

Monthly Columns

by Attorney General Jack Conway



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As many of us open our hearts and our wallets to help those in need this holiday season, I hope you will find it in your heart to give, but give wisely. With double digit unemployment rates in Kentucky, every dollar donated to a reputable charity can make a difference in the life of someone who may be struggling to put food on the table or clothe a child. Unfortunately, there are unscrupulous or even fraudulent charities that prey on the generosity of Kentuckians and deprive those who need our help.

I and my Office of Consumer Protection are committed to investigating fraudulent charities operating in Kentucky and to educating the public about giving wisely, during the holidays and year-round.

When you are solicited to make a charitable donation, I encourage you to visit our website at ag.ky.gov to research the charity. Before you decide whether the charity deserves your support, find out if it has registered through our office, what percentage of donations actually go to the charity and what percentage goes to a paid solicitor.

Tips for giving wisely

- Donate to charities you know and trust.
- Be cautious of sound-alike charities and solicitors unable to answer questions.
- Always ask what percentage of your dollar goes to the cause.
- Don't be pressured into making a donation.
- Ask if the charity or solicitor is registered with the Office of the Attorney General.

Phishing Scams On the Rise

Kentucky consumers also need to be leery this holiday season of an increased number of emails alerting you to special deals on watches, pharmaceuticals or other consumer

products. Many of these emails are simply phishing scams designed to steal your financial information and your identity. Follow these steps to avoid becoming the next victim.

- Never respond to emails or pop-up ads that ask for your personal or financial information.
- Protect your personal information. Only share personal or financial information when buying from a company you know and trust.
- Don't do business with any company that won't provide its name, street address and telephone number.
- Take your time. Resist the urge to "act now" despite the offer and terms.
- Never pay for a "free" gift.

Online Shopping and Gift Cards

I also encourage consumers to be careful when shopping online or giving gift cards or gift certificates. Only deal with companies that you know and trust and that offer secure payment processing. Beware of contacts made on some of the popular "for sale" listing sites or auction sites that require you to wire money. Remember, if you're selling an item, you could be contacted by con artists.

Before purchasing a gift card, consider the company's financial condition or whether it has filed for bankruptcy. Ask about expiration dates and fees and always give the recipient the original receipt to verify the card's purchase. Please be aware that gift cards purchased from online auction sites may be counterfeit or obtained fraudulently.

If you have been a victim of a consumer scam, help is available by contacting my Consumer Protection Hotline at 1-888-432-9257 or visit <http://ag.ky.gov/civil/consumerprotection/complaints/forms.htm>.

By following these simple tips, you can

ensure that your holiday giving reaches those who need it most and that you don't become the next victim of identity theft or the latest scam.

I hope you and your family have a safe and blessed holiday season.

Jack Conway
Attorney General