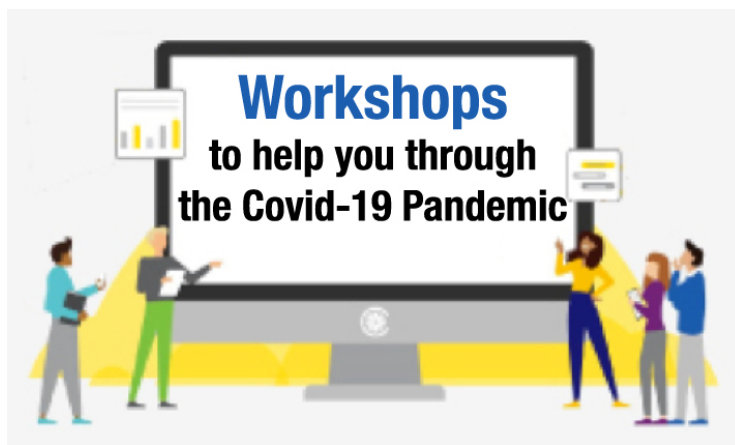




Here are some of the top stories your Alabama Consumer Council is following, that are affecting our members:

## EVENTS AND WORKSHOPS . . .



### ***“Protecting Yourself and Your College-Bound Students During Covid-19”***

**Friday, August 21, 2020**  
10:00 am – 11:00 am  
Registration: 1-800-544-0414  
Free to Consumer Council Members

### ***2020 Annual Consumer Council Meeting***

**Friday, August 7, 2020**  
Online Virtual Annual Meeting  
Open to Consumer Council Members  
Register by calling: 1-800-544-0414

### ***“Strategies for Protecting Your Financial Assets in the COVID-19 Era”***

**Tuesday, September 22, 2020**  
10:00 am – 11:00 am  
Registration: 1-800-544-0414  
Free to Consumer Council Members

### ***“Protecting Your Identity and Credit Against Hackers”***

**Thursday, September 24, 2020**  
10:00 am – 11:00 am  
Registration: 1-800-544-0414  
Free to Consumer Council Members

## ***“Achieving Financial Success for Millennials: How to Buy a Car and Boost Your Credit Score”***

**Saturday, October 17, 2020**

10:00 am – 12 noon

Registration: 1-800-544-0414

[Free to Consumer Council Members](#)

## **LOCAL NEWS . . .**

### **Election Season Robocall Scams**

Robocalls will increase dramatically as pollsters and candidates seek to gain your vote and financial support. While not all political calls are scams, but a legitimate way to fundraise and promote a candidate’s platform, it’s often hard to distinguish the real from the fake.

#### **Here’s how these calls typically work:**

You receive a call that may start with a recording of a real politician discussing a hot-button topic in your area that will end by asking you if you will join the fight to change legislation, create a new law, provide more affordable healthcare – you get the picture. If you say yes or press the designated button on your phone, you will be transferred to a live representative who may try to solicit a donation or gather personal information from you “to add you to their mailing list”.

#### **Legitimate organizations will never:**

- Offer prizes for participating in a telephone survey.
- Ask you for your Social Security Number or credit card number to “verify your identity or confirm you voter status?”.
- Use aggressive sales-tactics to coerce you into donating to the campaign.

***If you run into any of these red flags, hang up. It’s most likely a scam.***

#### **Consider these best practices:**

- **Donate directly to the campaign office:** Donations made over the phone can be valid, but to be sure you are donating directly to the campaign, donors should give either through the candidates’ official website or at a local campaign office. Don’t count on a callback number given to you by the caller. It’s no guarantee you will be connected with a legitimate campaign fundraising committee.

- **Watch for spoofed calls:** Your Caller ID may say that someone from Washington DC or from a campaign office is contacting you, but scammers can fake this using phone number spoofing technology.
- **Beware of prize offers:** Just hang up on any political pollster who claims that you can win a prize for participating in a survey. Political survey companies rarely use prizes, so that is a red flag (especially if they ask you to pay for shipping or taxes to claim it).
- **Don't give out personal or banking information:** Political pollsters may ask for information about your vote or political affiliation, and even demographic information such as your age or race, but they don't need your Social Security number or credit card information.
- **Research fundraising organizations before donating:** Be especially cautious of links that come to you through email or social media, and don't click through. Instead, go directly to an organization's website by typing the URL in your browser or using a search engine.

To report a scam, call your **Better Business Bureau** or go to the **BBB Scam Tracker**. To find trustworthy businesses, visit [bbb.org](http://bbb.org).

## New "Contact Tracing" Phone Scam Alert!

State officials and federal agencies warn there's a new phone scam circulating: Callers posing as COVID-19 contact tracers are trying to pry credit card or bank account information from unsuspecting victims.

The grifters apparently are taking advantage of a genuine public health intervention that is crucial to stopping the spread of the novel coronavirus: contact tracing.

In one scam, fraudsters are telling their victims, "I'm calling from your local health department to let you know that you have been in contact with someone who has COVID-19."

