



## Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce  
Mediation and Solution*

3RD Quarter 2015

*The ACP is funded in part by the PA Department of Community and Economic Development .*

*Material support is provided by the Beaver County Board of Commissioners.*

### **SCAMS AIMED AT OLDER CITIZENS** by Sidney Elkin

The internet has become a vehicle for hackers and con artists to rip off seniors and others with a variety of clever ruses.

1. **HEALTH INSURANCE:** Those who are eligible for Medicare may hear from insurance companies concerning Medicare options. Beware that scammers may pretend to be representatives of legitimate insurance plans in order to get your personal information. If you receive a communication by Email or phone, **DO NOT GIVE OUT THIS INFORMATION.** Ask for the name of the solicitor and the name and telephone number of the insurance company and then place the call to see if that person really represents the indicated company.
2. **COUNTERFEIT PRESCRIPTION DRUGS:** Because drug prices are so expensive many seniors and others scan the internet for more favorable prices. Finding bargains on the internet could result in receiving counterfeit drugs that may not be helpful for addressing your medical need. Until you have experience with an internet prescription seller, it is best to investigate the seller by calling for more information and also reading on line reviews of the company and their products.
3. **EARLY ACCESS TO MICROSOFT WINDOWS 10:** Some hackers are sending Emails offering early access to Microsoft Windows 10. If you allow them to download the alleged Windows 10, you may be duped and end up with a virus instead. The scammer may offer to cure the virus for a hefty service fee. You should know that Microsoft is upgrading Windows **FREE**. The legitimate offer will come by a computer notification asking you to make a reservation for a future installation.
4. **LOWER CREDIT CARD INTEREST:** Offers by internet or phone call to lower the interest rate on your credit card may not be legitimate. You should become concerned if the message or caller is asking for your information, credit card number, address, birth date or social security number. **DO NOT TELL THEM ANYTHING.** Instead call you credit card company to determine if they are offering a lower interest rate for your account. Your card company already has your information.
5. **UTILITY BILLS OVERDUE:** Internet, text message or a phone call may come your way with a scammer informing you that your utility bill is past due. They request an immediate payment by money order or prepaid credit card. Do not react to their requests. Call your utility company to determine if you are really behind and in what amount. Utility companies will make payment arrangements in most instances. Call ACP if you need assistance regarding establishment of utility payments.





## **FAKE EMAILS FROM DISCOVER BANK** by Sidney Elkin

I want to share my recent personal experience with two Emails which allegedly were sent by Discover bank and Discover credit card. The first message which seemed legitimate by logo design and coloring with a Salt Lake City address. It said they want to review my credit card account. They asked me to click on a link where I would have to provide my personal information. Since I do not have a Discover credit card, I ignored the message and deleted it.

Two weeks later I received another fake Discover Email. This one addressed me as "Valued customer. Your account needs to be verified" and they wanted to review my account. The message included add Discover @ service. Discover Products to your address book. Since we do have a Discover savings account and a CD, I became concerned. I did not check on the provided link and instead called Discover Bank. After careful search, it was determined that those Emails did not come from Discover Bank. If the bank required additional information they would make the request by mail and would not request account and personal information which they already had.

Consumers must be on guard against false Emails which attempt to secure information to access your account and steal your identity. Do not agree to provide information. Call your bank or credit card company to verify that they had sent the Email message.

## **CHARITY TELEPHONE SOLICITATION** by Sidney Elkin

Many consumers report that they receive multiple daily telephone calls from charities asking for donations. Even though they registered their phone number with the DO NOT CALL REGISTRY, this does not stop charities from calling since they are exempt from the Registry rules. This registration only prevents unwanted commercial sales calls. Telemarketers who solicit charitable contributions for non-profits may still call between 8 A.M. and P.M. but they may not engage in abusive conduct when calling.

You may ask telemarketers to remove your name from the calling list. They must honor your request on behalf of the charity they represent. Be aware that the DO NOT CALL REGISTRY also will not prevent calls from political organizations or phone surveyors. Registration will not stop business calls, for 18 months, from your last purchase, payment or delivery. Despite having had business relationships, you may request to be placed on their do not call list.

