specialist for potential relief.

The settlement aimed to resolve claims that 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 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 guaranteed asset/auto protection (GAP) products; and...

➢ **Original Press Release:**
   http://ag.nv.gov/News/PR/2019/Attorney_General_Ford_Provides_Update_on_Consumer_Services_for_Nationwide_Wells_Fargo_Settlement/

February 14, 2019

**Attorney General Ford Advises Nevadans on Romance and Companionship Scams**

Carson City, NV – Today, Attorney General Aaron D. Ford advised Nevadans to be wary of scams that prey upon individuals seeking companionship or romantic relationships. As part of his commitment to protecting Nevadans from scams, AG Ford will participate in a tele-town hall event with AARP of Nevada at 11 a.m. on February 15th. The discussion will focus on romance and companionship scams, and participants will have the opportunity to call in and ask questions related to this scam.

In a romance or companionship scam, an individual feigns intentions, sometimes romantic, toward another through websites, apps, email, social media platforms, and the like. Scammers intentionally seek out vulnerable men and women, sometimes posing as a potential romantic interest. After gaining the victim’s trust and affection, the scammer uses that goodwill to commit fraud by asking the victim for money, often claiming to be involved in a personal emergency. These scammers...

➢ **Original Press Release:**
   http://ag.nv.gov/News/PR/2019/Attorney_General_Ford_Advises_Nevadans_on_Romance_and_Companionship_Scams/

February 06, 2019

**Attorney General Aaron Ford Warns of Tax Season Scams**

Carson City, NV – Nevada Attorney General Aaron Ford warns consumers to be vigilant in protecting themselves from phony Internal Revenue Service (IRS) scams as the 2019 tax season begins.

“As tax day approaches, scammers are finding new ways to take advantage of this stressful time,” said AG Ford. “This week, I received a phony IRS call, which should serve as a reminder to each of us that we must be vigilant in recognizing and reporting scams like this. Awareness is the best form of prevention.”
Scammers impersonating the IRS have already begun contacting individuals and business owners via telephone, e-mail and even regular mail. Scammers may use a variety of tactics to make their call appear legitimate and convincing, including using a caller ID that shows the IRS as the caller; providing a fake IRS badge number; or listing sensitive personal information such as the last four digits of your Social...


NEW JERSEY

February 27, 2019
Attorney General Grewal Announces Start of Wells Fargo Consumer Redress Review Program
TRENTON - Attorney General Gurbir S. Grewal announced today that Wells Fargo has begun a consumer redress review program through which customers who have not already been made whole through other remediation programs can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.
The consumer redress review program was a key component of Wells Fargo’s overall $535 million settlement with New Jersey, 49 other states and the District of Columbia in 2018 to resolve claims that the bank violated state consumer protection laws through multiple unlawful actions.
Those actions included (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...

➢ Original Press Release: https://www.nj.gov/oag/newsreleases19/pr20190227b.html

NEW MEXICO

February 13, 2019
AG Balderas Signs Multi-State Letter Urging FTC to Protect New Mexicans from Identity Theft
Albuquerque, NM – Today, Attorney General Hector Balderas and a coalition of 31 Attorneys General sent a letter to the Federal Trade Commission (FTC) urging the commission to maintain and strengthen its Identity Theft Rules, which were originally adopted in November 2007. The letter cites the proliferation of identity theft in many states, and the growth in technology since the rules were adopted.
“Banks in our state have a responsibility to protect New Mexican consumers when they see signs of fraud,” said Attorney General Hector Balderas. “These banks will not take these steps on their own, so I am calling on the FTC to uphold and bolster these important regulations to protect New Mexicans.”
The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent and mitigate identify theft by implementing reasonable safeguards. The letter also suggests adding a...


NEW YORK

February 28, 2019

Attorney General James Announces New Funding For Landlord Ambassador Program To Support And Preserve Multifamily Properties

NEW YORK -- Attorney General Letitia James today announced a new program to preserve multifamily housing across New York State. The “Landlord Ambassador Program” engages property owners at risk of losing their buildings. The program, a collaborative effort with Enterprise Community Partners, provides landlords of small- and medium-sized multifamily dwellings with low-cost financial resources.

