



## Mecklenburg County Consumer Fraud Task Force

*"One Less Victim" - The first task force in North Carolina  
dedicated to the prevention of consumer fraud.*

**Scam Alert Archives**

**March 2009**

### **English Only Version**

Hello, this is the Charlotte Mecklenburg Police Financial Crimes Unit, a member of the Mecklenburg County Consumer Fraud Task Force.

This month's fraud alert is "National Consumer Protection Week (March 1-7)."

Whether consumers are trying to stretch their paychecks, improve their credit history, or tell the difference between a real deal and a potentially fraudulent product or service, information is one tool that can always help them get the most for their money.

Some of the top categories of fraud complaints received in 2008 are:

1. Mortgages/loans- fraudulent foreclosure "rescue" services or loan modification services.
2. Debt Collection, collection agencies and credit reporting companies-Debt collectors are legally prohibited from lying to consumers or threatening them to collect payments. If concerned about your credit score, the only source to obtain a free credit report is <http://www.annualcreditreport.com>.
3. Internet-related- Scams that were common last year included overpayment scams and phishing.
4. Auto Dealers- Many complaints addressed the issue of used vehicles which were in worse condition than advertised by the dealer.
5. Travel - Complaints against travel agencies.

6. Nigerian e mails and foreign scams–

7. Financial issues and investment scams– e mails tout “investments” that promise high rates of return with little or no risk.

8. Credit repair – E mails and websites tout a way to consolidate bills into one monthly payment without borrowing.

9. Multilevel Marketing Schemes– pyramid schemes

10. Business to business scams– scams targeting business owners.

Join this national campaign to reach consumers in communities where they live and work. Learn more at [www.consumer.gov](http://www.consumer.gov). and [www.consumertaskforce.org](http://www.consumertaskforce.org).