



CONSUMER PROTECTION

Shop



ATTORNEY GENERAL LIZ MURRILL

LOUISIANA DEPARTMENT OF JUSTICE

A MESSAGE FROM



**Attorney General
Liz Murrill**

Liz Murrill

Public Protection

The role of our public protection division is to protect consumers from unfair and deceptive trade practices. One aspect of those efforts involves educating the public on how best to protect themselves.

When it comes to smishing, phishing, online shopping, and various types of fraud, the best course of action is to make wise choices from the very beginning. That is why our office has created this guide: to help you know what to look for, what is unusual, and what options are available should you mistakenly fall victim to a scam. We hope this guide helps you avoid that situation; however, know that we are here to help.

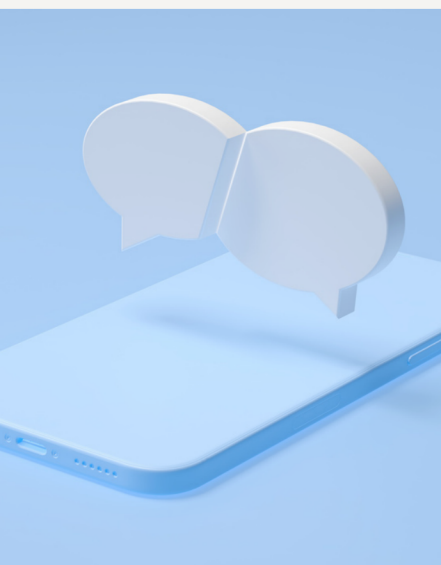
01

SMISHING (AKA TEXT MESSAGE SCAMS)

Smishing is when scammers impersonate retailers, banks, and delivery companies via text message to secure your personal information and money. Examples include bank fraud prevention alerts, fake “gifts,” messages about package delivery problems, phony job offers, and security alerts claiming to be from Amazon or another major retailer. While these may *seem* legitimate, more often than not, they are scams -- and as soon as you click on a link or respond to the text message, they’ve got you. Using the contact information they provide will only make things worse.

BEST PRACTICES AGAINST SMISHING

The best line of defense against smishing is not to engage. Don't click on any links or even respond to the text message. And don't fill out surveys that claim you'll receive free gifts in exchange. If you think the message *could* be legitimate, contact the company directly -- but not through the information attached to the text message. Go to the company's site directly and contact them independent of the potential scam. That said, never pay to get a package redelivered. For example, USPS would never contact you to demand payment for redelivery. In fact, the only reason USPS would contact you is if you submitted a request to be contacted first.



How to Report It

Forward the message to 7726 (SPAM) to help your wireless provider block similar messages. You can also report it to Apple iMessages or Google's Messages.

Report it to the FTC at
[ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud)

02

PHISHING (AKA EMAIL SCAMS)

The goal with phishing is to get you to click on a link or open an attachment. That's why emails involved often resemble legitimate ones, with logos and names copying those of companies you trust. This could be your bank, credit card, or utility company; but the logo may be slightly "off" and the email address will be suspicious or simply incorrect. Oftentimes these messages will warn of suspicious activity or log-in attempts, claim there is a problem with your account or payment, or ask you to confirm financial information. You might even be offered something for free -- but it's almost always a scam.

BEST PRACTICES AGAINST PHISHING

Even if you think you know the company or sender in question, double check the email address. If you decide to respond, go directly to the company's actual website and use that contact information -- not the number or contact listed in the email. To make your computer even more secure, install security software on your devices, enable it to update automatically, and use multi-factor authentication. You can further protect your data by backing it up. If you're ever suspicious that a link or attachment has downloaded harmful software onto your device, update your computer's security software, run a scan, and remove anything problematic.



If you think a scammer has obtained your information, visit [IdentityTheft.gov](https://www.identitytheft.gov) to learn specific steps necessary to address the problem, whether it's your Social Security number, credit card information, or bank account.

03 TOY SAFETY

Toys are meant to instill a sense of play, wonder, curiosity, and love of learning; but sometimes, they can present a hazard to children, including choking, fire, burn, and laceration risks. For that reason, there are often safety recalls on certain toys meant for infants and young children who may be vulnerable. Such recalls are often listed on the U.S. Consumer Product Safety Commission's website. However, it's better to be safe than sorry, which is why it's always recommended that children be given toys that are a good fit for their actual age group, with supervision available as needed.

