

**The Federal Executive Association of Columbus and Central Ohio
Supports**

**2005 National Consumer Protection Week
February 6 - 12, 2005**

Identity Theft: When Fact Becomes Fiction

Did you know that identity theft is the fastest growing white-collar crime in the United States? Every day, we conduct some type of financial transaction revealing a little piece of our financial identity – a bank account, a social security number, date of birth, or some other personal fact. These small pieces can be tied together to allow a thief to assume our identity and to steal from our bank accounts, to make purchases, take a vacation, or to ruin your good credit.

Your Federal Executive Association (FEA) of Columbus and Central Ohio has prepared this flier to provide you and the other 15,000 Federal employees in our region with some easy to find information that you can use to protect yourself and your family. The topics are listed below. Just go to the page listed to see a brief explanation of the consumer issues and start clicking. For more information on National Consumer Protection Week, please go to the following web links: <http://www.consumer.gov/ncpw/> and <http://www.ohioconsumers.org/>

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Consumer Products

Avoiding Work at Home Scams – The latest news and information from the U.S. Postal Service on protecting yourself from scams.

<http://www.usps.com/postalinspectors/>

Recalls - Are the products you use around the home safe? Check the U.S. Consumer Products Safety Commission web site to learn more.

<http://www.cpsc.gov/cpscpub/prerel/category/topic.html>

Cable TV Complaints – The Federal Communications Commission can help you if you have questions about cable home wiring, equipment compatibility, commercial limits on children's programming, and indecency and obscenity. If you object to programming, find out what action you can take.

<http://www.fcc.gov/mb/facts/complain.html>

Telephone Complaints – If you have a complaint about telecommunications issues, cable, broadcasting and telecommunications accessibility issues, contact the Federal Communications Commission.

<http://www.fcc.gov/cgb/complaints.html>

National Do Not Call Registry - Are you bothered by unwanted telemarketing calls during dinner, while playing with the kids or reading, or just while you're completing that last project around the home? Register at the Federal Trade Commission's National Do Not Call web site.

<http://www.ftc.gov/bcp/online/edcams/donotcall/index.html>

Complaint Against a Specific Company or Organization - Your complaint helps the Federal Trade Commission, Bureau of Consumer Protection, to investigate fraud that can lead to law enforcement action. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into **Consumer Sentinel**, a secure online database available to hundreds of civil and criminal law enforcement agencies worldwide.

[https://rn.ftc.gov/pls/dod/wsolcq\\$.startup?Z_ORG_CODE=PU01](https://rn.ftc.gov/pls/dod/wsolcq$.startup?Z_ORG_CODE=PU01)

Consumer Tips from the Federal Trade Commission - Education is a key tool to prevent consumer injury. In this section of the Federal Trade Commission's website, you'll find publications with advice on avoiding scams and rip-offs, as well as tips on other consumer topics.

<http://www.ftc.gov/ftc/consumer.htm>

Food, Drug, and Cosmetic Safety – Take a look at the Food and Drug Administration's A to Z Information for Consumers. They have information on such hot topics as Mad Cow Disease, tattoos and permanent make-up, the flu, buying medicines online, and much more.

<http://www.fda.gov/>

Household Product Health and Safety - What's under your kitchen sink, in your garage, in your bathroom, and on the shelves in your laundry room? Do these household products pose a potential health risk to you and your family? Find out what's in these products and what are the potential health effects, and other safety and handling information from the National Institutes of Health.

<http://householdproducts.nlm.nih.gov/>

You can get household product publications from the U.S. Consumer Products Safety Commission.

<http://www.cpsc.gov/cpscpub/pubs/house.html>

Medical Products – Have you or a family member had a serious reaction or a problem with a drug or medical device? MedWatch is the Food and Drug Administration's (FDA) program for reporting **serious reactions** and **problems** with medical products.

<http://www.fda.gov/medwatch/how.htm>

Report Product Related Injury or Death - You can report any injury or death involving consumer products or report an unsafe product to the U.S. Consumer Products Safety Commission.

<http://www.cpsc.gov/incident.html>



Internet Fraud

E-Commerce Complaints – Econsumer.gov is a joint project of consumer protection agencies of 17 nations. Your complaint will allow the government agencies to spot current fraudulent activities. By reporting your complaint, you may also help prevent other consumers from having the same problem.

