

How We Help You

The Consumer Protection Unit on average annually fields **1,700** calls, opens **385** cases, and recovers **\$183,000** on behalf of consumers.

The unit advocates for fair solutions and educates consumers so they can make informed decisions in the marketplace. Staff keep up with the latest consumer trends and advise consumers on how to avoid scams and fraud.

CPU staff reach out to consumers through posts and alerts on the NWDA website, published newspaper articles, and consumer tip video clips aired on local community access television. Staff regularly send consumer tips and scam alerts to senior centers and other elder-serving organizations. The office creates and distributes a free calendar annually featuring consumer tips and information about consumer protection regulations.

Contact Information

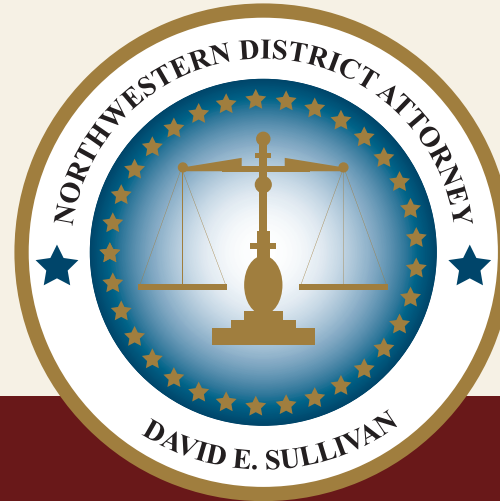


Residents are invited to call with their consumer questions or problems or to book an educational presentation for their group as follows:

**FRANKLIN COUNTY/
SELECT WORCESTER COUNTY
COMMUNITIES:**
(413) 774-3186

**HAMPSHIRE COUNTY
COMMUNITIES:**
(413) 586-9225

VISIT US ONLINE:
[NorthwesternDA.org/
consumer-protection-unit](http://NorthwesternDA.org/consumer-protection-unit)



Consumer Protection Unit

To Seek Justice For All

The Office of the Northwestern District Attorney, in partnership with the communities we serve, is dedicated to the pursuit of truth and justice, protection of the innocent, and safety of the public.

Working To Resolve Consumer Problems

Protecting consumer
rights since 1973

The Consumer Protection Unit works in cooperation with the Massachusetts Attorney General's Office to protect consumer rights. Trained staff mediate complaints, provide advocacy and offer education and referrals to prevent fraud.

CPU staff use an informal process involving phone calls and other correspondence to reach mutually-agreeable settlements between consumers and businesses. Based in the Northwestern District Attorney's Office since 1973, today the unit is part of a network of programs supported by a grant from the state Attorney General's Office.

Through education and advocacy, staff help residents navigate automobile purchases/repairs, home improvement, retail/internet shopping, credit and debt issues, landlord/tenant negotiations, and identity theft. The Unit serves Hampshire and Franklin Counties and 17 Worcester County communities.

NorthwesternDA.org

★ Prevention

Consumer unit staff are available to present educational programs that prepare residents to make informed and wise decisions and avoid falling for scams and fraud.

Presentations cover topics such as:

- how to recognize scams;
- how to avoid falling for trending scams;
- financial literacy including buying a used car, rebuilding credit, and smart shopping;
- protecting against identity theft.

The consumer unit has developed the popular, interactive Senior Savvy Showdown for seniors and financial literacy games for high school students and adults, with the aim of educating while having fun.

★ What Are Consumer Protection Laws?

The Massachusetts Consumer Protection Law (MGL Chapter 93A) is a statute enabling the Attorney General and consumers to take legal action against unfair or deceptive conduct in the marketplace.

These laws are in place to ensure fair business practices and the free flow of truthful information regarding consumer goods.

They are designed to protect consumers by prohibiting businesses from engaging in unfair practices. Although not defining any specific prohibited business actions the law makes **“unfair or deceptive practices”** illegal. Cases are judged individually, but examples of practices that might fall under **Chapter 93A** include charging higher rates than the marked, published or advertised price; failing to post a clear refund/return policy; providing misleading information about a product or service; and failing to meet a warranty agreement.

Consumer protection specialists are well-versed in the law's requirements and can help consumers better understand their rights so they can take advantage of the protections offered. One-on-one help is provided. The consumer complaint form is available on the Consumer Protection Unit page of the Northwestern District Attorney's Office website.

Please note that the Consumer Protection Unit cannot provide legal advice or act as your attorney.

★ The Consumer Advocacy Process

How to file a consumer complaint

Consumers who feel they've been misled or otherwise failed by a business may file a complaint with the state Attorney General's Office. The form is located on the CPU page of the NWDA's website.

Consumers who are unable to access the online form may reach out to the NWDA consumer advocates to obtain a paper complaint form. In-person assistance is also available at both offices.

Complaints are reviewed by the Attorney General's Office and referred to local consumer advocates for assistance.

To resolve complaints, staff work with both the consumer and business to reach a resolution agreeable to both parties.

If a resolution cannot be reached, staff provide consumers with information about available alternatives.

[NorthwesternDA.org/
consumer-protection-unit](https://NorthwesternDA.org/consumer-protection-unit)