BEST PRACTICES FOR TOY SAFETY

Our office receives information about child product recalls and toy hazards from the Consumer Product Safety Commission (CPSC). You can visit their website at www.cpsc.gov for specific product safety information, or download their app for regular recall updates as well the ability to search for recalls and safety tips as needed. Our office also publishes a quarterly newsletter known as *The Safety Box* through the Consumer Protection Section to be found at www.AGLizMurrill.com. For additional information on recalled products for children, you can call our Consumer Protection Hotline at 800-351-4889.



Stay on top of toy recalls by
visiting the Consumer Product
Safety Commission (CPSC) at
www.cpsc.gov

If you are concerned about an
unsafe product, report it at
www.saferproducts.gov/Incident
Reporting

04

CHARITABLE GIVING

Reputable charities often hire professional solicitors to collect donations. These professional solicitors must register with the Attorney General's office, and you are entitled to know the percentage they earn per donation. They must also state their name and the name of the charity they are representing. Anything less is a red flag.

That said, all charities soliciting donations should be willing to provide you with written information, detail on how the donation will be spent, and ample time to verify their information.

BEST PRACTICES AGAINST CHARITY FRAUD

Charity fraud takes many forms, from emails and text messages to social media posts and cold calls. Use caution and do your research before donating. Fraudulent charities will often use names that resemble a well-known organization or claim to be aligned with first responder agencies. If the words “police” or “firefighter” are in the name, verify with the law enforcement agency or fire department before donating. Also watch for invoices claiming a pledge of money in your name or charities that pop up after a natural disaster or tragedy. Never pay in cash or make checks payable to the solicitor instead of the charity. Do not bend to extreme pressure.



File a complaint against a charity or verify whether a charity or professional solicitor is registered with our office by contacting our Consumer Protection Hotline at 800-351-4889 or visit www.AGLizMurrill.com.

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ONLINE SHOPPING

Online shopping is meant to be easy, but it can also make you a target for scammers, fraud, and identity thieves. Always make sure the website you visit is reputable, but even then, safeguard your credit card information while purchasing online. Websites and e-commerce platforms will often ask for personal information, such as your email, mailing address, and telephone number. They may even collect information on the items you looked at, purchased, or abandoned in the cart, which they can then sell to other companies & data brokers. Always pay with a credit card to protect yourself.

BEST PRACTICES FOR ONLINE SHOPPING

In order to determine what information a website collects, look at the privacy policy, user agreement, and terms of service. Never purchase anything from a website that only allows you to pay via gift card, wire transfer, or with cryptocurrency. These methods make it difficult for you to retrieve your money should it be a scam. Also make sure that the website is encrypted before volunteering your payment information. (There will be an “s” after http in the URL.) To ensure legitimacy of a site, don’t rely on star ratings or advertised reviews alone. Look for expert reviews on trusted sites for impartial advice.



If you believe that you have been scammed online, reach out to our Consumer Protection Hotline at 800-351-4889.

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THE DANGERS OF MARKETPLACES

Many online marketplaces are merely platforms for sellers to engage with buyers on their own terms. In that case, it is the seller who determines their personal policies related to payments, returns, refunds, delivery, and other aspects of a sale. Oftentimes the marketplace platform itself does not get involved in disputes. This can be for local marketplaces or national platforms, whether you found the marketplace on social media, through digital ads, or through a Google search. That is why you should always use a safe payment method and do your own due diligence before purchasing.

BEST PRACTICES AGAINST MARKETPLACE FRAUD & SCAMS

Before you buy from a particular seller, always read the site's policies, especially in relation to refunds and returns. Also be aware of who you can contact should a problem arise with the purchase. Different marketplaces might offer different protections, so it's never safe to assume anything. You can always doublecheck a seller's reputation by searching their name and "complaint" or "review" to see what other people have said about their experiences. And only buy from a seller or website that offers a secure online payment system meant to protect your information. Never pay via wire transfer or gift cards, because once it's gone you can't get it back.



