## Oregon AG releases 2007 Top 10 consumer complaints

by Bend\_Weekly\_News\_Sources

SALEM, Ore. -- Attorney General Hardy Myers this week announced the Oregon Department of Justice Top 10 Consumer Complaint List for 2007 as part of a 50 state celebration marking the 10th annual National Consumer Protection Week (NCPW), March 2-8, 2008. Recognized by federal, state and local government agencies and consumer advocacy organizations, the 2008 NCPW emphasizes that financially savvy consumers are likely to make smarter decisions about managing their money, using credit wisely, and building a solid financial foundation.

Joining Attorneys Generals from throughout the nation as organizers of this year's NCPW are the Federal Trade Commission (FTC), the Federal Citizen's Information Center, the U.S. Postal Service (USPS), the U.S. Postal Inspection Service, the Federal Communications Commission, Federal Deposit Insurance Corporation, the Comptroller of the Currency, the U.S. Department of the Treasury, the National Association of Consumer Agency Administrators, the National Consumers League, AARP, the Better Business Bureau, Call for Action, and the Consumer Federation of America.

In Oregon, Department of Justice (DOJ) representatives will join employees of the USPS and other state and local agencies Friday, March 7, from 9 a.m. to 2 p.m. at the main Portland Post Office, 715 NW Hoyt Street, to hand out consumer information to the interested public on fighting fraud.

"DOJ is proud to be a part of this year's NCPW campaign, along with our local consumer community," said Myers. "Oregonians can best fight fraud armed with the most up-to-date consumer information available." Residents of Oregon are encouraged to take advantage of the resources available by calling the Attorney General's consumer hotline at (503) 378-4320 (Salem area only), (503) 229-5576 (Portland area only) or toll-free at 1-877-877-9392. DOJ is online at www.doj.state.or.us. For more information about NCPW, visit www.consumer.gov/ncpw.

"Last year's statistics held fast in some categories; in others we were surprised by either the sheer increase in numbers or by the category's appearance on the list in the first place," Myers explained. "Although the general category of telecommunications was number one for the fifth year in a row, the sub-category of cable and satellite television complaints exceeded complaints against cellular telephone problems."

The Financial Institutions category with the usual seven sub-categories was number two again but a totally new category, International Money Transfer Schemes, not only appeared on the list for the first time but was number three.

"We're disturbed by this number for several reasons," Myers said. "These schemes, especially out of Nigeria, have been around for years, but Oregonians continue to be pulled into these scams. Among the 825 complaints filed in this category were both consumers who suffered an actual money loss and consumers who recognized

the scam before a money loss occurred. Oregon residents lost more than \$482,000."

Although collection agencies stayed at number four on the Top 10 Complaint List, the number of complaints rose from 483 to 719. For the last two legislative sessions, Attorney General Myers has proposed an amendment to the Unlawful Trade Practices Act to make violations of the existing state debt collection law an unlawful trade practice. This would put collection agencies under the jurisdiction of DOJ's Financial Fraud/Consumer Protection section. Both attempts have failed but Myers will recommend his successor Attorney General to try again in the 2009 regular legislative session.

Construction contractors are back on the list at number eight followed by internet auctions at number 9. After a decade of not appearing on the list, auto repair is back at number 10. Not making this year's Top 10 but close to doing so were real estate, travel, and insurance.

DOJ is back in the "No Call" business as of June 18, 2007 after being effectively pre-empted by federal law and regulations since 2003. Oregonians are urged to register with the National Do Not Call Registry by calling 1-888-382-1222 or online at www.donotcall.gov. Registration is free and, after 31 days, most "cold calls" made to Oregonians on the list, with few exemptions, will violate both federal and state laws. Oregonians can then report violators to the Attorney General's office to be prosecuted in the state's circuit courts. In 2007, more than 17,000 "Do Not Call" complaints were filed by Oregon residents with the FTC.

Oregon's 2007 Top 10 Complaint List is as follows:

OREGON DEPARTMENT OF JUSTICE

Top 10 Consumer Complaints 2007

#1 Telecommunications 1018

- · Cable and Satellite 314
- · Cellular 271
- · Internet Service Provider 194

·	Long Distance 102	
·	Local Service 56	
#2 Financial Institutions 952		
·	Credit Cards 411	
·	Mortgage Brokers 147	
·	Commercial Banking 104	
·	Real Estate Financing 99	
·	Sales Financing 92	
·	Consumer Lending 43	
·	Credit Unions 21	
#3 International Money Transfer Schemes 825		
#4 Collection Agencies 719		
#5 Motor Vehicle Sales 635		

·	New Car Dealers 301	
0	Selling new cars 175	
0	Selling used cars 121	
·	Used Car Dealers 228	
·	RV, Trailer, Campers 50	
·	Motorcycles 21	
#6 Internet Retailers 510		
#7 Health Related 410		
·	Weight Loss Programs 138	
·	Physicians 42	
·	Pharmacies / Drug Stores 35	
·	Dentists 19	
·	Medical Discount Cards 26	

#8 Construction Contractors 266

#9 Internet Auctions 237

#10 Auto Repair 206

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