

CONSUMER ALERT

A Publication from the South Carolina Department of Consumer Affairs

ID THIEVES HACK SMARTPHONES

For many, smartphones have become an extension of ourselves. Virtually anything can be done with them, whether it's social networking, paying bills or online shopping. These "mini computers" are often the weakest link in the chain of cyber security, making them an easy target for hackers and ID thieves. Think you're not at risk? Read the tips below to find out:

1. **Public Wi-Fi-** We all take advantage of Wi-Fi, as it is usually FREE and it cuts down on data plan usage. But smartphones are vulnerable to malware and hacking when connected to unsecured public networks. Even though it is free, it could end up costing you in the long run!
2. **TMI (Too Much Information) -** Smartphones let us share every event of our day with others—but there is such a thing as oversharing!
3. **Phishing-** That's right, with a Ph! An incoming text or e-mail may be an attempt to gain access to your information. For example, text messages saying that you have won a \$1000 gift card from a well-known

retailer asking you to click on links to redeem. Remember, clicking on suspicious links can download viruses and key-loggers onto your smartphone, similarly to your laptop or desktop computer.

Before we send you into panic mode, you should know there are ways to minimize your risk. Here are some simple steps that could save you a lot of trouble:

1. **Protect Your Device-** Enable strong, creative passwords and don't share them with others. You can also find anti-virus software designed for your smartphone. Some of these apps are even free!
2. **Be cautious with public Wi-Fi-** Smartphones communicate wirelessly with the access of Wi-Fi hotspots. Avoid logging into personal accounts, especially financial accounts when using public wireless networks.
3. **Securely dispose of you device-** Eligible for an awesome upgrade!? Before you turn that old smartphone in, make sure you erase important information and remove any SD cards.

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NATIONAL CONSUMER PROTECTION WEEK

The South Carolina Department of Consumer Affairs (SCDCA) celebrated the 15th Annual National Consumer Protection Week (NCPW) March 4th – 8th.

The event is an effort to educate consumers on topics such as identity theft and financial literacy. To get the word out, SCDCA sponsored a number of activities and initiatives statewide.

In addition to making presentations and releasing new consumer publications, we partnered with various organizations and federal agencies to offer services to consumers.

This year, SCDCA held shred days in five locations: Spartanburg, Columbia, North Charleston, Myrtle Beach and Rock Hill. These events allowed



Matalie Mickens assisting a consumer in Myrtle Beach!

consumers to shred confidential information while also raising awareness about ID Theft and scams. Responses at the venues were great and overall our partners Shred360 and Cintas helped people across the state shred around **20,000 pounds** of paper!

SCDCA also held a free ID theft seminar in Columbia in conjunction with the South Carolina Bar, the University of South Carolina School of Law and the Federal Trade Commission. This event allowed consumers

to learn about identity theft and gave them the opportunity to consult with an attorney on their identity theft issue.

SCDCA also participated in a Tele-Town Hall with AARP, the US Postal Inspection Service and the Federal Trade Commission on March 7th. The call covered consumer protections available to minimize the effects of a security breach and frequently asked questions on identity theft. Questions were great and over **10,000 consumers listened in!**



Cindy Liebes, FTC, answering a consumer question at the AARP Tele-Town Hall.

DEBT COLLECTION SCAMS, WITH A SCARY TWIST

The Department receives scam reports from all over the state. One type that is regularly reported is debt collection scams. Recently, fraudsters posing as FBI agents are on the rise, intimidating consumers into paying for debts they may not even owe.

The scheme starts with a call saying that you're under investigation for a criminal matter. Making the pitch sound more believable, the scammer will often know your name, address and other personal information. "You can go to jail for up to 20 years if you don't contact us," or "We need your banking information for fees," are common lines used. SCDCA wants you to spot these scams before you fork over the cash!

1. **Check your credit report!** If the debt is legitimate it should be listed on your credit report.
2. **Ask for written notice of the debt.** Debt collectors are required by law to provide you with written proof that the debt belongs to you.
3. **Don't overshare-** Never verify personal or banking information over the phone to an unknown source.

CPSC Recall Roundup

Huffy 20-in Slider Tricycle

The handlebar can unexpectedly loosen while in use, causing the rider to lose control.



Compact and Large Handgun Vaults

The lock can fail and allow unintended access to the contents of the vault.



Buckyball's Magnet Sets

When two or more magnets are swallowed, they can link together causing intestinal obstructions, perforations, sepsis and death.



LED Light Bulbs

Marketed under the brand names Definity, EcoSmart, Sylvania and Westinghouse, these bulbs pose a fire hazard.

For a complete listing of recalled products, visit the U.S. Consumer Product Safety Commission at www.cpsc.gov. If you purchased a recalled product, the retailer should have information for you. If you find a recalled item on the shelf or have questions about recalled products, contact the CPSC at 800.638.2772

100,000 Views on YouTube



Consumers have loyally tuned in to our YouTube channel. Even during the massive budget cuts that stopped SCDCA from producing any new videos for about three years! At long last, we have been able to produce TWO new videos this year and we want you to check them out! Look for *ID Theft: Why It Should Matter to You* and *Worried About Identity Theft?*

You can find these titles, along with other great consumer topics, like secret shopper scams and cosmetic contact lenses on our channel, SCDCA-TV.

