

**Knowing who to
call is the first step
toward protection**

STATE ASSEMBLYMAN
KEN BLANKENBUSH



KNOWING WHO TO CALL WHEN A PROBLEM ARISES IS THE FIRST STEP TOWARD CONSUMER PROTECTION.

Some scenarios to be aware of:

Grandparent Scams - A grandparent receives a phone call in the middle of the night from a grandchild, who explains that he or she is in a foreign country and needs money wired as soon as possible to get out of a situation. This story often involves being in a car accident and needing money to be sent immediately.

Debt Collection Scams - Consumers are receiving harassing phone calls and voicemails from fake debt collectors threatening legal action in an attempt to collect money that is not actually owed. Sometimes, the callers may even have access to personal and/or financial information, such as a bank account number.

College Fund Scams - Scammers posing as representatives of government agencies target college students, claiming that there are available funds for higher education in your home state. You are told that the money will be deposited into your checking account directly, once you provide your financial information. Scammers have even upped their game by providing fake links for you to “unsubscribe” or “report as spam” at the bottom of these messages. Once you click on either of these links, you are exposing your computer and putting your personal information at risk.

Cellphone Smishing Scams - Scammers send a text message that appears to be from a bank or entities masquerading as financial institutions, utility companies, or cell phone service providers. It prompts the user to update his or her profile and provides a link to a website. The link may have the bank’s name as part of the domain. If a cell phone user clicks on the URL, they will be taken to a form that looks like part of the bank’s website. The page will prompt the person to confirm his or her identity by entering the name, user identification, password, and/or bank account number. Some scam texts instruct you to text “stop” or “no” to prevent future texts. This is a common ploy by scammers to confirm they have a real, active phone number.

Learn how to register yourself as part of the National Do Not Call Registry – This registry allows you to place your landline and cell phone numbers on a list limiting the number of telemarketing calls you receive.
www.dos.ny.gov/consumerprotection/do_not_call/

Email Tax Return Scams - Scammers have been impersonating tax return websites to gain information, like your name and Social Security Number, to file fraudulent tax returns. When opening emails, do not click any links. Users can hover over a link and examine the URL that appears. If it is a different website than the one you intended, do not click it. These links can expose your computer to great risks. Type in the website you want to go to directly into your web bar. By doing this, you prevent going to any harmful websites that can steal your data.

Computer Virus Scams – Scammers will call asking if your computer is protected, then proceed to say your computer is infected but with their permission can resolve the issue by downloading a specific program. Do not fall for this scam, instead hang up and if you have further questions, call the Division of Consumer Protection.

*Information provided by New York State Department of State,
Division of Consumer Protection*

Visit the New York State Division of Consumer Protection at <http://www.dos.ny.gov/consumerprotection/> or call the Division of Consumer Protection Hotline at **1-518-474-8583**. Here you can learn more details on the scams listed; the other scenarios that have been reported; how to secure your identity and credit card information; and other important ways to help protect yourself.

You may also visit the Federal Bureau of Consumer Protection’s website at <https://www.ftc.gov/> for assistance or contact the Consumer Response Center by phone at **1-877-382-4357**.



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If you have questions on this or any other state issue, contact Assemblyman Blankenbush at 40 Franklin Street, Suite 2, Carthage, NY 13619 • (315) 493-3909
blankenbushk@assembly.state.ny.us