<http://www.econsumer.gov/english/>

Internet Fraud Complaints – The best way to fight Internet fraud is to learn how to avoid becoming a victim. However, if you become a victim, there is help available at the Internet Fraud Complaint Center.

<http://www1.ifccfbi.gov/index.asp>

Spam E-Mail - Do you receive lots of junk email messages from people you don't know? Some consumers find unsolicited commercial email - also known as "spam" - annoying and time consuming; others have lost money to bogus offers that arrived in their email in-box. The Federal Trade Commission's website has information about recent law enforcement actions against deceptive commercial email and spammers who don't honor their "remove me" claims. In the "Consumer Info" section, you'll find tips on how to reduce the amount of spam email in your in-box.

<http://www.ftc.gov/bcp/online/edcams/spam/index.html>



Vehicle Safety

Automobile Safety and Recall – How did that new car test for safety? Want to see if your vehicle has been recalled? This and more can be found at the U.S. Department of Transportation, National Highway Transportation Safety Administration’s web site.

<http://www.nhtsa.dot.gov/cars/problems/>

Buying a Safer Car – Want to buy a safer car for your child passengers? Would you like to see how your van, car, truck, or SUV did in crash tests? The U.S. Department of Transportation, National Highway Transportation Safety Administration can help.

<http://www.nhtsa.dot.gov/cars/testing/ncap/>

Highway Safety – Want a child safety seat that’s easy to use? Concerned about the safety of the school bus your child rides every day? Need more information on driver distraction while using in-vehicle technologies that allow drivers to phone, fax, email, obtain route guidance, and use the Internet? You can find out about these and more from the U.S. Department of Transportation, National Highway Transportation Safety Administration.

<http://www.nhtsa.dot.gov/>



Personal Finance

Avoid Predatory Lending – Don't be a victim of predatory lending. Check out HUD's web site for tips.

<http://www.hud.gov/offices/hsg/sfh/buying/loanfraud.cfm>

Consumer information: <http://www.hud.gov/consumer/index.cfm>

Identity Theft - Between January and December 2003, the Federal Trade Commission received over 214,000 identify theft complaints reporting a total loss of over \$400 Million. Learn how to protect yourself from identify theft predators.

<http://www.consumer.gov/idtheft/index.html>

Bank Complaints - If you have a complaint about a bank or other financial institution, the Federal Reserve System might be able to help you.

<http://www.federalreserve.gov/pubs/complaints/>

Credit Union Complaints – Are your funds insured? Check the National Credit Union Administration's web site to calculate your coverage and learn more about insurance protection.

<http://www.ncua.gov/>

Financial Crimes –The Financial Crimes Division of the U.S. Secret Service investigates bank fraud, access device fraud involving credit and debit cards, telecommunications and computer crimes, fraudulent identification, fraudulent government and commercial securities, and electronic funds transfer fraud.

http://www.secretservice.gov/financial_crimes.shtml

Investor Complaints – The U.S. Securities and Exchange Commission welcomes hearing from you because your information may alert them to a bad broker or firm, unfair practices in the securities industry that need to be changed, or the latest fraud.

<http://www.sec.gov/complaint.shtml>

Student Scholarship Scams - Need Money for College? Doesn't everybody? Unfortunately, in their efforts to pay the bills, many students and their families are falling prey to scholarship scams. The Federal Trade Commission has information that can help.

<http://www.ftc.gov/bcp/online/edcams/scholarship/index.html>

Tax Scams – If it sounds too good to be true, it probably is! Seek expert advice before you subscribe to any scheme that offers instant wealth or exemption from your obligation as a United States Citizen to pay taxes. Buying into a tax evasion scheme can be very costly. The IRS wants you to know about schemes, scams and cons.

http://www.treas.gov/irs/ci/tax_fraud/index.htm

<http://www.irs.gov/newsroom/article/0,,id=120803,00.html>

Housing Counseling – Become a savvy consumer when buying a home. Take advantage of free housing counseling at a HUD-approved housing counseling agency.

<http://www.hud.gov/offices/hsg/sfh/hcc/states/ohio.txt>



Workplace Safety

Workplace Health and Safety Education – The Centers for Disease Control provide guidance and information to prevent work-related illnesses and injuries.

<http://www.cdc.gov/niosh/homepage.html>

Workplace Safety Policies and Regulations - The mission of the Occupational Safety and Health Administration (OSHA) is to save lives, prevent injuries and protect the health of America's workers. See how we all benefit from their efforts.

