



Mayor's Office of Consumer Information
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NEWSLETTER

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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. It is funded by and works in cooperation with the Massachusetts Attorney General's Office (AGO).

Since 2000, the MOCI has helped hundreds of thousands of consumers, recovering over \$15 million dollars as a result of its advocacy efforts. We have empowered thousands of consumers through educational presentations and workshops, and multiple media outlets including its own podcast, The Consumer Toolbox. The MOCI firmly stands by its motto, "Education is the Best Prevention," and you should too!

"As we end Fiscal Year 2024, we want to thank the Massachusetts Attorney General's Office and the City of Springfield for their continued support, and the many local organizations for allowing us the opportunity to bring consumer awareness and education into the community."

With scams and fraud becoming more prevalent with Artificial Intelligence (AI), it is of utmost importance that consumers stay informed, alert and prepared to take immediate action, if and when necessary.

Since July of 2023, the MOCI assisted close to 800 consumers who filed formal complaints with the Massachusetts Attorney General's Office and successfully recovered nearly \$250,000 for them through its consumer advocacy efforts.

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 us at (413) 787-6437. To file a complaint and to learn about your consumer rights, visit Mass.Gov.

The meaning of AI is as complicated as the damage it can cause if one does not understand its function. Simply put, AI are computer-based systems capable of performing tasks required by humans such as speech, predictions, and decisions. Read AGO Campbell's Advisory on AI [AG Campbell Issues Advisory Providing Guidance On How State Consumer Protection And Other Laws Apply To Artificial Intelligence | Mass.gov](#)



Is DuckDuckGo a Quack?

The question has been asked repeatedly since DuckDuckGo is gaining popularity with its current television and radio advertisements, although it has been in existence for many years now. So, is it a quack (scam)?

It's absolutely NOT a quack! DuckDuckGo is an online search engine whose good intent is to:

- protect your privacy
- block advertisements
- not sell your information
- never store your data
- not track your every move
- not keep your history

DuckDuckGo is free and offers an APP which can be downloaded on your electronic devices. Or, if you prefer, you can simply change your settings to have DuckDuckGo as your search engine rather than others that track your every move and violate your online privacy.

SCAMS, SCAMS & MORE SCAMS

(HOT) Summer Scams

Driveway Scam: They claim to have leftover asphalt and offer you "the deal of a lifetime...if you pay CASH on the spot!" These are fly-by-night scammers. Tip: Hire local!

Home Improvement Scam: They offer you repairs on your home claiming to be licensed, registered and insured, you pay them and they never return to perform the work. Tip: Do your "homework" and verify the business!

Grandparent Scam: With the readiness of AI, it happens more often than you think, especially during the summer months and college breaks. Tip: Set up a secret word with your loved ones.

Travel Scam: There are many fake websites luring travelers with their enticing photos and prices. Tip: Do business with legitimate companies and only use a major credit card.

This past April, Attorney General Campbell recognized our many years of public service at a ceremony in Boston



Important Referrals and Links

Massachusetts Attorney General's Office:
www.mass.gov/orgs/office-of-the-attorney-general

Report Fraud to the Federal Trade Commission:
ReportFraud.ftc.gov



MYTH OR FACT

Checking your credit report more often than once a year hurts your credit score

MYTH: Checking your credit report is considered a "soft inquiry," which does not hurt your credit, contrary to a "hard inquiry" when you apply for new credit. Reminder: You can now check your credit report on a weekly basis through www.annualcreditreport.com (type it ONLY in URL address line!).

Cookies are good and caches are harmless

FACT: Internet cookies track you (think of them as crumbs you leave behind) and caches store your history data. Therefore, you want to delete them on all of your electronic devices as often as possible (daily or weekly). Another option is to use DuckDuckGo!

The three-day right to cancel applies to the purchase of a vehicle

MYTH: The three-day right to cancel does NOT apply to the purchase of a vehicle. However, the rule applies to written contracts or agreements when goods or services are purchased through face-to-face sales away from the merchant's normal place of business.

Bumper to Bumper warranty is worthy

MYTH: The term may be misleading in that there are many exclusions such as body panels, normal wear and tear, neglect and not following the vehicle manufacturer's recommendations.

Signing my name on an electronic device is the same as on a piece of paper

FACT: Your signature is just as valid so be sure to read before you sign!