“Too many landlords in New York state are simply underwater, struggling to access the necessary resources to maintain their buildings,” said Attorney General Letitia James. “The Landlord Ambassador Program keeps property ownership in our neighborhoods, while bringing permanent housing solutions to communities. We know this innovative program works, and look forward to working with community organizations to sustain our state’s viable housing stock.”

This statewide Landlord Ambassador Program is an expansion of a 2017 New York City initiative launched by the Office of Attorney General, New York City’s Department of Housing Preservation and Development, and Enterprise....


February 12, 2019

Attorney General James Leads Coalition Of 21 State Attorneys General To Urge The Consumer Financial Protection Bureau To Reject Anti-Consumer Protection Policies

NEW YORK—New York Attorney General Letitia James today led a coalition of 21 State Attorneys General in urging the Consumer Financial Protection Bureau (CFPB) not to adopt recently-proposed policies that would erode critical consumer protections under the guise of fostering innovation in the consumer financial marketplace.

“The CFPB was created to protect consumers and ensure the financial stability of this country,” said Attorney General Letitia James. “These proposed rule changes would have the complete opposite effect – putting blind faith in the very industries and services they are supposed to regulate and correct. At a time when so many Americans are struggling to make ends meet, the
CFPB should be focused on protecting consumers, not advancing regulations that could hurt them.”

The proposal announced in December 2018 would greatly expand the CFPB’s use of no-action letters, or informal guidance provided by a federal agency stating that it does not intend...

NORTH CAROLINA

February 27, 2019

Attorney General Josh Stein Announces Start of Wells Fargo Consumer Redress Review Program

(RALEIGH) Attorney General Josh Stein today announced that Wells Fargo has begun a consumer redress review program as part of its December 2018 settlement resolving claims that the bank violated state consumer protection laws. The program allows consumers who have not yet been made whole through other remediation programs already in place to seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

“I urge anyone who was a victim of Wells Fargo’s unfair practices to visit their consumer redress website or contact them by phone,” said Attorney General Josh Stein. “This is your opportunity to have your concerns addressed and to get back what was taken from you, and I hope you will take advantage of it.”

As part of the program, Wells Fargo will maintain a website that contains information regarding consumers' eligibility for redress. Wells Fargo's website describes...

February 11, 2019

Attorney General Josh Stein Urges FTC to Keep Current Identity Theft Protections

(RALEIGH) Attorney General Josh Stein today urged the Federal Trade Commission (FTC) to keep its current Identity Theft Rules in place to protect people’s information. The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps and implement safeguards to detect, prevent, and mitigate identify theft.

“In 2018, more than 1.9 million North Carolinians were affected by data breaches, putting them at risk of identity theft,” said Attorney General Josh Stein. “We must do everything we can to protect people’s personal and financial data, and that includes keeping the FTC’s current protections for identity theft in place.”

In response to the FTC’s request for comment on the existing rules, Attorney General Stein and 30 other attorneys general filed a letter arguing a continued need for the rules. The attorneys general also recommended updates to the existing rules, including notifying cardholders if...
OKLAHOMA

February 28, 2019

Attorney General Hunter Announces Launch of Wells Fargo Consumer Compensation Review Program

OKLAHOMA CITY – Attorney General Mike Hunter today announced that Wells Fargo has begun a new program aimed at assisting customers who have not been compensated through other remediation efforts after a multi-state investigation alleged the bank opened millions of unauthorized accounts, among other fraudulent business practices.

The consumer redress review program was one of the requirements announced last December as part of the $575 million settlement agreement between Wells Fargo and attorneys general from all 50 states and the District of Columbia to resolve claims that the bank violated state consumer protection laws.

Oklahomans can check their eligibility for redress through the program’s website at: https://www.wellsfargo.com/commitment/redress/. The website describes the issues covered by the settlement agreement and contains hotlines for customers with additional questions.

Attorney General Hunter said the review program was a key component of the December settlement between Wells Fargo and attorneys general.

“One of the biggest concerns after the investigation...”


February 12, 2019

Attorney General Hunter Calls on FTC to Strengthen Identity Theft Rules to Further Protect Consumers

OKLAHOMA CITY – Attorney General Mike Hunter, along with a bi-partisan coalition of 30 other attorneys general, has sent a letter to the Federal Trade Commission (FTC) urging changes to strengthen current identity theft rules to better protect consumers.

The letter is in response to the FTC’s December request for comment on whether modifications should be made to current rules that require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent and mitigate identity theft by implementing reasonable safeguards.