<http://www.osha.gov/>

Workplace Safety Complaints – File an online workplace safety complaint with the Occupational Safety and Health Administration (OSHA).

<http://www.osha.gov/pls/osha7/eComplaintForm.html>



Food

Reporting Food-Borne Illnesses – If you think you or others became ill from eating the same food, report this outbreak to your local health department. For more information, check out the Centers for Disease Control’s web site.

<http://www.cdc.gov/ncidod/dbmd/reportfi.htm>

Meat, Poultry, and Egg Products - Does your prepared food contain some object that clearly doesn’t belong in food? Contact the U.S. Department of Agriculture, Food Safety and Inspection Service.

<http://www.fsis.usda.gov/OA/pubs/illness.htm>

Bottled Water, Seafood, Fruits, Vegetables, & Other Non-Meat Food Products - Consumers can play an important public health role by reporting to the Food and Drug Administration any adverse reactions or other problems with products the agency regulates.

<http://www.fda.gov/opacom/backgrounders/problem.html>

Advertising and Fraud Complaints – If you have encountered false or fraudulent advertising, contact the Bureau of Consumer Protection at the Federal Trade Commission.

[https://rn.ftc.gov/pls/dod/wsolcq\\$.startup?Z_ORG_CODE=PU01](https://rn.ftc.gov/pls/dod/wsolcq$.startup?Z_ORG_CODE=PU01)

Dietary Supplements – Confused about all those dietary supplements on the market today? The Food and Drug Administration has some “Tips for the Savvy Supplement User.”

http://www.fda.gov/fdac/features/2002/202_supp.html

Drinking & Ground Water Safety – Learn where drinking water comes from and how it is treated. Learn about contaminants and how you can help protect drinking water. This and more from the U.S. Environmental Protection Agency.

<http://www.epa.gov/safewater/dwhealth.html>

For more information, please link to the following Federal Agency Websites

U.S. Government's Official Web Portal

<http://firstgov.gov/>

U.S. Department of Agriculture

<http://www.usda.gov/Help/>

<http://www.usda.gov/EOutreach.html>

U.S. Department of Commerce

<http://www.commerce.gov/>

<http://www.commerce.gov/sitemap.html>

U.S. Department of Defense

<http://www.defenselink.mil/>

U.S. Department of Education

http://www.ed.gov/help/site/index/topics_az.jsp?src=gu

U.S. Department of Energy

http://www.energy.gov/engine/content.do?BT_CODE=CONSUMERS

U.S. Environmental Protection Agency

<http://www.epa.gov/>

U.S. General Services Administration

<http://www.gsa.gov/Portal/gsa/ep/customize.do>

U.S. Government Printing Office

<http://www.gpoaccess.gov/index.html>

U.S. Department of Health and Human Services

<http://www.hhs.gov/>

U.S. Department of Homeland Security

<http://www.dhs.gov/dhspublic/>

U.S. House of Representatives

<http://www.house.gov/>

U.S. Department of Housing and Urban Development

<http://www.hud.gov/consumer/index.cfm>

U.S. Department of the Interior
<http://www.doi.gov/>

U.S. Internal Revenue Service
<http://www.irs.gov/>

U.S. Department of Justice
<http://www.usdoj.gov/>

U.S. Department of Labor
<http://www.dol.gov/>

U.S. Senate
<http://www.senate.gov/>

U.S. Small Business Administration
<http://www.sbaonline.sba.gov/>

U.S. Social Security Administration
<http://www.socialsecurity.gov/>

U.S. Department of State
<http://www.state.gov/>

U.S. Department of Transportation
http://www.dot.gov/citizen_services/index.html

U.S. Department of the Treasury
<http://www.ustreas.gov/>

U.S. Department of Veterans Affairs
<http://www.va.gov/>

Other Resources

GovBenefits.gov - This is a FREE, confidential tool that helps you find government benefits you may be eligible to receive. <http://www.govbenefits.gov/index.jsp>

U.S. Consumer Gateway – Your resource for consumer information from the Federal government. <http://www.consumer.gov/>

Federal Consumer Information Center - <http://www.pueblo.gsa.gov/>

National Fraud Information Center - <http://www.fraud.org/>

This flier was prepared by the HUD Columbus Field Office on behalf of the Federal Executive Association of Columbus and Central Ohio as a service to Federal workers in our region.