



December 2017  
Volume 1



# Consumer Newsletter



## Mayor's Office of Consumer Information

Springfield City Hall  
36 Court Street,  
Room 315  
Springfield, MA  
01103-1699

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Tolland, Wales, Warren, West  
Brookfield, West Springfield,  
Westfield, Wilbraham,  
Worcester, and Wyben.



*Happy holidays from the Mayor's Office of Consumer Information*

The purpose of our first holiday newsletter is to keep our consumers informed. We hear most of scams, fraud and ID theft during the holiday season. Unfortunately fraudsters and crooks like to take advantage of us when we're the busiest, looking for the best deals, or want to double our money in savings.

Because we truly care, we have gathered our thoughts and ideas to share with you and to keep you protected during the holiday season and throughout.

*We wish you the happiest and safest  
Holiday and New Year!*

*Milagros S. Johnson & Camille A. Christian*

## *Black Friday*

Some of the best deals are on Black Friday, but this is also the time when consumers tend to make impulsive purchases, buy more than they need or can actually afford.

To avoid this:

- Make a shopping list before Black Friday by reviewing retailers' newspaper flyers, brochures and websites.
- Set aside a solid budget for those selected items.
- Bring only cash with you to the store so that you're not tempted to use credit.
- Be sure to look for and read the store's return policy before making your purchases.

- Always secure the receipt by taping the receipt to the box or placing it inside the box, keep in an envelope or clear zip-lock bag used solely for receipts, or take a picture of it.
- Avoid opening new retail store credit card accounts (unless it's a large ticket item and the savings are worth it).

### SECURITY TIPS

1) Do not leave your personal belongings, i.e. purse/wallet unattended while shopping, 2) cover items stored in your car, and 3) turn off Wi-Fi and Bluetooth settings on your mobile devices to avoid tracking.

### Holiday Crossword Puzzle

S E H S M U Y J P X  
 N A N T Z B L L A A  
 Y O M N A M W O N S  
 W D R T S R T V S C  
 Y O N T S U J L M N  
 G N F A R I O E O P  
 C I J K C R R R J O  
 G B E O A C T H H L  
 J Y L C C H K A C E  
 V C A N T A E E P T

CANDY CAROLS CHRISTMAS  
 GIFTS SNOWMAN  
 SANTA SNOW  
 TREE TURKEY

### HOLIDAY HUMOR



## Cyber Monday

Today more consumers are shopping online for its many conveniences. Some of the many perks are comparison shopping, being in the comfort of your home, and avoiding long lines and parking headaches.

However this is the time when scams and identity theft are on the rise due to fraudulent or unsecured websites or routers, opening a link on a phishing email, or buying goods from an imposter website.

To protect yourself, as well as your credit card and hard-earned money, follow these simple steps:

- Never use a debit card to make online purchases
- Shop from reputable websites you're familiar with
- Look for the yellow padlock or the S (https) in the URL address line (S stands for secure)
- To avoid compromising your personal and credit card information, never shop online using a public WIFI or hotspot

**TIP:** If you're not home during the day, have packages delivered to your place of employment, a family member or neighbor's home, or arrange to pick them up at your local UPS store.

## 12 Tips of Christmas

1. Be familiar with brands you usually purchase, and research the manufacturers' reputation.
2. When buying a gift always ask for a gift receipt.
3. Google the SKU code of the product to find the best deal.
4. Never be afraid to ask for "price match," and be prepared to show the printed ad or website on your mobile device.
5. Carefully review your credit card statements to ensure the charges are valid.
6. Watch the display as your items are being scanned, and check your receipts for price accuracy.
7. Set up notification system with your credit card company for purchases, or when fraudulent activity is suspected.
8. Set a limit on your credit card that will prevent you from over-spending and warn you of fraudulent charges.
9. While brick-and-mortar shopping, turn off Location Services on your mobile device for privacy reasons.
10. To avoid tracking and to get the best deals, clear your cookies and caches from your mobile device or computer when shopping online.
11. Avoid purchasing gift cards from kiosks, or be sure to select one from the middle row. Better yet, ask for one at the cash register.
12. Beware of:
  - a. Fake websites.
  - b. Charity Scams - always check with the MA AGO Charity Division to make sure the organization is licensed.
  - c. Fake coupons sent via email or computer screen "pop-ups."
  - d. Downloading fake Apps on your mobile devices.
  - e. A deal that is, "Too good to be true!"

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*"Education is the  
best prevention!"*



**We're on the Web!**  
**Visit us at:**  
<http://www.springfield-ma.gov/cos/index.php?id=moci>

## *Consumer Resources*

1. MA AGO Consumer Hotline  
(617) 727-8400
2. MA AGO Charity Division  
(617) 727-2200
3. Federal Trade Commission  
(202) 326-2222
4. MA AGO Elder Hotline  
(888) 243-5337
5. Consumer Financial Protection  
Bureau (CFPB)  
(855) 411-2372

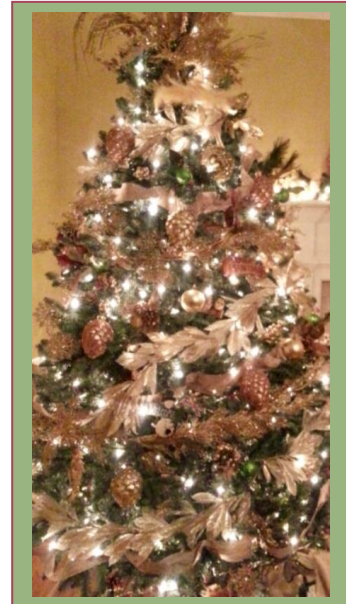
## *A special message from MOCI*

Give yourself the best FREE holiday gifts, and those that keep on giving:

- Get your three credit reports from Annual Credit Report
- Place a security freeze on your three credit files
- Opt-Out of Pre-Approved Credit Cards offers by calling (888) 567-8688
- Be an up-to-date informed consumer by following us on Twitter @SpringfieldLCP

**Holiday Food for Thought:**

*It's not what's under  
the tree that matters  
it's who's around it.*



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