Attorney General Hunter said the original rules were adopted in November 2007 and need to change to better adapt to modern technology.

“Advances in technology are allowing con-artists to come up with more sophisticated schemes,” Attorney General Hunter said. “The FTC needs to modernize its rules to stay ahead of the game. Our suggested changes will better protect consumers from identity theft. My...”

Oregon

February 25, 2019

Attorney General Rosenblum and Consumer Advocates Push for Stronger Student Debt Protections

Oregon Attorney General Ellen Rosenblum and other consumer advocates today testified before the Oregon House Business and Labor Committee in support of stronger protections for Oregon student loan borrowers who are amassing educational debt at staggering rates. In Oregon, it is estimated that outstanding student loan debt has surpassed $18 billion, with the average debt load per Oregon borrower at over $27,000.

The legislation, HB 2258 and SB 279, would adopt an Oregon Student Loan Bill of Rights instituting basic consumer protections for student loan borrowers. The legislation would also create a student loan ombudsperson (ombuds) to monitor student loan services, and educate borrowers who are navigating debt management, refinancing and consolidation, which can be very confusing.

Chief sponsors of the legislation include Oregon Representatives Karin Power and David Brock Smith, and Senators Kathleen Taylor, Tim Knopp and Cliff Bentz.

“For many Oregonians, student debt is inescapable—incurred in exchange for the ability to...”


February 11, 2019

Attorney General Rosenblum Calls on FTC to Improve—Not Repeal—Rules that Protect Consumers from Identity Theft

Leading a coalition of 31 state Attorneys General, Oregon Attorney General Rosenblum today sent a letter to the Federal Trade Commission (FTC) urging the federal agency to not only maintain its “Identity Theft Rules”, also called “Red Flag Rules”, but, in light of technological advances and savvy identity thieves, to update the rules to further protect consumer information. The letter cites the proliferation of identity theft and the growth in technology since the rules were adopted in 2007. The letter points out that with all the consumer data they have been able to accumulate due to the number of data breaches, “...identity thieves are able to amalgamate consumer data with exact accuracy to cause financial harm.”

“As technology has evolved, so have identity thieves. Today’s thieves are more equipped than ever to go around safeguards and steal your credit information,” said Attorney General Rosenblum. “It is essential that the FTC not...

ATTORNEY GENERAL JOSH SHAPIRO ANNOUNCES LAUNCH OF WELLS FARGO CONSUMER REDRESS REVIEW PROGRAM

HARRISBURG – Attorney General Josh Shapiro today announced that, as required by its December 2018 settlement with Attorneys General of all 50 states and the District of Columbia for violations of consumer protection laws, Wells Fargo launched a consumer redress review program. The program is intended to give consumers who believe they were harmed by the bank’s conduct, but who fell outside the prior restitution programs, the option to contact Wells Fargo to be reviewed for potential redress.

Attorney General Shapiro’s Bureau of Consumer Protection co-led the investigation and negotiation of the $575 million settlement 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 unnecessary force-placed and collateral protection insurance,


ATTORNEY GENERAL SHAPIRO WARNS CONSUMERS TO BE CAUTIOUS OF FAKE IRS CALLS AND SCAMS AS TAX SEASON GETS UNDERWAY

HARRISBURG — As tax season gets underway, Attorney General Josh Shapiro is warning consumers about fraudulent calls and scams from criminals impersonating IRS agents – and telling recipients they need to send money right away or risk arrest by the IRS.

“Scam artists are using new technology and high-pressure tactics to get people to give out personal information. One popular tactic, especially during tax season, is scam artists impersonating the IRS and trying to scare you into paying them thousands of dollars,” Attorney General Shapiro said. “My Office is here to protect you, help you avoid being scammed, and go after these scammers anywhere we find them.”

As a taxpayer, it is essential that consumers are aware of this scam and the ways to prevent from becoming a victim of identity theft. If you keep your information secure on your computer, you are less likely to receive a call from a scam...

CONSUMER ADVOCACY

SOUTH CAROLINA

February 28, 2019

Attorney General Alan Wilson announces start of Wells Fargo consumer redress review program

(COLUMBIA, S.C.) – Feb. 28, 2019 – South Carolina Attorney General Alan Wilson today announced that Wells Fargo has begun a consumer redress review program through which consumers who have not yet been made whole through other remediation programs already in place can seek to have their inquiry or complaint reviewed by a Wells Fargo escalation team for possible relief.

