



NEWSLETTER

Mayor's Office of Consumer Information

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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.

Message to you: "We want to thank the Massachusetts Attorney General's Office and the City of Springfield for their continued support. We also want to thank the many local organizations in **Chicopee, East Longmeadow, Holland, Longmeadow, Ludlow, Palmer, Southwick, Tolland, and Westfield** for allowing us the opportunity to bring consumer awareness and education into their communities these past few months."

NOTEWORTHY: During fiscal year 2025, the MOCI effectively educated hundreds of consumers with its 40+ workshops; however, nothing compares to the BILLIONS of dollars consumers lost to scams and fraud. According to the 2024 Consumer Sentinel Network Data Book, consumers lost more than \$12.5B to fraud which represents a 25% increase since 2023.

FACT: Most scams are preventable. It's that simple...Detect. Deter. Know that, "Education is the Best Prevention." Plan to attend or schedule an event now!

If you are a consumer in need of assistance in resolving a dispute with a business, or if your organization would like to request a presentation or informational tabling, please contact the MOCI at (413) 787-6437.

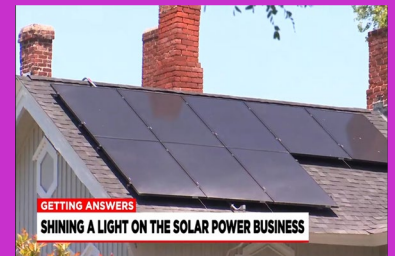
MA Attorney General's Office-Consumer Hotline: (617) 727-8400

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



Checklist for Solar Panels

- Assess your electric bill to determine your yearly electrical usage
- Check the utility rate you are paying
- Consult with three separate solar companies and make your decision based on reputation after completing your research
- Ensure the size of the panels match your electricity demands. Avoid spending more for a system that may exceed your needs
- Determine the location of the panels to consume the most energy (i.e., less trees/branches)
- Remember that our region's weather is not the same as that of the West Coast

Photo credit to (recommended story):
<https://www.westernmassnews.com/2025/06/05/getting-answers-shadier-side-solar-panel-loan-contracts/>

SCAMS, SCAMS & MORE SCAMS

Active Scams

AI-Generated Scam Calls: Scammers are using AI to clone the voice of loved ones and friends. With voice impersonation sounding authentic, it makes it difficult to distinguish them from legitimate calls.

Tip: Establish a code word or phrase for such emergencies, and verify through another method. If the number is unknown or private, call or text the number of your loved one.

Crypto Scam: One of the top ways scammers trick you into buying cryptocurrency is through an investment scam by impersonating businesses, government agencies, and a love interest, such as promising you can "make lots of money with no risks."

Tip: Research the company and the cryptocurrency name by visiting the Commodities Futures Trading Commission (CFTC) and the National Futures Association.

Arrest Warrant Scam: Scammers use a spoofing device to appear to be calling from a local police, sheriff or other law enforcement agency. They create fake warrants with your picture and personal information to convince you there's a warrant out for your arrest, and claim you can avoid criminal charges if you pay a fine.

Tip: Hang up and call your local police enforcement.

Card-Declined Scam: This is a trick to make you think the payment didn't go through so that you think the transaction failed and you try again with the same or a different card. Each attempt made allows the scammers to collect your payment details and use your card information to make unauthorized charges.

Tip: For better fraud protection, only use a credit card rather than a debit card. If you're unfamiliar with a company, research it before making a purchase.



Workshops on Senior Scams and AI at the Ludlow Senior Center

August and September community events are rolling in... and we'd love to meet you at one of them!

Come out on **August 19th** to meet us and others to discover the services we provide and how we can support you. Whether you're looking for local resources and connections, or just want to learn more about your community, this is the perfect opportunity! Save the date.



Or, join us at "Senior Options" on **Thursday, September 18th** from 10am to 1pm at the Westfield Senior Center.

Stay tuned for more upcoming events...

Newsworthy: The FTC recently announced that Older Americans (60+) lost \$745M to scams from January to March of 2025. In addition, so far this year there have been 677,000 fraud reports filed and \$3.18B lost by Americans. What are you doing to protect yourself?



YOUR WMASS CONSUMER ADVOCACY TEAM

William O'Hearn, CARD Division Chief/Assistant Attorney General joined by LCP teams (l-r: Julimar Otero and Milagros Johnson of the MOCI, Kristen Curtin of Berkshire County, and Carolyn Young and Anita Wilson of Hampshire/Greenfield County)