



NEWSLETTER

Mayor's Office of Consumer Information

moci@springfieldcityhall.com

Tel: (413) 787-6437

Website: www.springfield-ma.gov/cos/moci

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Local Consumer Advocacy

The (Springfield) Mayor's Office of Consumer Information (MOCI) is a Local Consumer Program (LCP) serving Hampden and parts of Worcester County. The program is funded by and works in cooperation with the Massachusetts Attorney General's Office (AGO).

Through its newsletter, the MOCI has successfully broadened its influence in neighboring communities, providing consumers with paramount information to make informed financial decisions. It is a vital resource for consumer awareness by offering them up-to-date insights and key relevant tips on avoiding scams and fraud, and providing guidance on purchasing a car, or when hiring a home improvement contractor, and so much more.

Since July, the MOCI has successfully empowered over 350 consumers at outreach events, workshops and tabling. With its fall schedule fully booked, it looks forward to empowering hundreds more in its community.

In addition, its consumer advocacy efforts have resulted in a total savings of nearly \$55k to consumers in the form of a refund, repair or replacement.

"Education is the Best Prevention!"

Reach us at (413) 787-6437



East Springfield Night Out



"Scams and Shams"

In August, the MOCI Director was the special guest on the Westfield Council on Aging community programming to discuss scams targeting consumers of ALL ages. Some of the topics discussed with host, Harry Rock were:

- How scams are targeting consumers
- Steps consumers can take to protect their personal and financial information
- Why freezing your credit report is important
- The importance of having an open dialogue with loved ones at home
- How AI has no boundaries and is making it easier to target victims

To watch the video (and photo credit):
<https://www.youtube.com/watch?v=dXMgnREPYzg25/06/05/getting-answers-shadier-side-solar-panel-loan-contracts/>

MA Attorney General's Office-Consumer Hotline: (617) 727-8400
File a consumer complaint with the AGO: www.mass.gov/ago
Report fraud with the Federal Trade Commission: www.ftc.gov
Report internet crime with the Internet Crime Bureau: www.ic3.gov
Report Identity Theft: www.identitytheft.gov

Listen to our podcast. Just say “Siri [or Alexa or Google] play The Consumer Toolbox podcast!”

SCAMS, SCAMS & MORE SCAMS

“NEWS”WORTHY

Ghost Tapping: Similar to a skimming device, scammers are using handheld wireless devices with card readers to clone and wipe clean a person’s bank account, or to obtain credit card information for their financial gain by simply tapping your wireless payment device.

Tip: Use a radio frequency identification (RFID) blocking wallet; set-up real time transaction notifications with your debit/credit cards; always monitor your accounts.

IMPORTANT “PATCH” WORK FOR YOUR DEVICES

Cybercriminals are looking for ways to target and exploit consumers through their electronic devices, and there is no better or easier way than through the weaknesses and vulnerabilities of software that has not been updated. These important “patches” protect your devices from any potential security risks.

When updating your devices operating systems and applications, don’t forget that your “smart” home appliances such as your refrigerator, washing machine, thermostats, televisions and printer.

Updating your devices is key for better protection and smoother performance...and some piece of mind!



“Senior Options” Westfield Senior Center



Financial education to young entrepreneurs at E&BC

Myth or Fact

When I cannot manage my debt, a debt managing company is the only way to go

MYTH: You can become debt-free without the help of a debt-managing company by adhering to a budget and a disciplined spending habit. Remember that, “If you can eat it, drink it, or wear it, it is not an emergency!”

My credit report matters as much as my credit score

FACT: Your credit report is as important as your credit score. Regardless of your age and whether or not you have plans of opening new lines of credit, you should always monitor your credit report, and not just your credit score.

When struggling with debt, using a credit card is one way to get out of it

MYTH: A credit card is a luxury, not a necessity. If you misuse or abuse your credit card account, you will find yourself in more debt and, in most cases, with pressure that seems like a never-ending revolving balance/debt.

Monitoring and getting alert notifications on your credit report can prevent you from identity fraud

FACT: By monitoring and setting alert notifications on your credit report, you can detect any suspicious activity sooner, allowing you to take action without further compromise.

The spirit of the season is upon us and scammers are already targeting consumers at full force through unsolicited emails and text messages, and with fake websites. Their offers are enticing for those looking to save money but even riskier for those shopping in a rush. The scammers claim you have “won” a prize and send a link for you to click on (phishing) to steal your financial information...and only that. There will be no prize, or product or merchandise coming to you. The only thing you will be left with is a case of fraud or identity theft.

TIP: Shop local and only from websites you are familiar with. Never use a debit card to make an online transaction.