

September, 2017

"The Key" Member  
Beaver County Chamber of Commerce  
Education Mediation Solution

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

BEAVER COUNTY

# Alliance for Consumer Protection

## Don't Panic! The Equifax security leak

If one turns on the news or reads the paper the Equifax hack and leak is sure to be mentioned. What are we as consumers to do in response?

Don't panic. You would be surprised how much of our personal information is public. Everyone has a spam section on their e-mail because people get your e-mail address. We have junk mail because people secure our mailing address. You get credit card offers because someone found out your credit score. You get invitations to buy a time share because they know your income level. Your information is out there in cyber space. The leak only made public what was already public.

Continue on to the next page for 5 steps that will help you protect your personal information.

## It's Raining Scams

Consumer Action

When the waters rise, scammers come out like sharks smelling blood—and my, how the waters have risen! In the (literal) wake of hurricanes Harvey and Irma, scammers have (drum roll please): helped register over 500 unofficial Harvey-related website domain names to bilk money from donors; sent out countless unsolicited phishing emails with malicious links and booby-trapped attachments; set up fake social media posts tugging at the heartstrings of anyone moved by a seemingly realistic sob story; and even gone so far as to create fake investment pools or bonds, to do everything from “help storm victims” to “contribute to water purification” or “electricity generation.” And this is just the start of it: There are also the numerous fake charities and threatening [robocalls](#) to victims (often telling them that their insurance premiums are late and they need to pay up or lose out on flood or homeowners insurance). We have to marvel at the scammers' ingenuity though: One created a GoFundMe account [pretending](#) to be pop musician Jason Derulo (beware of crowdsourcing scams). Others have [benefited](#) from a shortage of construction workers, offering to repair the roofs of desperate homeowners, and even telling them to sign their insurance policies over to hasten the work (don't do it!). Back when Harvey was happening, we wrote a still applicable alert to help consumers recover their losses without losing more to scammers. [Check it out](#), and if you suspect that a scammer has contacted you, report them to the U.S. Dept. of Justice's National Center for Disaster Fraud Hotline via [email](#) or phone [\(866-720-5721\)](#) and unleash some fury on *them*. And be sure to keep up to date with the Federal Trade Commission's (FTC) comprehensive “Dealing with Weather Emergencies” [webpage](#), which includes breaking alerts on the latest scams.

### Inside this issue:

Equifax security leak	1-2
It's Raining Scams	1
Welcome Aboard	3
How to write a complaint letter	3
Scams event	5
Businesses Supported by the ACP	6

It's not your  
salary that  
makes you  
rich,  
it's your  
spending  
habits.

**ALLIANCE FOR CONSUMER  
PROTECTION**

**469 Constitution Blvd  
New Brighton, PA 15066**

**Phone: 724- 770-2078  
Fax: 724 770 2079**

***Beaver County, PA***

**[ We are on the web!  
www.acp-beaver.org ]**

Here are five simple steps that will protect your personal information and financial investment.

1. For the next three months with each credit card payment include a letter stating that you suspect that your information was part of the Equifax leak.
2. Ask the credit card company to inform you of unusual activity prior to making a payment.
3. Personally go into the location where you bank and ask them to put a flag on your account so that any suspicious activity is caught prior to it being paid
4. Pay attention to bank balance and charges on Credit Card.
5. Change password and security questions regularly

The easiest act was stealing the information. It is harder to use that information. It is hardest for the hacker to actually get money or merchandise using your information. While 143 million people having their personal information hacked sounds large, in reality it is a relatively small number.

The chances that you are one of that 143 million is slim. The chances that you will have your information used in a manner where it cost you financially is a rarity.

The reason you need not be overly concerned is that there are multiple systems in place to protect your financial investment. There are password and security questions that are not public knowledge. A hacker attempts to use your credit card and it asks for the security question. As

they lack that knowledge the use is stopped. I have been locked out of my banking information because I failed to enter the correct password.

Most credit cards have a protection against unusual activity. For months my PNC debit card was used only in Beaver County. I was in eastern Ohio and attempted to use it for gas. It was declined because PNC thought it unusual that I was in eastern Ohio. It took 20 minutes to convince them that I was myself and that I want to use the card. Had my card been stolen the use would have been prohibited.

