

CONSUMER ALERT

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WHAT YOU NEED TO KNOW ABOUT: THE DO NOT CALL REGISTRY

One of the most commonly asked questions SCDCA gets is, “I registered my number with the Do Not Call Registry, so why am I still getting calls?” Many upset consumers think that the constant flood of phone calls will magically stop if they add their number to the list, but they are often unhappy with the outcome. While the Do Not Call Registry is a great tool to help cut down on calls, there are some exceptions that allow the calls to keep on coming.

Even if you’ve signed up for the registry, you may still receive calls from:

1. **Political/charitable organizations and survey takers.** If the charity hired a telemarketer to ask for donations on their behalf, the telemarketer should keep a “no call” list and add you to it if you ask them to do so.
2. **Debt collectors.** Debt collectors can still call you to collect a debt. However, there are rules about when they can contact you and ways you can get them to stop.
3. **Businesses you already have a relationship with.** A business can make sales calls to you if you have bought or rented something from it in the past 18 months. They can also call you if you have contacted them about a good or service in the past 3 months. If you don’t want to receive calls anymore, tell the business to put you on their “no call” list.
4. **Subsidiaries or affiliates of #3, above.** Be careful when giving your information out, especially when you are signing up for free trials, sweepstakes or prizes. Make sure to read what you’re agreeing to carefully. Information about who can access and use your data is often buried in the fine print.
5. **Scammers!** Scam artists are already breaking the law, so they are not going to follow the rules of the Do Not Call Registry. Remember, if you get a call you’re even a little suspicious about, hang up and follow up to make sure it is real.

Sales calls should only be made between 8 a.m. and 9 p.m. If you think someone is breaking the rules, report them to the Federal Trade Commission at 1-888-382-1222, TTY 1-866-290-4236, or go to www.donotcall.gov and to the Federal Communications Commission at 1-888-225-5322, TTY 1-888-835-5322, or at www.fcc.gov/complaints.

If you are interested in opting out of more than just phone calls, read on to page 5.

CPSC RECALL ROUND-UP

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. For information on recalls not conducted with CPSC visit www.recall.gov.

focus spine bicycles



The bicycle linkage component parts used to connect the seat tube and rear axle droupouts can be incorrectly sized which can cause the frame to collapse, posing a fall hazard.

shimmer n' sparkle cra-z-jewelz gem creations



The "Slider Bracelet" in the jewelry making kit contains high levels of lead. Lead is toxic if ingested by young children and can cause adverse health issues.

tj maxx & marshall's foldable lounge chair



The chairs can collapse unexpectedly, posing a fall and injury hazard.

poco ag child backpack carrier



A cut in the plastic buckle on the shoulder strap can cause the shoulder strap to release, posing a fall hazard to a child in the carrier.

SAVE ENERGY THIS SUMMER

Temperatures are rising, but that doesn't mean your energy bill has to! Here are some quick and easy steps you can take to stay cool while saving energy and money this summer.





Take Your Home's Temperature

Keeping your heating and cooling system running smoothly can cut costs year-round. Be sure to have a trained professional check your unit out at least once a year. It is also wise to check for leaky ducts, holes around the plumbing and pipes, and damage to the weather stripping or sealant. Remember to clean or replace your filters often.

Keep Cool for Less

The hotter it gets outside, the harder your AC system has to work to keep your home cool. Luckily, there are things you can do to reduce the strain and lower costs! Avoid running heat producing appliances, such as dishwashers or dryers, during the hottest part of the day. You can also protect your home from the heat by installing drapes or blinds to block out the sun. According to the Department of Energy, using a ceiling fan can allow you to raise the thermostat by 4 degrees without any loss in comfort.

SAVE ON ENERGY WHILE YOU'RE AWAY

-  Unplug small appliances.
-  Put your water heater on "vacation" mode
-  Close your drapes and blinds to keep out the heat
-  Set the thermostat higher than comfortable, but lower than could cause damage

SCDCA SPRING OUTREACH

NATIONAL CONSUMER PROTECTION WEEK

Each year, the South Carolina Department of Consumer Affairs (SCDCA) participates in National Consumer Protection Week (NCPW), a national campaign to educate and empower consumers to make better-informed decisions. This year NCPW was held from March 6 – 12, during which SCDCA facilitated multiple events across the state. SCDCA kicked off the week with a consumer phone bank in partnership with WLTX and the Office of Regulatory Staff. As the week progressed, SCDCA also hosted other consumer events, such as an educational webinar. In partnership with Shred360, SCDCA offered multiple shred days throughout the state, with events held in Furman, Summerville, Irmo and Myrtle Beach. Overall, over 28,000 lbs. of paper was shredded! Throughout the two shifts of the phone bank, over 150 South Carolina residents called in to receive help and advice on consumer issues.



