NEWS ADVISORY Luther Strange Alabama Attorney General



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AG LUTHER STRANGE ANNOUNCES TOP TEN CONSUMER COMPLAINTS REPORTED TO HIS OFFICE DURING 2014

March 1-7 is National Consumer Protection Week

(Montgomery) – In accordance with National Consumer Protection Week, Alabama Attorney General Luther Strange announces the top ten consumer complaints as reported to his office by Alabamians during 2014.

"Alabamians need to be aware of scams that could cost them thousands of dollars or rob them of their identity," said Attorney General Strange. "The Alabama Attorney General's Office maintains a consumer protection hotline to take reports of fraudulent activity and to provide information and tools to equip individuals to protect themselves.

"My office has compiled a list of the top ten categories of consumer complaints received from Alabamians over the last year. Not surprisingly, most consumer complaints came from internet-related activity, including emails and online offers intended to steal one's identity, credit card or bank account information. Closely following were aggressive debt collectors and loan and mortgage telemarketers."

The Alabama Attorney General's Office of Consumer Protection received more than 4,300 consumer complaints during 2014 with the majority grouped into the following ten categories:

- 1. Online Scams
- 2. Debt Collection
- 3. Loans/Mortgages
- 4. Auto (Used)
- 5. Home Repair
- 6. Retail Purchases
- 7. Mail Order/Magazines
- 8. Satellite/Cable/ISP Service Disputes
- 9. Auto Repair
- 10. Landlord/Tenant Disputes



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Interestingly, the top three consumer complaints of 2013 were Loans/Mortgages, Debt Collection, and Online scams.

"Alabama consumers should always be on alert to consumer scams and fraud and if they have questions about a suspicious offer or transaction they are encouraged to contact the Attorney General's Office of Consumer Protection," said Attorney General Strange. "When appropriate my office also can mediate disputes between consumers and businesses."

The Attorney General's Office of Consumer Protection cannot serve as an individual's private attorney or provide consumers with legal advice. However, in many instances, the Attorney General's Office has been successful in mediating complaints to the mutual satisfaction and benefit of the consumer and the business.

If circumstances warrant, the Attorney General may initiate legal action, either civil or criminal, to represent the interests of the State of Alabama and to enforce the various laws designed to protect consumers from con artists and unscrupulous practices by businesses. When such action is taken, the Attorney General is authorized to seek restitution for the affected consumers, as well as injunctive relief, civil penalties and criminal penalties.

To report suspected consumer fraud, Alabamians can call the Attorney General's Consumer Protection Hotline at **1-800-392-5658**. You can also visit the Attorney General's web site at http://www.ago.state.al.us/ and click on "Consumer Protection." To file an online complaint, use the link: http://www.ago.state.al.us/Page-Consumer-Protection-File-a-Complaint.

National Consumer Protection Week (NCPW) is a coordinated campaign of state Attorneys General, the Federal Trade Commission and other government agencies that encourages consumers nationwide to take full advantage of their consumer rights and make better-informed decisions. NCPW 2015 will take place March 1 through March 7, 2015. More information can be found at the NCPW website: http://www.ncpw.gov/.