Banks, financial institutions, and businesses are for profit entities. The lower the loss due to fraud the greater the profit. It behooves their bottom line for your account to not be compromised. PNC, Citizens, Key and Huntington bank along with 24 of the nation's largest financial institutions were rated by Javelin Strategy & Research. The banks were evaluated on the criteria of prevention, detection and resolution. PNC scored the best overall among the four local banks. They scored in the top tier for resolution and the second tier for prevention and detection. Citizens placed in the second tier for prevention and the third tier for detection and resolution. Huntington finished in the second tier for detection, third tier for prevention and bottom tier for resolution. Key Bank fared the worst, landing the third tier for prevention and resolution and in the bottom tier for detection.

Our information is in cyberspace just waiting for someone to find and use. When Equifax leaks our information it should not be a shock as it is already out there. The leak just made it easier for someone to get ahold of it. There are multiple walls that must be climbed before one can use your credit card, open a new account, or cost you financially. Your financial situation is relatively safe.

-Dr. Phillip Huggins

Executive Director

**WELCOME ABOARD!**

**Robert “Bob” Joudy has returned to volunteer. He will be primarily assisting as an outreach person. Bob will participate at the number of promotional opportunities ACP has over the next several months. He is excited to be an ACP representative.**

**Katherine Stathes has joined the ACP team as an executive assistant. She will be an acting receptionist as well as working with client intake. Katherine is a Colorado native, Marine Corps Veteran, and mother. She is currently in the process of applying to graduate school for Occupational Therapy.**

**D**

**o you have a complaint about a service or action? Take the first step and contact the service directly. Make sure to keep copies of all the documentation of the correspondence. Here is an example of how to approach an unsatisfactory event. This can be sent as an e-mail or a hand written letter.**

**Your name  
Address  
Phone number**

**Company official  
Company name  
Company address**

**Date**

**Dear (title) \_\_\_\_:**

**I wish to complain about \_\_\_\_ (name of product or service, with serial number or account number) that I purchased on \_\_\_\_ (date and location of transaction).**

**I am complaining because \_\_\_\_ (the reason you are dissatisfied). To resolve this problem I would like you to \_\_\_\_ (what you want the business to do).**

**When I first learned of this problem, I contacted \_\_\_\_ (name of the person, date of the call) at your company, and was told that nothing could be done about my problem. I believe that this response is unfair because \_\_\_\_ (the reason you feel the company has an obligation to you). I would like a written statement explaining your company's position and what you will do about my complaint.**

**I look forward to hearing from you as soon as possible to resolve this problem. If I do not hear from you within \_\_\_\_ days I will file complaints with the appropriate consumer agencies and consider my legal alternatives. I am enclosing copies of my receipt (or other proof of purchase). I may be contacted at the above address and phone number.**

**Sincerely,**

**(your signature)**

**(Type or print your name)**

**CC: (local consumer group) (appropriate government agencies)  
ATT: (attach and list documentation of your complaint, if any)**

# SCAMS & SCOUNDRELS

A COMMUNITY SERVICE EVENT

## How to Avoid Scams & Fraud!



### Learn from the Experts

- How to Spot a Scam
- Protect yourself from being a victim
- Where to turn if scammed



- ✓ Cyber Security ~ Malware
- ✓ Credit Card Scams
- ✓ Identity Theft

- ✓ Telephone Scams
- ✓ Financial Fraud
- ✓ Online Shopping

### *Presented by:*

Robert Bickerton  
*President*  
MGSoft-Net

Dr. Phillip Huggins  
*Executive Director*  
Alliance for Consumer Protection

Date: Wednesday, October 4, 2017

Time: 7:00 PM – 8:30 PM

Place: Homemaker-Home Health Aide Service

376 Market Street, Beaver (next to courthouse)

Limited  
Seating

*Open to the General Public at no cost*

**Reservations 724-774-4002 or [email@hmhh.org](mailto:email@hmhh.org)**

A community service sponsored by:



mgsoft-net





## Our Business Members

**Abbey Carpet**  
Heritage Place Gallery of Floors  
105 Pleasant Drive  
Aliquippa, PA 15001  
724-378-1925 or  
[beavercountypa.abbeycarpet.com](http://beavercountypa.abbeycarpet.com)