"Wells Fargo had already set up programs to fix the problems it caused consumers, but some people got left out of that process," Attorney General Wilson said. “This new redress review program will make sure that all Wells Fargo customers can get the help they need.”

The consumer redress review program was a key component of the December 2018 settlement with the attorneys general of all 50 states and the District of Columbia to resolve claims that the bank violated state consumer protection laws by (1) opening millions of unauthorized accounts and...
Legislature and Governor Kristi Noem for signing SB 20 into law, updating South Dakota law to better protect consumers; and SB 21, updating South Dakota Codified Law to allow for the transfer of interest in certain tobacco escrow monies under the Tobacco Master Settlement Agreement.

“Thank you to our legislators and Governor Noem for passing and signing these important pieces of legislation,” said Ravnsborg. “I believe it is vitally important to make sure our laws keep up with the world we live in, and to that extent we have worked together to make sure South Dakota does not fall behind.”

SB 20 will better protect consumers by more accurately describing exceptions to the term “Business Day” also by allowing the consumer the ability to cancel a door-to-door sale by means of an electronic notice (e-mail).

Under the proposed legislation,...


TEXAS
February 28, 2019
AG Pax-ton Announces Start of Wells Far-go Con-sumer Redress Review Program
Attorney General Ken Paxton today announced the start of Wells Fargo’s consumer redress review program, which is a key requirement of the bank’s recent $575 million settlement with Texas, 49 other states and the District of Columbia over violations of consumer protection laws.

Under the program, aggrieved Wells Fargo customers can call the following phone numbers to have their inquiry or complaint reviewed by the bank’s escalation team for possible relief, provided they have not taken advantage of other remediation programs already in place:

Unauthorized Accounts / Improper Retail Sales Practices: 1-844-931-2273
Improper Renters and Life Insurance Referrals: 1-855-853-9638
Force-Placed Collateral Protection Auto Insurance ("CPI"): 1-888-228-9735
Guaranteed Asset/Auto Protection ("GAP") Refunds: 1-844-860-6962
Mortgage Interest Rate Lock Extension Fees: 1-866-385-5008

Eligibility requirements for Wells Fargo’s consumer redress review program and contact numbers for more information are available to consumers online at https://www.wellsfargo.com/commitment/redress. The bank will provide periodic reports to Texas and the other...


UTAH
February 14, 2019
Utah AG Joins Coalition Supporting FTC Identity Rules
SALT LAKE CITY – On Friday, Utah Attorney General Sean D. Reyes joined a coalition of 31
attorneys general and sent a letter to the Federal Trade Commission (FTC) urging the FTC to continue its Identity Theft Rules, which were originally adopted in November 2007. The letter cites the proliferation of identity theft in many states, and the growth in technology since the rules were adopted.

“Identity theft is one of the fastest growing crimes in the United States of America and one of the most disruptive and damaging to victims’ lives,” said Attorney General Reyes. “The Utah Attorney General’s Office-led SECURE Strike Force focuses tremendous resources on protecting the identities of Utah. We ask the FTC to do the same.”

The current rules require certain financial institutions and businesses that grant credit or issue debit or credit cards to take steps to detect, prevent and mitigate identify theft by implementing reasonable...


VERMONT
February 27, 2019
Vermont Attorney General Announces Start of Wells Fargo Consumer Redress Review Program

Attorney General T.J. Donovan today announced that Wells Fargo has begun a program through which Vermonters who were harmed by Wells Fargo’s practices can have their complaint reviewed by an “escalation team” to identify whether they are eligible for refunds or other compensation. Consumers may be eligible if they have not already been made whole through other restitution programs. The consumer redress review program was a key component of the settlement with the attorneys general of all 50 states and the District of Columbia. The settlement resolved claims that the bank violated state consumer protection laws by opening unauthorized accounts without customers’ knowledge or consent, improperly charging auto loan customers for unnecessary insurance, failing to provide refunds for certain auto financing products, and incorrectly charging mortgage customers fees for extending rate locks. As part of the program, Wells Fargo will maintain a website that contains information regarding consumers’ eligibility for compensation. Wells...