Then they move in for the kill, asking for payment information "before we continue." Don't fall for that, say public health advocates and officials. Legitimate contact tracers don't ask for payment or seek other financial information.

### How genuine contact tracing works:

Real contact tracers generally work for health departments. They contact COVID-positive patients to track symptoms. They help the people they call figure out how to isolate themselves from others until they clear the virus and determine which friends, neighbors, colleagues or acquaintances they might have been near in the days just before or after they tested positive for the coronavirus.

The contact tracers then race against the clock with more phone calls, hoping to reach the folks on that list who might have been exposed to the virus, and persuade them, too, to quarantine themselves for a brief period.

This tried-and-true public health tool (along with washing hands, wearing a mask in public and maintaining 6 feet of physical distance from people outside your household) is one of the few strategies available to slow the spread of the virus while scientists work on treatments and vaccines.

### **Be discerning, but don't avoid real tracers**

Legitimate tracing calls might be preceded by a text message, notifying patients of an upcoming call from the health department. Then, in that initial call, the legitimate tracer will seek to confirm an address and date of birth, especially if you are the COVID-positive patient.

They ask about your identity to make sure you are the person they are trying to reach so they don't disclose potentially private information to the wrong person.

"Anytime someone calls you for information, you should be concerned about who is calling," says Dr. Georges Benjamin, executive director of the American Public Health Association. "If they are legitimate, you can say, 'Give me your name and phone number' and you can always call them back" after doing some checking.

One thing to consider: Did the caller ID indicate the call was from a health department? Be discerning, but don't avoid genuine help. Real contact tracers can also help people who must isolate or quarantine by connecting them with resources, such as food or medicine delivery.

At the end of the call, a genuine contact tracer may ask if they can call or text you in the coming days to check on how any symptoms may be progressing. That's OK. Once you've ascertained they are a real contact tracer, providing them with that sort of information helps not just you, but your community, too.

## **Alabama Consumer Resources**

### **State Office**

Dennis Wright, Chief Director Consumer Affairs Section

Office of the Attorney General

11 South Union Street

Montgomery, AL 36130

334-242-7334

Toll free in AL: 1-800-392-5658

Fax: 334-242-2433

Here is a comprehensive list of Alabama resources focused on legal, educational, finance, health, employment, or general agencies.

<https://www.consumeraffairs.com/resources/al/>

# How to File a Consumer Complaint with the Alabama Attorney General

Call the Consumer Hotline: **1-800-392-5658** or **334-242-7335**

Or you can fill out an online form here:

<https://www.alabamaag.gov/consumercomplaint>

## How Your Consumer Council is Helping You During the Covid-19 Pandemic

During this extremely difficult time when so many American consumers are suffering financial hardships due to the Covid-19 outbreak, your local consumer council is working hard to help you.

Here are some of the things that we're doing to make sure the voices of our consumer-members are being heard and your needs are being met:

1. Advocating on behalf of all consumers to encourage Congress to pass the \$2 Trillion CARES legislation. This was accomplished on March 27<sup>th</sup>. The most important part of this legislation provides **Cash payments of \$300 Billion for individual consumers**. Most individuals earning less than \$75,000 can expect a one-time cash payment of \$1,200. Married couples would each receive a check and families would get \$500 per child. That means a family of four earning less than \$150,000 can expect \$3,400. The checks start to phase down after that and disappear completely for people making more than \$99,000 and couples making more than \$198,000.
2. The American Consumer Council and its 177 state and local chapters are working closely with financial institutions, including banks and hundreds of local credit unions across the nation, to enroll consumers as members so they are eligible for low-interest bridge loans to offset lost income and generate much-needed cash.
3. We are also working to help small businesses. As part of the CARE legislation that President Trump just signed into law, small businesses can expect some relief. The bill sets aside \$350 billion for small business loans up to \$10 million, with priority given to women-owned businesses, new businesses and those run by anyone "socially and economically disadvantaged." A separate \$10 billion in emergency small business grants of up to \$10,000 is also set aside from the Small Business Administration.

4. Your state and local consumer councils have published key steps you can take to avoid contracting the Covid-19 virus. Here are the most important things you should know about this deadly virus:

- There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19).
- The best way to prevent illness is to avoid being exposed to this virus.
- The virus is spread primarily from one person to another. This means:
  - Between people who are in close contact with one another (within 6 feet).
  - Through respiratory droplets produced when an infected person coughs or sneezes.
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

## PLEASE TAKE STEPS TO PROTECT YOURSELF



### Clean your hands often:

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching eyes, nose, and mouth with unwashed hands.



### Avoid close contact with People Outside Your Family:

- Avoid close contact with people who are sick.
- Put distance (at least six feet) between yourself and other people if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting very sick.

For more information, please visit: <https://www.cdc.gov/coronavirus/2019-ncov/faq.html> or contact us via email at: [Info@AmericanConsumerCouncil.org](mailto:Info@AmericanConsumerCouncil.org)