If you believe you have been
dealing with a dishonest business,
report it to the FTC at
ReportFraud.ftc.gov

You should also call our Consumer
Protection hotline at
800-351-4889

07

GIFT CARD SCAMS

While gift cards can offer convenience, they can also have some downsides. For example, gift cards are sometimes the preferred payment method for scammers. If a caller demands that you pay over the phone using a gift card, you should be skeptical. Before buying retail gift cards, you should also consider the financial condition of the retailer or restaurant. A card from a company that files for bankruptcy or goes out of business may be worthless. Even if the business only closes a single store near the recipient, it may be difficult to find another location that will accept it.

BEST PRACTICES FOR GIFT CARDS

Always buy your gift cards from known and trusted sources. Avoid online auction sites, where cards may be counterfeit. Be sure to read the fine print before buying, looking for added fees, shipping & handling costs, or terms & conditions. Give the recipient the original receipt in case the card is later lost or stolen, and be sure to note any expiration date. Should the card expire before use, you can make a request for it to be replaced. The issuer may even agree to exchange it or reverse deducted fees. Be sure to keep track of the card's terms & conditions, the original purchase receipt, and the card's ID number.



If you suspect you have purchased counterfeit gift cards or have been scammed, contact our **Consumer Protection Hotline** at **800-351-4889**.

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LOUISIANA LEMON LAW

Lemon laws protect consumers who have purchased a new vehicle that is subsequently found to be defective or a “lemon.” This particular type of defect is called a “non-conformity” under Louisiana law, which is any specific or generic defect or malfunction, or any defect or condition which substantially impairs the use, market value or both of a motor vehicle. If the car dealer or manufacturer cannot repair the defect after a reasonable number of attempts and the defect is substantial, the consumer may have the right to receive a refund or a new vehicle.

BEST PRACTICES AGAINST A LEMON

A consumer must report the non-conformity to the car dealer or manufacturer and allow the dealer or manufacturer to repair the issue before the expiration of the vehicle's warranty or during the period of one year from the date of delivery of the vehicle, which is earlier. The manufacturer must repurchase or replace a motor vehicle if the same issue is not repaired after 4 or more attempts within that time period, or the vehicle is out of service because of a repair for a cumulative total of 45 or more calendar days during the warranty period. The manufacturer may also have to reimburse the consumer up to \$20 per day for a rental vehicle.



A lawsuit must be filed 3 years from the date the consumer purchased the vehicle or 1 year from the end of the warranty period, whichever is later.

For more details, see La. R.S. 51:1941 et seq. or contact our Consumer Protection Hotline at 800-351-4889

HOW TO REPORT FRAUD:

If you believe that you or someone you know may have been a victim of a scam or fraud, report it to your local law enforcement agency. When making that report, try to include as many details as possible. The checklist below should help.

- When did all this happen?
- Do you have the name of the scammer or the company they claimed to represent?
- What contact information did they give you? Phone numbers, email address, mailing addresses, website?
- How did they contact you? Phone, email, text, direct mail?
- Where did you send the funds and how did you do it? Wire transfer? Pre-paid card? What financial institution did you use? Account names and numbers?
- What was your interaction with the scammer like? Does anything stand out? What instructions were you given?
- Do you have any original documentation? Like emails, faxes, letters or text messages?

ABOUT THE LOUISIANA DEPARTMENT OF JUSTICE

If you are seeking justice for yourself in a personal, corporate, or family matter, you try to get the best legal representation. But if an entire State or its political subdivisions are injured or victimized by the federal government, a multi-national corporation, or even another State -- that requires an Attorney General.

The Office of the Attorney General *is* the Louisiana Department of Justice, and we work to protect the people of Louisiana as a whole. We fight for Louisiana's natural resources, investigate fraud, secure justice for our most vulnerable, and so much more.

We also provide educational content meant to help you make wise choices based on guidance you can trust. With that in mind, we hope this guide has been both enlightening and instructive; but should you need more information, please feel free to reach out to our office or your local parish representative.

ABOUT
ATTORNEY GENERAL
LIZ MURRILL



AG Liz Murrill is committed to defending the rule of law and protecting the people of our State. She has argued multiple cases before the U.S. Supreme Court and served as lead counsel in many cases challenging federal overreach, ranging from open border policies and attacks on religious liberty to COVID-19 mandates and First Amendment violations. With more than 30 years experience working in state and federal government, including eight as Louisiana's first Solicitor General, Liz Murrill has been a champion for women, children, and victims demanding justice. Now she is leading the fight to preserve our rights, our industries, and Louisiana's unique way of life. You can learn more at www.AGLizMurrill.com.



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