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PAPER OR ELECTRONIC BILLING AND STATEMENTS

Do paper bills and financial statements have advantages over electronic delivery? Consumer Action, a consumer advocate organization based in San Francisco, did a recent wide ranging survey of consumer preferences.

According to this study, “consumers overwhelmingly prefer to receive bills and statements on paper.” Of the 2,607 person response, between 45%-74% respondents preferred paper over electronic bills for insurance, utilities, medical, property taxes, internet services, mortgages, credit cards and motor vehicle renewals.

Banks, utility companies and financial institutions, in an effort to reduce mailing and manpower expenses, pressure customers to select electronic billing. There is also a potential threat by financial institutions and utilities to charge for paper bills. The Pennsylvania Utilities Commission (PUC) prohibits utility and telecom companies from charging for a paper bill.

Although electronic statements save trees and keep your desk and home uncluttered, paperless billing is not for everyone. About one-third of U.S. Households don't have high speed internet or broadband at home. Using library or public computers for financial affairs presents security risks. Smart phones cannot properly display full statement details

Those who favor paper documents argue that they help paying bills on time, provide records for filing income tax and furnish proof when they dispute billing errors. They also avoid the need to create and remember ID's and passwords or the possibility of losing incoming bills among multiple Emails. Despite wanting hard financial copies, “55.5% of respondents pay their bills on line.”

One researcher suggested that there is the possibility of paper and digital statements to work together to benefit consumers. New technology could achieve a one page statement with an integrated chip on the paper which could be scanned on Smart Phones to provide more details on line. This could be the wave of the future.

Meanwhile consumers should remember that they have the right to demand paper billing and they must give their consent to change to electronic billing and statements.

From: CONSUMER ACTION NEWS, Winter 2018-2019

FAKE MICROSOFT WARNING ALERTS

Recently in the midst of reading a host of incoming Emails on my laptop, a threatening message appeared on my screen. Written in large colorful letters across a background with the authentic appearance of a Microsoft logo.

The message proclaimed “your computer is locked; you have 3 viruses.” “If you close this page your computer access will be disabled. You will lose face book access, Email access, log ins and photos stored will be lost.” A woman's voice loudly made the same statements coming through my computer speakers. Call a given telephone number and “we will walk you through the process to unlock your computer.”

I attempted to X out the message but nothing enabled me to leave that screen since the computer was frozen. I finally resorted to holding my finger on the off button and the computer did turn off.

I realized that this was a scam coming from a fake technical center which was attempting to get me to pay for bogus services. In due time after my computer returned to active status, I placed the phone number in my browser to learn more of this Microsoft tech support scam. One consumer called the given number and was asked to pay \$200.00 for services to unlock his computer.

A week later they again locked my computer. Upon further investigation I learned that Microsoft NEVER INCLUDES A PHONE NUMBER IN ANY WARNING MESSAGE.

The following information about Microsoft scams was found:

1. Microsoft does not send unsolicited Emails or make unsolicited phone calls offering to provide technical support to fix your computer.
2. Any communication with Microsoft has to be initiated by you.
3. If notification appears with a phone number, do not call. Genuine Microsoft warning notices never include phone numbers.
4. Download software only from official Microsoft partner websites or from the Microsoft store.
DON'T DOWNLOAD SOFTWARE FROM THIRD PARTY SITES.

Report tech support scams to Microsoft at www.microsoft.com/reportascam

These threatening messages often originate from overseas.

Sidney Elkin

Robocalls calls have become epidemic. Nearly 48 billion of them — 146 for every person in America — were placed nationwide in 2018, up 57 percent from 2017, according to tracking by You Mail, which provides call-blocking and call-management services. The company estimates that 40 percent of automated calls are fraudulent.

Illegal robocalls include telemarketing spam (automated sales calls from companies you haven't authorized to contact you) and attempts at outright theft. Prerecorded messages dangle goodies like all-expenses-paid travel or demand payment for nonexistent debts to get you to send money or give up sensitive personal data.

