

Score with Consumer Protection!

With Super Bowl XLIX a fleeting memory, high school and college football teams are now preparing for the next gridiron season. Players know preparation is the key to winning! Like football players, consumers, too, must prepare to beat the scammers and swindlers at their game. Unprotected, they might get sacked!

During National Consumer Protection Week, March 1-7, Florida Public Service Commission Chairman Art Graham is teaming up with the Jacksonville Jaguars to remind consumers to

“Suit up and Stay Protected!”

Here are some of Chairman Graham’s ideas for the “equipment” consumers need to defeat scams.

No football player would ever take the game field without his uniform, including all the protective gear, such as a helmet, shoulder pads, special shoes, and other padding to protect knees, shoulders, collar-bones, etc. Consumers, too, should don their protection.



PSC Chairman Art Graham with Brandon Linder (#65) of the Jacksonville Jaguars.



Block Cyber Attacks

Like players who have to block attacks from the opposing team, consumers need to defend against scammers. Today’s internet identity theft and other cybercrimes are very real consumer threats. Even simple every day browsing can lead to malware attacks. Scammers also target utility customers with e-mails that appear to be monthly bills from legitimate utilities. These bogus e-mails may contain a link directing a consumer to a site containing malware. Here are some examples where consumers can block e-mail scams:

- ◆ Delete any e-mails from utilities/companies with which you’re not a customer.
- ◆ Do not respond to suspicious e-mails. Responding often results in even more spam and scam attempts directed at you.
- ◆ Never provide personal/financial information via e-mail to anyone you don’t know.



Head Off Fraud

Consumers should use their “smarts” to think safety first and fight fraud! A recent scheme aggressively targets utility customers to offer energy audits. Scammers—posing as utility employees or approved utility contractors—allegedly try to conduct home energy audits to sell energy-related services or equipment. Consumers should know that utilities do not call or visit customers to solicit home energy surveys, or audits, unless a customer requests it and prearranges a time. Chairman Graham reminds you to wear your helmet and:

- ◆ Do not give in to high pressure tactics for information over the phone or in person. Hang up and call the customer service number on your utility bill, if a caller claims to be from your utility company and is pressuring you for immediate payment or personal information.
- ◆ Never allow anyone into your home to check electrical wiring, natural gas pipes, or appliances unless you have scheduled an appointment or reported a problem. Also, ask the employee/contractor for proper identification.
- ◆ Do not allow representatives into your home if you feel suspicious, unsure, or confused as to who they are and why they are there.



Be Quick on Your Feet

Consumers should put on their cleats and stay nimble on their feet to implement new ways to conserve energy and save money. Chairman Graham says a firm footing and resolve to reduce our energy use can make a difference and urges consumers to:

- ◆ Get a home energy audit, or if you don't have time for an in-home visit, watch the FPSC's video on how to perform a do-it-yourself analysis to start saving money and energy today (<http://www.floridapsc.com/consumers/tips/tipoftheweek.aspx?tipDate=2014.09.01>).
- ◆ Review energy efficiency tips in the FPSC's conservation brochure (<http://www.floridapsc.com/publications/consumer/brochure/ConserveYourWorld/cyw1.aspx>). The Florida Office of Energy website (<http://www.freshfromflorida.com/Divisions-Offices/Energy>) is also a good resource.



Study the Playbook

Like a player's playbook, education makes better consumers. Chairman Graham offers his key plays:

- ◆ If you're being harassed by telemarketers, block them by signing up for Florida's Do Not Call list at <http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Resources/Consumer-Protection/Florida-Do-Not-Call>. You can also register nationally at DoNotCall.gov, or by calling (888) 382-1222.
- ◆ Visit the *Looks Too Good to Be True.com* website (<http://www.lookstoogoodtobetrue.com/>) to help you avoid Internet fraud.
- ◆ Visit the Federal Trade Commission's consumer protection website (<http://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection>).

*Now that
you're suited up,
Chairman Graham
invites you
to join our*



*Jaguar
teammates
and score a
consumer victory!*