**BEAVER VALLEY REMODELING**  
John T. Engel "Jack"  
EMAIL [jte2239@comcast.net](mailto:jte2239@comcast.net)  
PA 10253 724-728-2228  
P.O. BOX #1  
NEW BRIGHTON, PA. 15066  
WINDOWS\*\*DECKS\*\*KITCHENS\*\*BATHROOMS\*\*ELECTRIC  
PLUMBING\*\*DRYWALL\*\*SIDING\*\*SOFFIT&FASCIA\*\*GUTTERS  
FRAMING\*\*ROOFING\*\*FLOORING\*\*CERAMIC TILE\*\*PAINTING

**Beaver Valley Sheet Metal**  
Heating—Air Conditioning—  
Water Heaters  
1215 Pennsylvania Avenue  
Monaca, PA 15061  
724-775-7300  
[www.beavervalley-sheetmetal.com](http://www.beavervalley-sheetmetal.com)  
"Keeping you warm - keeping you cool"  
since 1956

**George M Brobeck Co., Inc**  
3417 Brodhead Road  
Aliquippa PA .15001  
Phone: 724-775-8872  
[www.brobecksystems.com](http://www.brobecksystems.com)  
Residential & Commercial Security  
"Securing the Tri-State Area Since  
1965."  
PA HIC # 29466

The Concordia Visiting Nurses team includes nurses, medical social workers, physical, speech, and occupational therapists, IV and wound care nursing, home health aides, medical equipment technicians, respiratory therapists and more. All of these individuals work hard to provide the best service and products in your own home. Call us today at 1.866.869.8669 or visit online at [www.concordiavn.org](http://www.concordiavn.org) to see how at Concordia Visiting Nurses, we


### **Conrose Maintenance and Repair, LLC**

303 Grove Street, New Brighton, PA 15066  
Phone: 724 843-3546, Cell: 724 816-0976  
[www.conrose-repair-llc.com](http://www.conrose-repair-llc.com) PA004463

Our business is dedicated to providing residences and businesses with professional repair and general construction of the highest quality at truly competitive prices. Grounds maintenance and repair, carpentry, electrical, plumbing, ramps, decks, installation, grab bars, toilets, tubs, etc. light construction

### **Electric Garage Door Sales**

1128 Pennsylvania Avenue  
Monaca, PA 15061  
724-774-3200  
[www.electrigaragedoorsales.com](http://www.electrigaragedoorsales.com)  
Electric garage door openers  
Residential & Commercial parts  
& Service  
PA042047

John W. Nelson, CLU, CFP  
President  
**Greater Allegheny Financial Group, LLC**  
131 Pleasant Drive, Suite 2U Aliquippa, PA 15001  
724.375.5333 ext 16  
724.375.8713 fax  
[www.gafgroup.com](http://www.gafgroup.com)  
john.nelson@gafgroup.com  
724.624.0974 cell  
  
SECURIAN  
Affiliated with the Securian Financial Network

**Lucci Kitchen & Bath Center, Inc.**  
3589 Brodhead Road  
Monaca, PA 15061  
724-774-6692 or visit us at  
[www.luccikitchens.com](http://www.luccikitchens.com)  
A tradition of quality and service for over 65 years  
has made Lucci's a forerunner in kitchens and  
bathrooms  
in the Beaver County. PAOAGH1C14192



## **Our Business Members—Continued**

**Homer Nine and Sons, Inc**  
 415 Mulberry St., Beaver, PA 15009  
 724-774-4405  
**homer9@homer9.com**  
 Established in 1943  
 furnaces, air conditioners, heat pumps,  
 water heaters, boilers, humidifiers, etc.  
 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 infor-  
 mation about the Home Improvement Program  
 & Weatherization Assistance.  
 EQUAL HOUSING OPPORTUNITY HACB

**JORDAN HOME IMPROVEMENTS**  
 2100 Sheffield Road  
 Aliquippa, PA 15001  
 PA007719  
 724-375-1149 or 800-822-3559  
 Repair and installation of roofs, siding,  
 windows, soffit and fascia, gutters and  
 downspouts