If you continue to receive unwanted solicitation from for profit companies, 31 days after registering your number, you can file a complaint at [DoNotCall.gov](https://www.donotcall.gov) or by calling 1-888-382-1222. You need to know the date of the unwanted call, the company name or phone number, to file a do not call complaint. If the telemarketer disregards your phone registration, they can be fined for each call.



## THE HOLIDAYS... THEY ARE A COMIN'

Yes, here we are again, another holiday season is here. It is the joyous time of the year to spend with family and friends. Here are some HOLIDAY SHOPPING TIPS to help you through the season.

**Start early** – if you feel rushed to find all the gifts, you will OVERSPEND.. Start early and do a little at a time.

**Make a List** – list each person and the amount to spend. This will keep you on budget. Remember, it is the thought behind the gift, not the cost, that counts.

**Verify your accounts** – Check your credit cards and or/ bank accounts frequently to ensure there are no unauthorized transactions. If you find a charge that is not something you charged, dispute it immediately and follow up to ensure it is

removed.

**Save your receipts in an envelope** – Not only is this a great way to keep track of your spending PLUS if there is a need to return something, you will be ready.

**Be vigilant** – when you are out shopping, check your wallet frequently.

Have a safe and happy holiday season!!!

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## LOANS



"Do you have any other collateral...  
besides this e-mail from a Nigerian prince?"



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"Remember the other day when you paid for a candy bar with a credit card?  
Dave Ramsey and Susie Orman are here to slap you silly!"

## **PEACH CAKE**

1 white or yellow cake mix  
 1 can (21 ounce) peach pie filling  
 3 eggs  
 ½ cup sour cream  
 1– 8 oz cream cheese (softened)  
 1 small box instant vanilla pudding  
 1 – 16 oz crushed pineapple with juice  
 8 oz whipped topping

With fork, mix together cake mix, pie filling, eggs.  
 Gently add sour crème.  
 Spread batter in greased 9x13 pan  
 Bake 30-35 minutes at 350 degrees – cool completely.  
 Cream cheese, add pudding and crushed pineapple with juice.  
 Gently fold whipped cream into cream cheese mixture.  
 Spread onto cool cake.  
 Keep refrigerated until ready to serve.  
 Refrigerate the leftovers.



*Yummy.*

## **CALLING ALL VOLUNTEERS**



ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer ( we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Randi Livengood at 724-770-2078 or email [info@acp-beaver.org](mailto:info@acp-beaver.org).

## **ALLIANCE FOR CONSUMER PROTECTION HISTORY**

Alliance for Consumer Protection, Beaver County (ACP) was organized and started providing consumer services in June of 1975. ACP has been delivering free consumer services to the residents of Beaver County, Pennsylvania and its environs. Beaver County ACP remains the only chapter of what was The Alliance for Consumer Protection International, Inc.

Of the 67 Pennsylvania counties, Beaver County ACP is one of six counties of the Commonwealth which have a listed County consumer protection agency. Although Beaver County ACP is not an official County agency, it has received continued material support from the Board of County Commissioners from the start. ACP is funded in part by the Pennsylvania Department of Community and Economic Development and grants

ACP in 2004 became a non-profit Federal 501C3 agency, registered with the IRS and Pennsylvania Department of State.

ACP is unique in that it is a voluntary organization staffed, for the first 30 years by a volunteer Director and two administrative assistants, directing a cadre of loyal, dedicated and experienced volunteers who help deliver free consumer services. A number of volunteers have been awarded recognition for long-term years of service.

When Beaver County ACP started, it organized a membership component for consumers and for businesses and professional entities. Members paid a yearly membership fee and received an ACP quarterly Newsletter which contains significant consumer information. Since 2004, the membership category has been re-named subscribers due to the 501(c)3 status.

