

Protecting Wisconsin Consumers for 75 Years

## Scams that make your money disappear!

### Your security deposit

**The scam:** *The owner of the apartment you are renting tells you that he won't return your security deposit because he has to clean the carpet that you supposedly left dirty, but the truth is that you did not abuse it.*

**The law:** If you paid a security deposit, the landlord must return it to you within 21 days after you move out. The landlord may deduct for unpaid rent or damages for which you are responsible. On the other hand, a routine across-the-board deduction from the security deposit for cleaning or carpet shampooing, in the absence of abuse, waste, or neglect on your part, is prohibited.

**Tip:** If the landlord refuses to return your security deposit, you can file a complaint with the Bureau of Consumer Protection: **1-800-422-7128**. Also, you may be able to start an action in Small Claims Court. Section 100.20(5), Wisconsin Statutes, enables you to recover twice the amount of any actual monetary loss, together with court costs and reasonable attorney fees.

### Remittances (Sending money)

**The scam:** *Someone that you don't know approaches you to tell you that she represents a company that sends money to Mexico that could help you send money to your loved ones. After giving some of your savings to that person, you find out that the company does not exist and you can't locate her anymore.*

**Tip:** Don't trust strangers who tell you they can help you send money. And never send cash by mail. There are many options for sending money to other countries:

- ✓ **Money transfer companies:** Although the money is transferred fast, money transfer companies have higher fees. Check out all the options and compare the charges, as well as the exchange rate.
- ✓ **Banks and Credit Unions:** They may offer checks, debit cards, electronic transfers and rechargeable stored value cards. (Watch out: It can be very expensive to wire money from a U.S. bank if the bank does not offer a special program to help immigrants send money overseas.)
- ✓ **Post Office:** In general, they offer money orders. Special low cost wire transfers may also be available.  
Source: "How to Send Money Home" - Consumer Action - 2006

### Unauthorized repairs to your car

**The scam:** *You leave your car at a repair shop so that they could fix the front lights. When you pick it up, they tell you that they also repaired the brakes and that you will have to pay more.*

**The law:** Car repair shops must get your authorization for any repair and must offer you an estimate if repairs will cost \$50 or more. The law does not allow for any unauthorized repairs. However, if you drop off your car before the shop opens with a note to repair something—and you don't ask them to call you with an estimate—the shop can charge what it wants.

When calling for additional authorization, the shop must tell you both the cost for the additional repairs and the new total cost of the complete job.

**Tip:** Always choose a reputable mechanic and ask for recommendations from friends and family. Make sure you leave a telephone number where the shop can reach you. If you have a problem with a repair shop, call the Bureau of Consumer Protection: **1-800-422-7128**.

## Work-at-home

**The scam:** "Earn \$240 to \$480 every week in the comfort of your own home. No experience or skills required. Guaranteed! For complete details, send \$29.95 and a stamped, self-addressed envelope to . . . "

**The law:** Fraudulent and misleading representations in advertising and unfair business practices are prohibited in the state of Wisconsin.

**Tip:** Even though they assure you that you can earn money from home, most of these offers are fraudulent. Many of these offers include stuffing envelopes, medical billing, and homemade craft items. In general, the promoter is the one that takes your money and does not accept your products. To protect yourself:

- ✓ Watch out for vague ads with no company name or address and only a telephone number. Be cautious of income promises that sound too good to be true (they probably are!).
- ✓ Check out the company by calling toll free in Wisconsin the: Better Business Bureau at **1-800-273-1002** and Bureau of Consumer Protection at **1-800-422-7128**
- ✓ Get all promises in writing. Demand to see the company's claims in writing.
- ✓ Don't give out your personal information such as Social Security Number.
- ✓ Never send cash through the mail.

## Cramming: Unauthorized charges to your phone bill

**The scam:** When you receive your telephone bill, you realize that the company is charging you for their caller ID service. You have never requested nor authorized this service.

**The law:** "Cramming," or unauthorized charges to your phone bill, is prohibited by federal law. You can complain about all the services that you have not requested. If you don't read your bill carefully, you could be paying for services you did not authorize. It's your money!

**Tip:** Check your phone bill carefully every month. If you find errors or services you did not authorize, call the company immediately. You may also file a complaint with the Bureau of Consumer Protection: **1-800-422-7128**.

## If you have a problem

If you have a problem with a product or service you bought, you have the right to speak up. By letting the business know about your problems, you may get satisfaction for yourself and for future customers.

Before you contact the company, organize your complaint, including:

- ✓ What is wrong with the product?
- ✓ What do you want them to do? Return your money? Exchange or repair the product? Change a policy?
- ✓ Gather copies of receipts, canceled checks, contracts, warranties, repair orders or any other document relating to your purchase. Keep the originals in a safe place.

Now go back to the store and explain the problem and what you see as a fair resolution. Stay calm, but be assertive. If you can't get help from a clerk, ask to see the manager. Keep track of whom you talked to and what they said. Chances are your complaint can be successfully handled at this level.

In some cases, it's more appropriate to contact the manufacturer directly. Check with your local library if you can't locate the address or telephone number of the company on the product package. Then write a letter explaining your situation and enclose copies of appropriate documents. Give them a realistic date by which you expect a reply.

For more information, or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

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