SCDCA staff manning a phone bank at WLTX

PALMETTO AFFORDABLE HOUSING FORUM

On April 19 and 20, SCDCA participated in the Palmetto Affordable Housing Forum. The Forum, which was held at the Columbia Metropolitan Convention Center, served as a platform for housing-related professionals to network and collaborate on ways to improve and expand the affordable housing choices in South Carolina. This year, SCDCA offered five presentations during the conference. The presentations covered a range of topics, including The State of Consumer Credit in SC, Obstacles to Homeownership: Spotlight on Illegal Activities, Is Your Security Policy Missing Something?, and the Ins and Outs of the Know Before You Owe (TRID) Mortgage Disclosure Rule.

FRAUD FORUM

This spring, SCDCA's outreach efforts have zeroed in on educating community service providers, in order to arm them with the knowledge to help their respective audiences. So, on June 1, SCDCA hosted its first annual Fraud Forum. This free forum, sponsored by the Carolinas Credit Union League and the SC Board of Financial Institutions, served as a platform for organizations to come together to discuss new and common forms of fraud, as well as teach how to protect against it. Over 40 community service providers attended the forum, hearing speakers from Microsoft, the Federal Trade Commission and the Department of Homeland Security Office of Inspector General discussing the types of fraud they encounter. SCDCA ended the day with a round table discussion of the resources available from all of the participating organizations. Attendees left the conference more aware of the impact of fraud in South Carolina, as well as armed with materials and contacts to help protect consumers.



Ryan Harkins of Microsoft, presenting at the Fraud Forum

#DONOTDISTURB

HOW TO OPT OUT OF UNWANTED OFFERS

Another common question we get at SCDCA is, “how can I stop getting these annoying phone calls and mailings!?” The FREE tips below can help you get some peace if you’re bothered by mailings, emails, and calls that seem to have no end!

Junk Mail. Contact the Direct Marketing Association to unclutter your mail box. After filling out the form, those unwanted ads will stop showing up in your mailbox for five years. Remember: this will not stop mailings from those that do not use DMA’s Mail Preference Service.*

Decrease the junk mail you may receive by visiting www.dmachoice.org.

Email. The Direct Marketing Association also has an Email Preference Service (eMPS) to help you cut down on unwanted email ads. Registration lasts six years.

Opt out of getting email from DMA members by visiting www.dmachoice.org.

Phone calls. If the phone rings off the hook, consider signing up with the National Do Not Call Registry. Call from the phone number you want added to the Registry. It can take up to 31 days for the calls to lessen. Remember: businesses you already have a relationship with can still contact you.* Contact them directly

to ask to be taken off their call lists. For more details on this tip, see page 2.

You can register at www.donotcall.gov or call 1-888-382-1222

Preapproved offers of credit. Credit card companies will send applications for credit to people with certain credit score ranges. These applications can make it very easy for an identity thief to get credit in your name. Choose to stop getting them for 5 years or permanently; to opt out forever you must mail in the Permanent Opt-Out Election form.

Opt out of these offer by calling 1-888-567-8688 or visiting www.optoutprescreen.com

* You may still get calls and mailings from scammers, as they don’t follow the rules set by the groups covered in this post. Keep that in mind when you get calls or mailings from strangers. If you’re ever in doubt, hang up and follow up!

South Carolina Department of Consumer Affairs



SPOTLIGHT

Earlier this year, the South Carolina Department of Consumer Affairs (SCDCA) premiered its new blog, SCDCA Spotlight. The blog serves as an educational portal to allow consumers to stay updated on consumer issues, allowing SCDCA to speak directly and informally to consumers about issues that have a real impact on their lives. Each month, the blog will host a new article on a topic ranging from how to avoid the latest scams to tips on personal finance. For more information, or to view the blog, visit www.consumer.sc.gov and click on Consumer Information. Remember to check back each month!

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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 Respect Equality Dedication Intergrity Timeliness. For more information on SCDCA, visit www.consumer.sc.gov.

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