### **MISSION STATEMENT**

ACP was organized in order to provide free consumer services on a local level. These services include:

- Complaint investigation and mediation
- Credit counseling, establish debt payment plans
- Family budgeting
- References on businesses
- Advising on contracts, insurance, mortgages and shopping for credit
- Utility problems and shut offs
- Correcting credit reports
- Identity theft
- Education about scams, recalls, products, warranties
- How to protect yourself in the market place
- Counseling for saving homes from foreclosure
- Landlord/tenant issues
- Speakers provided for clubs, civic groups, workshops
- Advocacy for unemployed, elderly, handicapped, poor, youth



# Safely dispose of common household chemicals

## 2015 COLLECTION EVENTS

Saturdays, 9 am - 1 pm

MAY 2  
ALLEGHENY COUNTY

MAY 16  
CAMBRIA COUNTY

JULY 18  
WASHINGTON COUNTY

AUGUST 15  
ALLEGHENY COUNTY

SEPTEMBER 12  
ALLEGHENY COUNTY

OCTOBER 10  
BEAVER COUNTY

### SPONSORS



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## BEAVER COUNTY

# Bradys Run Park Recycling Center

**Saturday, October 10, 2015**  
**9 am - 1 pm**

**FEE: \$3/gallon - Cash Only**

### ACCEPTABLE ITEMS INCLUDE:

- aerosol cans
- automotive fluids  
motor oil, transmission fluid,  
antifreeze, brake fluid
- batteries
- chemistry sets
- compact fluorescent bulbs (CFLs)
- gasoline and kerosene
- household cleaners  
ammonia, drain openers,  
acid cleaners, oven cleaners
- mercury
- paint products  
latex, oil based, alkyd based,  
arts/crafts chemicals,  
rust preservatives, creosote,  
water sealers, paint thinners,  
furniture strippers
- pesticides/herbicides  
rodent killers, insecticides,  
weed killers, mothballs, fertilizer
- photo chemicals
- pool chemicals

### WE DO NOT ACCEPT:

- ammunition • appliances • bulk waste • commercial and industrial waste • compressed gas cylinders (including propane tanks) • drugs • explosives • flares • fluorescent tubes
- leaking containers • medical waste (including needles) • PCBs and dioxin • radioactive materials (including smoke detectors) • tires

### Polystyrene Recycling



**Hard white molded polystyrene packing material will be accepted at this Beaver County event!**

PRC in partnership with NOVA Chemicals and AK Nahas will collect hard white packing material for recycling free of charge.



**www.prc.org 412-488-7452 724-770-2064**

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PA5633

### Housing Authority Of Beaver County

300 State Street, Beaver, PA 15009  
724-775-1220 or

[www.beavercountyhousing.org](http://www.beavercountyhousing.org)

Carl DeChellis, Executive Director  
Affordable housing opportunities for income eligible families & seniors. Contact us for information about the Home Improvement Program & Weatherization Assistance.  
EQUAL HOUSING OPPORTUNITY HACB

### JORDAN HOME IMPROVEMENTS

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PA007719

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### Lucci Kitchen & Bath Center, Inc.

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### CONTACT US

**469 Constitution Boulevard, Rt. 51,  
Fallston (New Brighton) PA 15066**

Phone: 724 770-2078

Fax: 724 770-2079

Web Site: [www.ACP-Beaver.org](http://www.ACP-Beaver.org)

E-Mail: [rlivengood@acp-beaver.org](mailto:rlivengood@acp-beaver.org)

Office hours are 9AM—4PM

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Walk ins Welcome  
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## Benefits of Membership

**Individual**      **\$10 annual**  
**Business**      **\$50 annual**

\*Receive quarterly newsletters with informative articles to educate and alert consumers of scams.

\*Advertisements for companies that are respected members of the ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/ mediation and credit counseling/ budgeting **FREE of charge.**

Your membership and donations are greatly appreciated.

Business \$50      Individual \$10

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

I would like to receive my quarterly newsletters via \_\_\_\_\_ USPS mail or \_\_\_\_\_ email.

ALLIANCE FOR CONSUMER  
PROTECTION  
BEAVER COUNTY, PA  
724-770-2078  
WWW.ACP-BEAVER.COM



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