

INDIANAPOLIS, Ind. – Indiana Attorney General Greg Zoeller today released a list of the [top 10 consumer complaints](#) received by the Consumer Protection Division in 2015, with unwanted calls once again topping the list followed by auto sales and home repair.

This week, March 6-12, is National Consumer Protection Week, aimed at educating the public about fraud, scams and strategies to avoid becoming a victim.

Zoeller said most of these complaint areas are repeat offenders, while others, like identity theft, have risen dramatically over the years.

“Certain industries, like auto and home repair, are notoriously rife with scammers, and my office works to educate Hoosiers about these common problems and provide them with the tools they need to avoid fraud,” Zoeller said. “Other complaint areas have grown as technology advances. More than 500 data breaches were reported to my office last year, exposing Hoosiers’ information and putting them at risk for identity theft and other cybercrimes. Criminals are using more sophisticated tactics to deceive and defraud, and consumers must do more to stay a step ahead.”

Here are the top 10 consumer complaints filed with the Indiana Attorney General’s Office in 2015 and tips on how to avoid them:

1. Unwanted calls/phone scams

The Attorney General’s Office receives more complaints about unwanted calls than any other category. Callers offer a variety of services, and these calls are often scams. One of the most common unwanted call complaints is about the IRS impersonation scam. In the IRS impersonation scam, callers claim to be with the IRS and demand immediate payment of past-due taxes. Do not respond or make payments to any incoming caller. Always hang up and initiate the call yourself. Find the correct number by looking it up; do not rely on the number the caller gives you. Register for the Do Not Call list to block telemarketing calls and consider other call-blocking services. If you are on the list, and receive a sales call, you can be sure it’s a scam.

2. New and used auto sales and service

Before purchasing a car, understand your rights and what to look out for by reviewing the AG’s Auto Buyer’s Bill of Rights. Make sure to research local dealers and check with the Indiana Attorney General’s Office or Better Business Bureau for complaints. Once you find a vehicle, have the car inspected by an independent mechanic. Take your time to read and understand the entire written purchase agreement before signing. Be sure that the terms of any warranty that come with the car are spelled out in your contract.

3. Home maintenance and construction

Door-to-door salesman offering home improvement services, especially after damaging storms, may pressure homeowners into making quick decisions. Do your research on the contractor and compare bids with other local and reputable companies. Indiana law requires home improvement contracts exceeding \$150 to be in writing. Never pay for the entire project before the work begins and do not pay more than one third of the total cost as a down payment. Remaining payments should be tied to completion of specified amounts of work.

4. Online scams and sales

Research the business you plan to purchase from online and confirm their physical address and phone number in case you need to contact them. Consider using an online payment service, such as PayPal, or your credit card, which protects your transaction under the Fair Credit Billing Act. If you receive an unsolicited email, never respond to requests for personal or financial information and do not click on any links.

5. Identity Theft

Identity theft continues to grow, and the best protection against this crime is signing up for a free credit freeze to prevent criminals from opening up lines of credit in your name. Monitoring your financial statements closely and checking your credit report at least once a year at www.annualcreditreport.com can also help you detect errors, accounts you never opened, and/or bills sent to the wrong address - all signs that someone else is using and ruining your name and credit.

6. Retail

Carefully check the store's refund policy before making a purchase to know whether you can expect a cash refund, in-store credit or an exchange. Layaway plans, while often helpful, can contain hidden fees or refund restrictions. It is always important to get a copy of the layaway policy in writing prior to making any payments.

7. Wireless phone and cable providers

Before contracting with a wireless service provider make sure you research the company, network and plan. Compare several different providers to determine what plan fits your needs and budget. In addition to your plan's costs, make sure to consider other charges like activation fees, insurance, data packages and overages.

8. Debt collection

If you receive a debt collection notice, make sure you determine whether you are being contacted for legitimate nonpayment by a lawful creditor. It is important to know your rights and how to recognize abusive collection practices. Keep track of phone conversations and other interactions. File a complaint with the Attorney General's Office if you suspect the agency is not legitimate, if you are being harassed or if the collector refuses to supply verification of the debt.

9. Lending and mortgage

Scammers too often prey on Hoosiers struggling financially, particularly property owners desperate to keep their homes. Hoosiers who are behind in their mortgage payments and facing foreclosure should seek free legal help from Indiana Legal Services, which recently received a grant from the AG's Office to support foreclosure prevention counseling. Additionally, homeowners can contact the Indiana Foreclosure Prevention Network (IFPN) at 1-877-GET-HOPE to see if they qualify to receive mortgage payment assistance from Indiana's Hardest Hit Fund. Homeowners should be on guard against scam artists who ask for a fee in exchange for a counseling service or modification of a delinquent loan.

10. Financial/credit services

Advertisements often promise miracles in repairing bad credit reports. In reality, no one can guarantee to erase bad credit. You can remove inaccurate or outdated information from your credit report yourself, at no cost. Check to be sure a credit repair company is bonded with the Attorney General's Office to satisfy consumer claims.

The Attorney General's Outreach Division, focused on consumer education, reached nearly 42,000 people last year. Community groups interested in a consumer protection training can email outreachservices@atg.in.gov.

As part of National Consumer Protection Week, Zoeller is partnering with IndyStar's new Call for Action consumer hotline, Marion County Prosecutor Terry Curry and the Secretary of State's Office to host a free fraud forum for the public tonight in Indianapolis. [Details here.](#)