



NEWSLETTER

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"Education is the Best Prevention"

Volume 3: Fall 2023

Who are We?

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

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

Since 2000 we have helped thousands of consumers recover over \$14 million dollars by resolving their formal complaints and have offered hundreds of educational outreach events throughout our serving community. In fact, if your organization is interested in scheduling a presentation, email us at MOCI@springfieldcityhall.com.

Besides being your local consumer advocates, we are actively alert and attentive when scams or fraud are targeting our area to bring awareness to our community so that consumers can take action to protect themselves. Our motto is *"Education is the Best Prevention"* and we practice it every day by keeping you well-informed, and we hope our newsletter reflects it.

In this edition, we provide Fall Safety Tips (see side column) to help keep you and your family safe while enjoying the crisp fall weather and many outdoor activities. The season reminds us of how beautiful New England is with the beautiful warm colors and heartwarming foods from pumpkin and apple pies, to the delicious soups and casseroles we prepare with ingredients from our local farmers. But this doesn't mean that you can let your guard down. Remember that scammers are **always** working to steal our personal and financial information whichever way they can.

We encourage you to contact us if you have questions or need assistance in resolving a consumer complaint against a business. Most importantly, we want you to know that we are judgment-free of your questions or situations. And, when we do not have an answer you seek, we will do our very best to provide you with the appropriate referral.

Listen to our new edition of our podcast, "When Debt Relief Becomes Yet Another Debt" on your favorite platform. Or, you can simply say to Alexa or Siri, "Play The Consumer Toolbox Podcast."



FALL SAFETY TIPS

As beautiful as the fall season is, we must do our due diligence to maintain and keep our properties safe from the fall elements. Prevention is key!

Fall Cleanup

Clear your gutters of leaves and debris to make sure rainwater and melted snow flows easily

Cut/trim dead or weak tree branches away from yours and your neighbor's property, including fence or garage. Pay close attention to children's play area as well.

If safe, check the shingles on roof for any weak or missing ones

When using a generator, be sure to follow the manufacturer guidelines

And, remember to change furnace filters and batteries on smoke and carbon monoxide detectors

SCAMS, SCAMS & MORE SCAMS

Active Scams

In our summer edition, we made you aware of the **Check Washing Scam**. It has now escalated to the point where the U.S. Postal Service issued a national alert to consumers. Once again, we encourage you not to: leave sensitive mail in your mailbox (outgoing or incoming) for extended periods of time; use the drop box at your local postal office when mailing checks; use a gel pen when writing checks; and, conceal the check with paper before placing it in the envelope.

Before embarking on a home improvement project, look out for the **Handyperson Scam**. The signs to look for are: low bid; high pressure for you to pay in full upfront and for them to immediately start the work; no formal/official written contract; they come unsolicited; There is no reference, no license or registration, and no work permit!

Scams via Email and SMS (text)

Our mobile or smartphones are considered to be private and personal. Scammers know this all too well and now they are using it to their advantage. Simply because you receive an unsolicited email or text from someone you do not know, does NOT mean that the email or text is authentic.

TIP #1 Don't open the email or any links. Doing so could potentially get your device hacked. Instead delete it immediately!

TIP #2 Since it's fall cleanup time, take the time to change the passwords on your electronic devices. Do not reuse old passwords. Instead, challenge yourself and the hacker by getting creative with upper-and-lower case letters, numbers and symbols.



It's earlier than expected, but the **Brushing Scam** is back. If you receive a package in your name which you did not order, regardless of its value, you may be the victim of the scam. While you are not required to pay for any item you did not order, your personal information may have been compromised. The bad intention behind the scam is for the perpetrator to use their fake purchase to give the sender a positive review online to boost or inflate their product or business.

Beware when downloading Apps

Do you ever wonder how a company got your information and why you're receiving unsolicited calls, emails or texts? You may have agreed to it and not know it because you did not read the fine print before downloading an app on your smartphone or electronic device.

Take this to heart: Some of the information you may be agreeing for them to collect and share are your contact and personal information, location, health data, payment information, contact list, photos, emails, and often times, much more.

Important Referrals and Links

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

Concerned about Potential Property Fraud?

Take control of your property and sign up for the **Consumer Notification or Property Fraud Alert** with your Register of Deeds