THE PALMETTO AFFORDABLE HOUSING FORUM



Darlene Dinkins and Juliana Harris staffing SCDCA's exhibit table.

SCDCA was one of five partner agencies that presented the 18th Annual Palmetto Affordable Housing Forum at the Columbia Metropolitan Center on April 24-25, 2013.

With more than 500 people in attendance, including mortgage brokers, real estate brokers and housing counselors, the Forum is designed for novice and experienced housing professionals interested in improving the supply and condition of affordable housing in the state. Partners, vendors and attendees collaborated on ways to expand housing choices in South Carolina.

SCDCA provided five different sessions on topics including Consumer Rights in Debt Collection, Demystifying Credit Reports and Scores, ID Theft: Business Practices and Consumer Protections and update on the agency, the Consumer Financial Protection Bureau.

Building on successes from last year, the forum once again offered a legal track giving lawyers the opportunity to earn up to 6.25 hours of continuing legal education credit. Our very own, Charles Knight, updated legal track attendees on mortgage law. Forum attendees also visited the SCDCA exhibit table for educational brochures on topics ranging from credit repair to identity theft and scams.



Dr. Earl Suttle speaking at the luncheon.

NATIONAL LIFE SMARTS COMPETITION



Lower Richland High School's LifeSmarts Team & Coach

On March 8, 2013, Lower Richland High School competed against the F.E. Dubose Career Center for a chance to represent South Carolina at the National LifeSmarts Competition.

After three rounds of cumulative scoring, Lower Richland claimed their third victory in a row! Their team consists of, Coach: Tari Tucker; Captain: Aaron Smith; Members: Manuel Zambrana, Nikia Goodwin- Rogers, Teera Sumter and Michael Jacob.

April 20-23, 2013 the team traveled to Atlanta, GA to represent our state in the national competition. After some tense competition, Lower Richland placed number 31st out of 39 participants, out performing themselves from last year's 33 out of 35.



TWITTER CHATS A SUCCESS!

SCDCA held two Twitter chats at the end of March in efforts to increase awareness about identity theft. If you're not familiar with Twitter chat, it goes a little something like this. Consumers direct their questions @SCDCA by using a predetermined hashtag. In this case we used #SCDCAsecure. Below you can find some of the questions we got! Feel free to tweet your own questions or ideas for future chats @SCDCA!

1
Q: RT What's the best way to be proactive? #SCDCAsecure

A: Consider a security freeze, monitor financial and benefits statements and more: <http://t.co/fewGTV4p-di> #SCDCAsecure

2
Q: #SCDCAsecure how many credit reports can I receive each year?

A: Great question, you get 3 annually. One from each credit agency. visit annualcreditreport.com to get one! #SCDCAsecure

3
Q: RT Would I need a security freeze if I don't have any credit history? #SCDCAsecure

A: Try to pull your credit report at annualcreditreport.com. If you don't have one you can't use the security freeze #SCDCAsecure

4
Q: RT How can I recognize a telephone scam? #SCDCAsecure

A: Phone scams share the common thread of trying to separate you from your \$\$/pers'l info. Learn more: ow.ly/jtm6y #SCDCAsecure

5
Q: RT How do I place a fraud alert on my credit reports? #SCDCAsecure

A: That's a great question. Take a look at pg. 5 in our Consumer Alert <http://t.co/s90uAz01fp> #SCDCAsecure

6
Q: RT @SCDCA what are considered strong passwords? #sdcacasecure

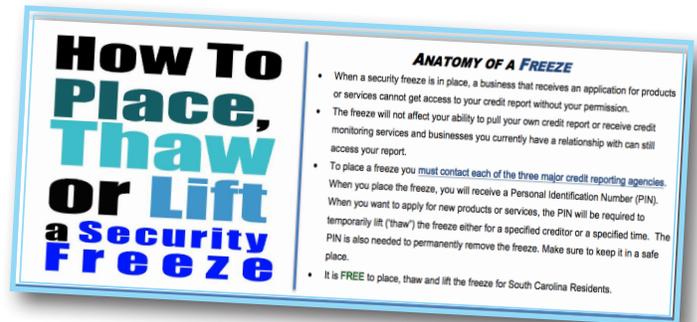
A: Try to use a combo of CAPS, lowercase, numbers and symbols if you can. #sdcacasecure

WHAT YOU SHOULD KNOW ABOUT IDENTITY THEFT

With identity theft becoming more and more prevalent, SCDCA has released lots of new materials to arm consumers with the tools they need to minimize the effects of a breach and protect against identity theft. Check them out on our Identity Theft Resources page:

New Publications

**Consumer Alert: Special Edition-ID Theft;
ID Theft: What to Do if it Happens to You;
How to Place, Thaw or Lift a Security Freeze;
Notifying the Credit Bureaus of a Death;
Minimize the Effects of ID Theft;
"Credit Alert" Phishing E-mails**



Catch these Titles on YouTube

ID Theft: Why it Should Matter to You! & Worried about Identity Theft?

Your Information Destination!



Check out our
YouTube channel.
youtube.com/scdcatv



Look here for updates &
educational materials.
facebook.com/scdca



Find the latest scam
alerts and news here.
twitter.com/scdca

don't forget about the website: www.consumer.sc.gov

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interests of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. The Department strives to be a CREDIT to our State: Competence Resepect Equality Dedication Intergrity Timeliness. For more information on SCDCA, visit www.consumer.sc.gov.

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