



NEWSLETTER

Mayor's Office of Consumer Information

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Local Consumer Advocacy

The (Springfield) Mayor's Office of Consumer Information (MOCI)

is your Local Consumer Program (LCP) serving Hampden County and parts of Worcester County, and is funded by and works in cooperation with the Massachusetts Attorney General's Office (AGO).

Its newsletter allows the MOCI to expand its reach into the neighboring communities it serves and provide current information to consumers to help them be better prepared when making financial decisions, avoid falling victim to a scam or fraud, and be well-informed when buying a car, hiring a home improvement contractor, or shopping online.

This Special Edition is in celebration of **National Consumer Protection Week** (NCPW) (March 2 - 8, 2025), an annual event dedicated to consumers. Each year, the MOCI staff actively brings consumer awareness and offers workshops, tabling, and presentations throughout its community. It hopes, and encourages everyone to participate in the celebration and invites you to join them at one of its events (*see below for a selected listing*).

Since July, the MOCI handled over 700 complaints and successfully recovered nearly \$160,000 in the form of a refund, repair or credit through its consumer advocacy efforts. As you will see in the back page, our staggering statistics for 2024 are alarming to us, with retail complaints leading significantly for the first time. Financial Literacy workshops were also in high demand in 2024.

If you are a consumer in need of assistance in resolving a complaint against a business, or if your organization would like to request a presentation or informational tabling, please contact MOCI at (413) 787-6437. To file a formal complaint and to learn about your consumer rights, visit Mass.Gov.

MA Attorney General's Office-Consumer Hotline: (617) 727-8400
www.mass.gov/orgs/office-of-the-attorney-general

NCPW TABLINGS AND PRESENTATION EVENTS

March 4th – 10:00am to 12:45pm: Raymond Jordan Senior Center, Springfield (To register, contact Elder Affairs @787-6785)

March 5th – 9:00am to 11:30am: Springfield City Hall Atrium

March 7th – 8:30am to 10:30am - Westfield Senior Center

March 19th – 12:00pm-1:00pm – Holland Community Center



DON'T SLEEP ON THIS!

*Identity Theft is predicted to get worse in 2025, that's according to the Identity Theft Resource Center**

Last year was a huge year for data breaches, affecting millions of consumers, with United Health Care compromising the records of 190M! With A1 in the mix, it allowed for an increase in phishing cases, which resulted in more fraudulent claims. Some predications are:

- Less information due to decrease in federal deregulation
- Boom for cybercriminal jobs (networks are already luring, hiring and training)
- Decrease in funding for Victims of Crimes Act Fund
- Less support for victims and less resources for agencies

TIP: Take immediate action and freeze your three credit reports!

**<https://www.idtheftcenter.org/identity-theft-resource-center-2025-predictions/>*

SCAMS, SCAMS & MORE SCAMS

Active Scams

Deed Fraud Scam: Scammers forge documents to record a phony transfer of property ownership where they can then sell the home, take out a mortgage on it, or even rent it out to tenants to turn a profit.

Tip: Sign up online for Consumer Notification System alerts with your local Massachusetts Registry of Deeds

Checking Cooking Scam: Unlike the check washing scam, scammers alter the stolen checks with a commercial software and deposit the check via a mobile app.

Tip: Use a credit card as payment, monitor your accounts or bring your check to your local post office

Deepfake Identity Theft Scam: With the readiness of AI, scammers can access your personal and financial accounts by falsifying identification documents. Allowing them to change passwords and authorized users.

Tip: Be cautious with personal information being shared and don't be too social on social media

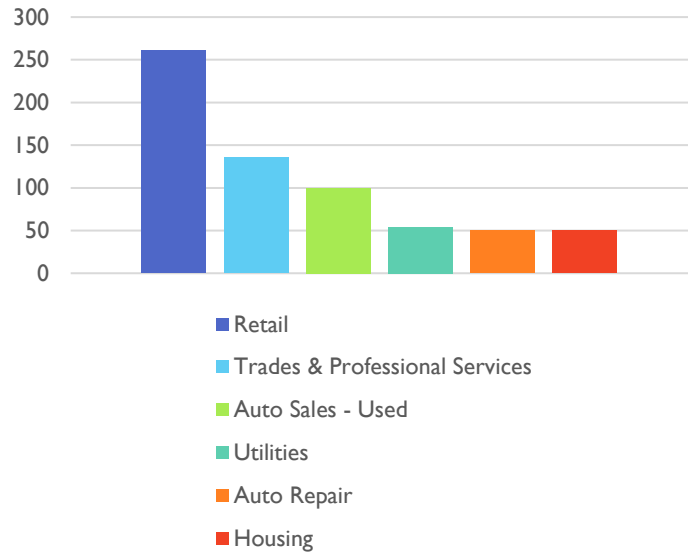
Fake QR Codes "Quishing" Scam: This is the modern twist to the phishing scam. Once you scan the QR code it directs you to a fake website with malware that steals your financial information. Since 2023, the scam has seen a whopping increase of 587%.

Tip: Avoid scanning random QR codes especially via email or text and report suspicious ones.

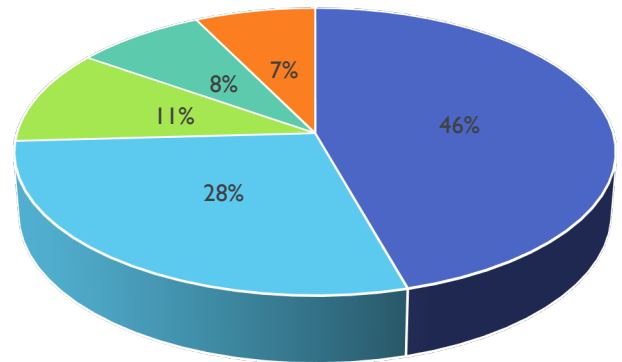
Met with other LCP teams (l-r: Anita Wilson, Carolyn Young of Hampshire/Greenfield County and Kristen Curtin of Berkshire County) at the Springfield AG's Office



2024 Leading Complaints by Category



2024 Top 5 Cities/Towns with Complaints



- Springfield
- Worcester County area
- Chicopee
- Westfield
- Holyoke/Agawam & Feeding Hills tied