

Disaster Scam Prevention

***Fraud and Scam Prevention Tips
for Oklahoma Consumers***



Office of Attorney General

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Public Protection Unit

405-521-2029

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ADVANCE FEE LOAN SCAM

If you need a loan fast, perhaps to rebuild your storm damaged home or business, don't be tempted by promises of "guaranteed" loans for up-front fees ranging from one hundred to several thousand dollars. The Attorney General's Office warns that you may never get a loan or see your money again. It is illegal in Oklahoma To assess an advance fee for a loan. A fee can only be legally assessed after the borrower has received the loan proceeds. Also, be wary of classified ads asking you to call for a "guaranteed" loan.

HOME REPAIR FRAUD

The Attorney General's Office is warning Oklahomans to be aware of home repair scams, varieties of which always surface after a major storm. For most people, their home is their largest financial investment and it is important they protect that investment when contracting for home repair services.

Be alert for several clues that might indicate a less than reputable contractor. Be wary of any repair contractor who solicits door-to-door, offers you discounts for finding other customers or "just happens to have" materials left over from a previous job. Also, be suspicious of a repair contractor who accepts only cash payments, pressures you for an immediate decision or asks you to pay for the entire job up-front. The same rules apply when dealing with lawn, landscape, swimming pool or any type of specialty contractors.

Follow these tips:

- Ask people you trust for contractor referrals.
- Whenever possible, deal with local firms with roots in the community.
- Check out contractors with the Attorney General's Public Protection Unit @ 405-521-2029 or 918-581-2885, or your local Better Business Bureau.
- Ask a contractor for customer references.
- Get written estimates from several firms.
- Don't do business without a written contract.
- Get all guarantees, warranties and promises in writing.
- Agree on start and completion dates and have them written into the contract.
- A small down payment is often necessary, but don't make the final payment until the work is completed to your satisfaction.

IDENTITY THEFT

The loss of personal and financial identification often accompanies major disasters. If your home or business has been damaged, criminals may now have access to documents containing your Social Security number, or banking and credit card account numbers. They can use this information to access your financial accounts and steal your money.

What To Do If You Have Lost Financial Documents

Contact your Financial Institutions

Close any accounts that have been compromised and place "Stop Payments" on lost checks. Also, cancel all lost credit/debit cards immediately and have new ones issued. You should carefully examine all bank and credit card statements for unauthorized use.

Contact Credit Bureaus

Ask that your account be "flagged" for possible "unauthorized activity" at your request, and that a "victims statement" be attached. It is recommended that it read "Account closed at consumer's request", instead of "Card lost or stolen." Normally, such an alert will remain in your file for seven years.

TRANSUNION:	1-800-680-7289
EXPERIAN:	1-888-397-3742
EQUIFAX:	1-800-525-6285

Report The Loss or Unauthorized Use of Your Driver's License

Call the Drivers License Fraud Division of the Dept. Of Public Safety at 405-425-2477 and ask that the license be flagged as lost or stolen and have a new license issued.

Report The Loss or Unauthorized Use of Your Social Security Number

Report a lost or stolen Social Security Number to the Social Security Administrations Fraud Hotline at 1-800-269-0271

What To Do If You Know Someone Has Used Your Identity

Call Your Local Police Immediately

Acting quickly is crucial. Report that you are a victim of identity theft and get a copy of the police report and keep it for later use.

-BEWARE-

Home Repair Fraud

Follow these Fraud Prevention Tips

Beware of door-to-door solicitations

Many of these solicitations are made by a traveling group of criminals who take advantage of disasters to scam homeowners.

Do not pay large amount up front

Be suspicious of repairmen who require up-front payment or work on a cash-only basis.

Obtain at least three written estimates

Estimates not in writing can be increased without your knowledge.

Demand a written contract

Don't do business with any repairmen who won't put their promises in writing. A legitimate repairman will not hesitate to provide a contract.

Ask for a license or registration

Before signing a contract, make sure your roofing contractor is currently registered with the Construction Industries Board. Also be sure that your plumbing, mechanical heating and air, or electrical contractor is a Construction Industries Board licensed contractor and has a current license.

Verify the contractor's information

Obtain names, addresses, phone numbers and license or registration numbers. You can verify if the person has a current license or registration by going to www.ok.gov/cib/ or by calling the CIB at 405-521-6550 if you do not find them on the Construction Industries Board web page.

Have your contract reviewed by an attorney

The Oklahoma Bar Association is providing free legal review of all building and repair contracts for victims of the disaster. Contact the OBA at 405-416-7000 or online at: <http://www.okbar.org/>

**Report Home Repair Fraud to:
Oklahoma Attorney General's Public Protection Unit
405-521-2029
918-581-2885**