*Wagner's Home Remodeling, Inc*  
**828 Third Avenue, New Brighton,**  
**PA 15066 724-847-1433 or**  
**[www.wagnershomecenter.com](http://www.wagnershomecenter.com)**  
*Family owned and operated, we pride ourselves on  
 our quality products and services, offering free in-  
 home estimates and professional installation by Wag-  
 ner's highly trained technicians. And all Wagner's  
 Home Center technicians are employees, which mean  
 that we use **no sub-contractors!** PA11419*

  
**NOLL**  
**FUNERAL**  
**HOME**  
**INC.**  
*More Service Than You Expect*  
 Mark E. Noll  
 Owner  
[www.nollfuneral.com](http://www.nollfuneral.com)  
 333 Third Street • 600 Beaver Avenue  
 Beaver, PA 15009 Midland, PA 15059  
 (724) 728-5171 (724) 643-1630

**SRSA, INC.**  
 Snow Response Specialists  
 & Associates, Inc. - [srsainc.com](http://srsainc.com)  
 2559 Darlington Road  
 Beaver Falls, PA 15010  
 724-847-2027  
**Commercial Snow Plowing  
 & Parking Lot Maintenance**

**SKERLEC CONTRACTING INC.**  
 3578 BROADHEAD ROAD  
 MONACA, PA 15061  
 PHONE: 724-775-5611  
 RESIDENTIAL COMMERCIAL INDUSTRIAL  
 FREE ESTIMATES/ CONSULTATIONS  
[skerlec\\_contracting@yahoo.com](mailto:skerlec_contracting@yahoo.com)  
 PA 6338

  
**Travel Junction**  
 TRAVEL AGENCY  
**Alice Steel, CTC, MCC**  
 192 OHIO RIVER BLVD.  
 AMBRIDGE, PA 15003  
[www.traveljunctioninc.com](http://www.traveljunctioninc.com)  
 E-mail: [travel@traveljunctioninc.com](mailto:travel@traveljunctioninc.com)  
 OFFICE: 800-366-5715  
 OFFICE: 724-266-5715  
 FAX: 724-266-6035

  
**Santillán Law Firm, PC**  
 Bankruptcy, Tax & Real Estate Law  
 Edgardo D. Santillán, Esquire  
[ed@santillanlaw.com](mailto:ed@santillanlaw.com)  
 775 Fourth Street  
 Beaver, PA 15009  
 724.770.1040  
 412.774.2266 fax  
 Admitted in PA and N.D. Texas

The Law Offices of  
**Steidl & Steinberg<sup>PC</sup>**

**Lauren M. Lamb**  
Attorney at Law

[www.GoodByeDebt.com](http://www.GoodByeDebt.com)

707 Grant Street, Suite 2830, Gulf Tower  
Pittsburgh, Pennsylvania 15219  
P: 412-391-8000 F: 412-391-0221

Huntington Bank Bldg., Suite 303  
650 Corporation St., Beaver, PA 15009  
P: 1-800-360-9392

E: [llamb@steidl-steinberg.com](mailto:llamb@steidl-steinberg.com)



[www.di.style](http://www.di.style)  
**724.622.4934**

399 State Avenue,  
Vanport



*Design  
Inspirations*

designs by  
**Kathleen Kirby**  
Decorator/Owner

### ***Benefits of Membership***

***Individual                      \$10 Annual donation***

***Business                        \$50 Annual donation***

- Receive quarterly newsletter with informative articles to educate and alert consumers of scams.
- Advertisements for companies that are respected members of 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 Newsletters via USPS Mail \_\_\_\_\_ or Email \_\_\_\_\_

Please mail to: Alliance for Consumer Protection, 469 Constitution Blvd., Suite 3  
New Brighton, PA 15066

### **Alliance for Consumer Protection** Beaver County, PA



We can help you with:  
— Consumer issues/problems  
— Advice on Purchases

**ALL SERVICES ARE FREE!**  
Donations help make our  
services possible and are  
greatly appreciated.

**ACP**  
Phone: 724.770.2078  
[www.acp-beaver.org](http://www.acp-beaver.org)

469 Constitution Blvd, Ste 3  
New Brighton, PA 15066  
Phone 724-770-2078  
Fax 724-770-2079  
Email [Info@acp-beaver.org](mailto:Info@acp-beaver.org)  
[www.acp-beaver.org](http://www.acp-beaver.org)

