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## **National Military Consumer Protection Month**

Service members often spend long periods of time away from home and may not be able to regularly check their financial accounts or credit reports, which can increase their risk for identity theft or fraud. The Fair Credit Reporting Act (FCRA) provides several options for protecting a service member's credit file.

Prior to leaving for active duty, service members are encouraged to initiate an Active Duty Alert. This alert is available to service members who are on active duty away from their usual station and requires lenders to take extra steps to verify a requester's identity before approving new credit. An active duty alert lasts for one year and can be renewed to match the period of deployment. It also removes the service member's name from nationwide credit reporting companies' (Equifax, TansUnion, Experian) pre-screening lists for credit offers and insurance for two years.

An Initial Fraud Alert may be requested if a service member has a "good faith suspicion" that they have been or will be a victim of identity theft or fraud. Service members requesting this type of alert also have a right to one free consumer report from each of the national credit reporting companies in addition to the free annual report available to all consumers. This alert lasts 90 days unless the service member removes it sooner.

Service members who are victims of identity theft may request an Extended Fraud Alert. This alert is valid for seven years and requires the requestor to submit a police report to the credit bureaus notifying them that the individual has been a victim of identity theft and has reported the crime to the authorities.

Service members may call, go online or write to any one of the three largest nationwide credit reporting companies to add or remove these free alerts. Once an alert is placed with one nationwide credit reporting company, it will be added to the consumer's report with the other companies.

While these alerts provide notice to lenders about potentially fraudulent activity, they do not fully prevent access to an individual's credit file. Service members who want to completely prohibit the release of their credit file to potential new lenders should request a Security Freeze. A Security Freeze prevents prospective lenders from accessing individuals' credit files. Lenders will not offer credit to an individual if they cannot access the credit reporting file. Each of the nationwide credit reporting companies must be contacted to establish a Security Freeze.

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## Unsolicited Communication

The Florida Department of Agriculture and Consumer Services maintains the state-specific Do Not Call list for Florida residents. We are committed to informing you about the latest developments to protect consumers from unwanted calls. Recently major strides have been made toward protecting consumers from unwanted robocalls and spoofed calls.

On May 23, 2019, the U.S. Senate passed the [Telephone Robocall Abuse Criminal Enforcement and Deterrence](#) (TRACED) Act. The TRACED Act will help strengthen the FCC's ability to combat illegal robocalls with increased fines, longer statues of limitations, and by removing requirements which obligate the FCC to warn some robocallers before penalizing them.

On June 6, 2019, the Federal Communications Commission (FCC) approved a ruling that makes clear that phone service providers may block unwanted calls if consumers are informed and have the opportunity to opt out of the blocking. This action empowers phone service providers to protect consumers from unwanted robocalls before those calls even reach the consumers' phones.

- [Read more about the FCC's decision.](#)

On June 25, 2019, the Federal Trade Commission (FTC) announced a federal and state coordinated effort to combat illegal robocalls – Operation: Call it Quits! This joint crackdown is part of an ongoing effort to help stem the tide of universally loathed pre-recorded telemarketing calls. It also includes new information to help educate consumers about illegal robocalls.

Additionally, the FCC hosted a summit on July 11, 2019, to identify any challenges phone service providers might have to implementing technology that will prevent spoofed calls and discuss how to overcome those challenges. The technology, called SHAKEN/STIR, will validate phone calls passing through the complex web of networks, allowing the phone company of the consumer receiving the call to verify that a call is from the person making it.

- [Read more about SHAKEN/STIR and see what your phone service provider is doing to implement this critical technology.](#)
- [Learn more about the SHAKEN/STIR Robocall Summit.](#)

We will continue to support measures which will protect you from unwanted and spoofed calls and take aggressive action against those who violate the Florida Do Not Call statute. To stay up-to-date on the latest developments, visit our [Do Not Call webpage](#) or sign up for our [e-newsletter](#).

## FTC ROBOCALLS Information

If you answer the phone and hear a recorded message instead of a live person, it's a robocall.

Companies need your written permission to use robocalls to sell things to you.

Why you're getting so many robocalls:

Often, it's scammers. The internet makes it cheap and easy for them to call from anywhere in the world.

What you can do about them:

1. Hang up. If you press any numbers, you might get even more calls.
2. Use call blocking. Talk to your phone carrier and read expert reviews about your options.

Report robocalls to the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint)

Learn more at [www.ftc.gov/calls](http://www.ftc.gov/calls)

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## Scammers Using P2P Payment Services

Peer-to-peer (P2P) payment platforms like Apple Pay, Zelle, Venmo, and Cash App, offer a fast and convenient way to settle restaurant bills with your friends and send money to your family. These services allow users to send money to one another using their mobile devices through a linked bank account or credit card. Unfortunately, they are also becoming a popular payment method for scammers.

An increasing number of consumers have lost money after a fraudster asked them for payment via a P2P payment network. Fraudsters have used the P2P platforms for scams ranging from puppy scams to fake check scams to romance scams. Unfortunately, many consumers mistakenly believe that P2P payment systems have protections like a debit or credit card since many P2P payment systems are affiliated with banks. This is not true. Once you send money via a P2P payment system, it is nearly impossible to get the money back or refunded.

There are several steps you can take to avoid falling victim to a scammer using a P2P service:

1. Don't use P2P services to purchase products. If an online retailer requires payment via a P2P payment service, it is probably a scam.
2. Only use P2P services to pay people you know. P2P payments are meant to be used between friends and family, or with people you know well and trust, like your hairdresser or a babysitter.
3. Double- and triple- check the address, username, or phone number of the person you are trying to send money to. If you make a mistake and send the money to the wrong person, it can be very difficult or even impossible to get the money back. If you are worried you may have the wrong person, double-check the email address/username and try sending a small amount first to confirm that your intended recipient received it.
4. Opt-in for stronger security. Almost every popular P2P platform offers the ability to create a personal identification number (PIN). Once the PIN is created, a user will be required to enter it when they open the app, or before they are able to transfer money. This extra layer of security can help protect your money if your phone falls into the wrong hands.

For more information on P2P payment scams, visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov).

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# Consumer Protection Speaker Request

Does your organization need a guest speaker for its next event or meeting?

We have the latest information on scams and fraudulent schemes that bilk people out of millions of dollars annually. At your next event or meeting, let one of our representatives educate your group on the latest consumer issues. We can present information about illegal pyramid schemes, home employment opportunities, how to avoid telemarketing fraud, and much, much more.

We're here for you and we're FREE. **Call us at 1-800-HELP-FLA for more information!**

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## Individual Giving Survey

Provide valuable feedback regarding nonprofits and the causes, connections, and actions that lead to making a donation.

For less than 6 minutes of your time you can help to improve the process of giving for countless others.

Survey will close on August 15, 2019

VISIT US ONLINE AT

FLORIDACONSUMERHELP.COM AND

[FLNONPROFITS.ORG/INDIVIDUALGIVINGSURVEY](http://FLNONPROFITS.ORG/INDIVIDUALGIVINGSURVEY)

CALL 1-800-435-7352 OR 1-800-352-9832 EN ESPAÑOL

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### [Click to View Food Recalls](#)

The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

### [Click to View Consumer Product Recalls](#)

The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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*The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection, and information. Consumers who believe fraud has taken place can contact the*

department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at [FloridaConsumerHelp.com](http://FloridaConsumerHelp.com).

Follow us on Twitter -- [@FDACS](https://twitter.com/FDACS) and [@NikkiFriedFL](https://twitter.com/NikkiFriedFL)



**Florida Department of Agriculture and Consumer Services**  
Nicole "Nikki" Fried, Commissioner

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