

From: Attorney General John Kroger <attorneygeneral@doj.state.or.us>
Sent: Tuesday, November 22, 2011 11:27 AM
To:
Subject: Scam Alert: Black Friday Survival Tips



Consumer Protection Hotline: 1-877-877-9392
Online: www.oregonattorneygeneral.gov

Look up consumer complaints about businesses online:
www.oregonattorneygeneral.gov/beinformed

ATTORNEY GENERAL'S
SCAM ALERT

A Consumer Protection Alert from Oregon Attorney General John Kroger

Dear ,

Thank you for signing up to receive news and updates from the Oregon Department of Justice. The following is a scam alert from the [Oregon Scam Alert Network](#). Please feel free to forward this email and encourage your family members, friends and colleagues to join the network too. Together we can fight fraud and help protect Oregonians from falling prey to predatory schemes.

BLACK FRIDAY SURVIVAL TIPS

With Black Friday (and Cyber Monday) around the corner, Attorney General John Kroger reminds consumers to use caution when shopping online this holiday season and offers the following advice:

Know the seller. Anyone can set up shop online. Confirm the seller's physical address and phone number in case you have any problems or questions. You can also visit [Be Informed](#), DOJ's online database of consumer complaints, to see if others have expressed concern about a vendor.

Free iPad? Even at Black Friday discounts, retailers tend to price similar items within a general range. Scam artists often lure shoppers to their websites with *outrageously* low prices. Shop around to get an idea of how much other retailers are asking for the same or similar items. Remember: If it sounds too good to be true, it usually is.

Stay away from pop-up ads. Many pop-ups unleash viruses or spyware when you click on them. Make sure you have the latest firewall and anti-virus software installed on your computer to protect against online attacks.

Stick to secure sites. Do not email financial information, such as your credit card or checking account number. If you initiate a purchase online, verify that the site is secure. Although no indicator is foolproof, when you are checking out, the site's web address should contain an "s" at the beginning (i.e., [https://](#)).

Review the policy on refunds and delivery rates. Sometimes a seller will attempt to recoup some of the cost on sale items by tacking on excessive shipping and handling fees. Check if you can return the product for a full refund if you are not satisfied. You should also confirm which party is responsible for the cost of shipping returned items and whether there are any "restocking" fees that might apply.

Keep a paper trail. Print and save records of every online transaction, including the product description, price, copy of your receipt and any correspondence with the company.

Watch out for predatory loan, layaway or credit offers. Many of the credit and loan offers seen in supermarket tabloids, classified sections of the newspaper, Craigslist or on telephone poles are actually scams pitched to consumers who need extra money for the holiday season. Some layaway programs also charge large fees for even small amounts loaned.

The Oregon Department of Justice is committed to protecting the marketplace from fraud and scams. If you or someone you know has concerns about an internet retailer or purchase, call the Attorney General's Consumer Hotline for help at 1-877-877-9392 or [file a complaint online](#).

Quick Links

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