



May 2008 Hot Topics

For more information:
Reanna Smith-Hamblin
502-588-0043
rsmith-hamblin@bbbkyin.org

Start With TrustSM

1 Economic Stimulus Payment Scams - Scam artists impersonating IRS employees are calling consumers asking for Social Security and bank account numbers, claiming they need the information to complete the processing of their stimulus payment. Reality: the IRS uses the information on the taxpayer's tax return to process the payment. Another scam is in e-mail form. It claims to be from the IRS and tells recipients to click on a link to fill out a form, apparently for direct deposit of the payment.

2 Debt Relief USA, Inc. advertises on TV. Consumers say they're not happy with the company's service and results of the debt negotiation program. Customers complain that paying the company fee and following the debt negotiation program doesn't reduce debt, as stated by company reps. As a result of the program, consumers complain they have MORE debt. BBB has received 52 complaints against the company in the past year. It resolves complaints by offering refunds or referring to the Client Services Agreement for explanation. However, it has failed to correct the underlying reason for the complaints.

3 As gas prices rise, so do the "**gas saving**" scams! Be wary of gas-saving claims for automotive devices or oil and gas additives. While some of the gas-saving products have been proven to work, the savings are small, and some could even hurt your engine! Look out for advertising claims that state: "product improves fuel efficiency by 20 percent," and "approved by the Federal Government." No government agency endorses gas-saving products for cars!

4 Local consumers report receiving unsolicited mail offers from **National Deed Service** to obtain certified copies of real estate property deeds for a fee of \$59.60. Most homeowners already have an original deed. A certified copy isn't required. If the property is sold, the deed is not signed over, rather, a new deed is prepared. For most reasons that a deed copy may be needed, a simple photocopy should suffice and certification isn't necessary.

5 **VIP Travel** - has an unsatisfactory record with BBB. Local consumers are receiving official looking notices in the mail stating they've been awarded "two round trip airline tickets to any major international airport in the U.S." To claim the gift, consumers must call a 1-866 phone number. When they call, they are asked for personal information.

6 **Dealer Services** is contacting local consumers about extended auto warranties. The company has an unsatisfactory record with BBB due to unresolved complaints. Consumers allege the company's solicitations are misleading. Before you buy an auto service contract, be sure you understand the terms of the contract and know who's responsible for providing the coverage. Find out what is and what isn't covered, and how claims are handled. For more information, go to www.bbb.org.

7 **Jones Memorials aka Halfoffstones.com** sells monuments/headstones via the internet and from its location in Nashville, TN. The company has an unsatisfactory record with BBB due to unanswered complaints. Consumers from across the country say they paid \$200 - \$3700 for monuments/headstones in advance, and never received the items. Remember, before you buy, Start With Trust. Check out a company's reliability report at www.bbb.org.

8 Some "mother's to be" say **The Maternity Card**, also known as **Affordable Health Care Options** isn't delivering what it promised. Consumers say the company promises lower negotiated rates on medical bills. Consumers pay for the coverage, but then find out doctors and hospitals in their area don't accept AHCO. BBB has over 140 complaints against the company. The Texas Attorney General charged AHCO with selling fraudulent discount health card plans to pregnant women who lack maternity insurance and is seeking an injunction to stop them.

9 **Puppy Scams** - Puppy buyers, beware! BBB's across the country are getting reports from consumers who say they lost money after responding to online or newspaper classified ads selling puppies. Commonly the scammer, posing as a breeder, places an ad offering free or inexpensive puppies. The scammer communicates through e-mail and claims that he/she is affiliated with a religious organization and is being relocated to a foreign country and needs to find a new home for the puppies. The puppy buyer is asked to wire money for an "adoption/shipping fee" and once the money is wired, it's gone. No puppy will be shipped.

10 **Grand Jury Scam** - It appears authentic with a court case number, federal code, name and address of a court, etc., but an e-mail that commands you to appear in court to testify before a Grand Jury is a SCAM! Recipients are directed to click the link provided in the e-mail in order to download and print associated information for their records. If the recipients click the link, malicious code is downloaded onto their computer. Report these e-mails to www.ic3.gov.

Louisville
844 S. 4th Street
Louisville, KY 40203
(502)588-0043

Bowling Green
(270)843-4443

Lincoln Trail Area
(270)982-1289

For more
information:
1-800-388-2222
www.bbb.org