WEST VIRGINIA
February 28, 2019
Attorney General Morrisey Announces New Program For Those Impacted By Wells Fargo Settlement

CHARLESTON — West Virginia Attorney General Patrick Morrisey announced Thursday that
Wells Fargo Bank has launched a key component of its $575 million, multistate settlement – a program to help consumers still waiting to be made whole. The settlement, announced late December, resolves claims that Wells Fargo violated state consumer protection laws by having opened millions of unauthorized accounts and enrolled customers in online banking services without their knowledge or consent among other allegations. This week’s launch of a consumer redress review program will assist consumers who have not been made whole through other restitution programs. It provides an avenue those consumers can use to seek review of their inquiry or complaint for possible relief.

“I encourage all consumers impacted by our settlement to closely review the bank’s redress program and avail themselves of its resources,” Attorney General Morrisey said. “Consumer protection remains a top priority for our office and...


February 25, 2019

**Attorney General Morrisey Cautions Residents to Check Credentials in Repairing Wind Damage**

CHARLESTON — Attorney General Patrick Morrisey urged anyone faced with wind damage to be cautious when hiring a contractor to make repairs. The advice comes in light of a weekend weather system that brought strong winds and heavy rain to residents across West Virginia.

“Strong winds caused varying degrees of damage throughout West Virginia,” Attorney General Morrisey said. “Consumers will begin surveying damage as the winds subside, however, so will con artists who often prey upon those already facing hardship. Consumers must cautiously research any contractor they consider hiring.”

Unlicensed persons often will canvas neighborhoods and offer to repair damaged property with deals that seem too good to be true. At times, they will imply they are working on nearby homes or suggest they are with the bank or insurance company. All too often, the money is paid without completion of the work. Many times scammers fail to provide contact information, such as a...


February 14, 2019

**Attorney General Morrisey Reminds Consumers to Beware of Online Dating Scams**

CHARLESTON — West Virginia Attorney General Patrick Morrisey urges consumers to be aware that scammers may be active on dating websites, particularly as many look for romance during and around Valentine’s Day.

Scammers will fake interest in or profess strong feelings toward an unsuspecting individual with
the ulterior motive of eventually taking money. Scammers may say they need money to cover expenses accrued while trying to meet their supposed match, to get into the United States or to help them out of a bind.

In reality, scammers simply pocket the cash. Consumers have been known to lose several thousand dollars to such a scam.

“Consumers should always use caution when chatting with someone they do not know as well,” Attorney General Morrisey said. “Whether it be a romance website, an unsolicited call or a company’s offer that sounds too good to be true, consumers should use common sense, watch for...


WISCONSIN

February 18, 2019

AG Kaul Calls on Federal Government to Protect Consumers

MADISON, Wis. – Attorney General Josh Kaul took action last week on the federal level to protect Wisconsin consumers.

Attorney General Kaul commented, “The Wisconsin Department of Justice takes seriously its role in protecting consumers and taxpayers. Last week, Wisconsin signed on to a letter in support of rules that protect against identity theft, a letter opposing changes that would undermine protections for users of financial products, and an amicus brief regarding the statute of limitations that applies in certain False Claims Act cases.”

Identity Theft Rules Letter to FTC

Attorney General Kaul and 30 other state attorneys general sent a letter to the Federal Trade Commission (FTC) urging the agency to maintain and update its “Identity Theft Rules” to reflect technological advances and changing methods of identity thieves. The FTC had sought comment on its Identity Theft Rules, first adopted in 2007.

The current rules require financial institutions and other businesses that grant...


February 05, 2019

AG Kaul Statement Following US Attorneys Notification to Prescribers

MADISON, Wis. – Today, U.S. Attorneys Scott Blader and Matthew Krueger notified medical professionals with relatively high levels of opioid prescriptions to review their prescribing practices. Following this action Attorney General Josh Kaul issued the following statement: “Thank you U.S. Attorneys Krueger and Blader for sending these notices out to providers. While the medical community has played an important role in addressing the opioid epidemic, we need to ensure that all medical professionals are prescribing responsibly,” said Attorney General Josh Kaul.
Members of the public who have unused or unwanted medications can dispose of them safely and conveniently at more than 400 drug disposal boxes around Wisconsin. Unused or expired medicine should never be flushed or poured down the drain. Water reclamation facilities are not designed to remove all of them and trace amounts of pharmaceuticals are showing up in rivers and lakes.

To find a drug disposal box near you, go to...