Scammers often use caller ID spoofing to mask their true location, making it appear that they're calling from a legitimate local number to raise the odds that you'll pick up. If you do, the robotic voice on the other end might claim to represent a utility, name-brand company or government agency (Social Security and the Internal Revenue Service are popular poses). It might offer you a free cruise, cheap health insurance or a low-interest loan. It might tell you to press a particular key to learn more, or to get off a call list.

Whatever the message, don't engage. Doing so can lead you to a real live scammer, who'll pressure you to make a purchase or pump you for personal information, like a credit card or Social Security number. Even just pressing a key or answering a question alerts scammers that they've hit on a "live" number, and they'll call it again and again. It's important to note that many robo calls are legal. The Federal Communications Commission (FCC) allows them for some informational or noncommercial purposes, such as polling, political campaigning and outreach by nonprofit groups (including AARP). Your dentist's office can robo call you with an appointment reminder, or an airline with news about a flight change.

But illegal robocalls make up a fast-growing share of phone traffic, making it all the more important to be on guard for automated scams

WARNING SIGNS

You receive an automated sales call from a company you have not given consent to contact you.

A prerecorded message tells you to press "1" or some other key to be taken off a call list.

- The message offers you goods or services for free or at a suspiciously deep discount.

The message says you owe back taxes or unpaid bills and face legal or financial consequences if you don't pay immediately.

Do hang up on illegal robocalls

Do put your phone number on the Federal Trade Commission's National Do Not Call Registry. It won't stop fraudulent calls but it will make them easier to spot because most legitimate telemarketers won't call you if you're on the registry.

Do consider using a call-blocking app or device to screen your calls and weed out spam and scams (see More Resources below). You can also ask your phone service provider if it offers any such tools.

Do review a company's privacy policies before you give it permission to call you. You might be authorizing them to share your contact information. Don't answer calls from unknown numbers. The FCC recommends letting them go to voicemail.

Don't press any keys or say anything in response to a prerecorded message. This lets scammers know yours is a working number and will lead to more spam calls.

Don't follow instructions to "speak to a live operator." This will likely transfer you to a call center for an aggressive sales pitch or a phishing expedition.

Don't judge a call by caller ID alone. Scammers mask their location by tricking your phone into displaying a legitimate government or corporate number, or one similar to your own (a practice called "neighbor spoofing"). with others.

SOCIAL SECURITY CALLING

In the digital age, frauds and scams are an unfortunate part of doing business online. During the holiday season, Social Security has traditionally seen a spike in phishing scams, and we want to protect you as best we can. We urge you to always be cautious and to avoid providing sensitive information such as your Social Security Number (SSN) or bank account information to unknown individuals over the phone or internet. If you receive a call and aren't expecting one you must be extra careful. You can always get the caller's information, hang up, and — if you do need more clarification — contact the official phone number of the business or agency that the caller claims to represent. Never reveal personal data to a stranger who called you.

Please take note; there's a scam going around right now. You might receive a call from someone claiming to be from Social Security or another agency. Calls can even display the 1-800-772-1213, Social Security's national customer number, as the incoming number on your caller ID. In some cases, the caller states that Social Security does not have all of your personal information, such as your Social Security number (SSN), on file. Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security will terminate your benefits if they do not confirm your information. This appears to be a widespread issue, as reports have come from people across the country. These calls are not from Social Security.

Callers sometimes state that your Social Security number is at risk of being deactivated or deleted. The caller then asks you to provide a phone number to resolve the issue. People should be aware of the scheme's details may vary, however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Social Security employees occasionally contact people by telephone for customer-service purposes. In only a few special situations, such as when you have business pending with us, a Social Security employee may request the person confirm personal information over the phone.

Social Security employees will never threaten you or promise a Social Security benefit approval or increase in exchange for information. In those cases, the call is fraudulent, and you should just hang up. If you receive these calls, please report the information to the Office of the Inspector General at 1-800-269-0271 or [online](#).

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