

Office of the **INDIANA** ATTORNEY GENERAL

The Indiana attorney general's office is dedicated to promoting responsible business practices. It's also committed to educating consumers so they can make wise choices when buying products or entering into contracts. To this end, Attorney General Steve Carter and his staff sponsor a number of programs designed to help Indiana citizens become savvy consumers. The attorney general's office cannot act as your private attorney. In fact state law prohibits the attorney general's office from providing legal advice to citizens. Instead, Steve Carter and his staff mediate and investigate consumer complaints against businesses and other organizations. After carefully assessing these complaints, they may bring lawsuits on behalf of the state.

Consumer **PROTECTION** DIVISION



Attorney General Steve Carter
Working for Justice in Indiana



Office of the Indiana Attorney General
Consumer Protection Division

302 West Washington Street, 5th Floor
Indianapolis, IN 46204
1.800.382.5516
www.IndianaConsumer.com

SPECIFIC AREAS OF INTEREST FOR CONSUMERS

The Consumer Protection Division of the Indiana Attorney General's Office works to safeguard the rights of Indiana citizens. Although the attorney general's office cannot provide specific legal advice to consumers, it publishes valuable information that consumers can use daily. If you have questions or complaints regarding the following topics, visit the Consumer Protection Division's Web site at www.IndianaConsumer.com. This site also offers a searchable database of legal actions the attorney general's office has initiated against violators of Indiana's consumer protection laws.

IDENTITY THEFT

This is a fast growing crime in U.S., claiming more and more victims each year. But there are ways to protect yourself, such as keeping your personal information in a safe place and monitoring activity on all your accounts

INDIANA LEMON LAW

The Motor Vehicle Protection Act, also known as the Indiana Lemon Law, provides protection to consumers who purchase defective late model vehicles.

CANCELING CONTRACTS & PURCHASES

Under Indiana law, contracts are generally final and binding. However there are exceptions. Consult the attorney general's Web site for more information.

CHARITABLE GIVING

Before making a donation to any charity, you want to be sure that your money is going where you think it is. The attorney general's Web site provides information on various charities.

CREDIT SERVICE ORGANIZATIONS

Getting bad credit back on track is a great idea. But no one can guarantee to completely erase bad credit. Before entering into a contract, be sure your credit service organization is legitimate.

CROSS BORDER SCAMS

Con artists are cashing in via the Internet by contacting consumers with too good to be true scenarios from overseas. Learn how to spot cross border scams such as illegal foreign lotteries, money offers, and check overpayment scams.

HEALTH AND FITNESS CLUBS

The health and fitness industry is booming in America. Before joining a health club, take some time to focus your search and understand the contract. Visit several clubs before you decide.

HOME IMPROVEMENT SCAMS

Be skeptical if the person at your door notices that your roof (or another area on your house that is hard to check) needs repair. He may trick you into signing a home repair contract without disclosing all the charges.

INTERNET AUCTION SCAMS

An Internet auction is a relatively safe and convenient way to buy goods. But there is risk involved. Use caution when bidding online – consult the attorney general's Web site for information on how to protect yourself.

PROTECTING YOUR BUSINESS AGAINST SCAMS

Many schemes are aimed at taking advantage of unsuspecting employees. Train your employees to recognize potential scams.

PURCHASING A CAR

Whether it's new or used, buying a car is one of the most complex and expensive purchases you can make. It's great to get a good deal, but it's also important to remember that a little homework can help you avoid some big problems. Financing, salvage fraud and odometer fraud are a few areas to know more about so your next car purchase will go smoothly.

PYRAMID SCHEMES

Pyramid schemes and gifting clubs are prohibited in Indiana. They are illegal because members must continually recruit new members in order to survive. When the clubs don't attract enough new members they collapse, leaving most members out in the cold, never to see their original investment again.

REDUCING SPAM

You may not be able to completely eliminate all SPAM you receive. However, there are steps you can take to reduce the amount of SPAM in your inbox.

SWEEPSTAKES PROMOTIONS

Everyday, consumers across the state open their mailboxes to find invitations compelling them to take part in sweepstakes. These sweepstakes are not necessarily illegal, but some disreputable promoters use contests like these to swindle unsuspecting consumers.

SAFE ONLINE SHOPPING

In general, Internet auctions are a relatively safe and convenient means of purchasing goods, saving you time, money and effort; however, there are inherent risks. Internet purchases are one of the largest sources of complaints filed with the Indiana attorney general's office. Think before you click – consult the attorney general's Web site for helpful tips on becoming a savvy online shopper.

TELEMARKETING FRAUD

Under Indiana law, before most telemarketers can charge you for a purchase made during unsolicited telephone calls, they must either obtain a signed, written contract from you, or provide at least seven days for you to cancel the transaction.

TIMESHARES AND CAMPING CLUBS

The sale of timeshares and camping clubs is regulated by the State of Indiana through the attorney general's office. Indiana law gives a purchaser the right to cancel a timeshare or camping club purchase within 3 days after the execution of the sales contract.

WORK AT HOME

While not technically illegal, these schemes typically do not produce the large amounts of income they promise.