Northwestern District Attorney
David E. Sullivan
Franklin County Sheriff
Chris Donelan and
Hampshire County Sheriff
Patrick Cahillane

2021 CONSUMER CALENDAR

Consumer Protection Unit
(413) 586-9225 in
Hampshire County or
(413) 774-3186 in
Franklin or Worcester Counties
Northwestern DA.org/consumer-protection
Working in cooperation with the
Office of Massachusetts Attorney General Maura Healey
Since 1973, the Northwestern District Attorney’s Office has been home to a local consumer protection program that is funded through a grant from the Massachusetts Attorney General’s Office.

Our partnership with the Attorney General’s Office on consumer protection issues helps to identify patterns of unfair and deceptive practices and to further advance the interests of consumers in our region.

I hope that you find this Consumer Calendar to be a valuable resource throughout 2021.
QUICK RESOURCE GUIDE

Office of Northwestern District Attorney David E. Sullivan
Consumer Protection Unit
Hampshire and Franklin County Offices

One Gleason Plaza
Northampton, MA 01060
(413) 586-9225

56 Bank Row
Greenfield MA 01301
(413) 774-3186

NorthwesternDA.org

The Consumer Protection Unit (CPU) staff is trained to provide customer assistance through an informal process involving letters and telephone calls with the consumer and the business, in an effort to reach a mutually agreeable settlement.

The CPU works in cooperation with the
Office of Massachusetts Attorney General Maura Healey
One Ashburton Place, Boston, MA
(617) 727-2200 TTY: (617) 727-8400
www.mass.gov/ago

Attorney General’s Western Mass Regional Office
1441 Main Street, Twelfth Floor, Springfield, MA 01103-1629 (413) 784-1240

Office of Northwestern District Attorney David E. Sullivan
Elders and Persons with Disabilities Unit

The Elders and Persons with Disabilities Unit (EPDU) works in cooperation with local and state law enforcement, adult protective service providers and human service agencies, to promptly and effectively prosecute crimes committed against elders and persons with disabilities. This partnership also ensures that the victim receives the necessary protective services.

Contact us at 413-586-9225

The EPDU provides training at the local level on a variety of topics including:

- Increased Awareness of Crimes
- Identification of Various Types of Abuse
- Prompt Reporting of Suspected Abuse
- Mandated Reporting Requirements
- Best Practice Investigation Techniques
## ONLINE SHOPPING TIPS

- Buy from reputable sellers.
- Look for online reviews.
- Look for the lock icon & https in the URL.
- If the price for an item is well below the price offered on other internet sites, it’s likely a scam.
- Read the return policy.
- Check to see who pays the shipping charges if you need to make a return.

### SHOPPING ONLINE

Want to get a great product at a great price when you shop online? Some extra research can really pay off.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>Decide What Matters</th>
<th>How much do you want to spend? Include delivery costs.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Use Search Engines</td>
<td>What are your “must-have” features vs. those that are nice to have?</td>
</tr>
<tr>
<td></td>
<td>Read Reviews Online</td>
<td>To find out more about a brand, product, or site, type the name into a search engine with words like “review,” “complaint,” or “scam.”</td>
</tr>
<tr>
<td></td>
<td>Consider Reputation</td>
<td>Reviews from other people, experts, and columnists can give you an idea of how a product performs. Don’t put all your trust in any one review.</td>
</tr>
<tr>
<td></td>
<td>Read Return Policies</td>
<td>Does the brand or site have a reputation for quality and good customer service?</td>
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<tr>
<th>COMPARE PRODUCTS</th>
<th>Use Search Engines</th>
<th>To find out more about a brand, product, or site, type the name into a search engine with words like “review,” “complaint,” or “scam.”</th>
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<thead>
<tr>
<th>COMPARE COSTS</th>
<th>Check Shopping Comparison Sites</th>
<th>Some sites show the price of a product at several online stores. Keep shipping costs in mind when computing the best deal.</th>
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<tbody>
<tr>
<td></td>
<td>Consider Coupons</td>
<td>Coupon codes can impact your final costs. Do a search for the store with terms like “discount,” “coupon,” or “free shipping.”</td>
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<tr>
<td></td>
<td>Read Return Policies</td>
<td>Not all stores have the same rules for returns. Some charge fees for return shipping or restocking.</td>
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</table>

<table>
<thead>
<tr>
<th>CHECKOUT</th>
<th>Decide How To Pay</th>
<th>When you shop online, credit cards can offer extra protections.</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Look for a Secure Checkout</td>
<td>Does the website address start with https (the “s” stands for secure) when you’re checking out?</td>
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</table>

Learn more at consumer.ftc.gov/articles/0020-shopping-online
### January 2021

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- **27, 28, 29, 30, 31 December 2020**
- **1, 2, 3, 4, 5 January 2021**
- **New Year's Day**
- **18 January 2021** (M.L. King Day)
ROMANCE SCAMS

WHAT TO LOOK OUT FOR

• The person you’ve only met online becomes a love interest.
• They ask for money for an emergency.
• They ask for money so they can visit you.
• They convince you to keep your relationship between the two of you and not share it with your family or friends.

WHAT TO DO

• Never send money to someone you’ve only met online or talked to over the phone.
• Stop communicating with them if they ask for money.
• Talk it over with a friend or family member.

Remember -- it’s not true love if they ask for money.
# February 2021 Calendar

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- **Valentine’s Day**
- **Presidents’ Day**
GOVERNMENT IMPOSTER SCAM

WHAT TO LOOK FOR

- A phone call claiming to be from the Social Security Administration, IRS, Medicare, FBI, sheriff or police department:
- They want you to verify personal information because your Social Security number has been compromised,
- Or they say you failed to report for jury duty & you need to pay a fine,
- Or they say you didn’t pay your taxes you need to pay them right away,
- They say that if you don’t pay right away you will be arrested or your benefits will be taken away.

WHAT TO DO

- Just hang up!
  Government agencies will not call you looking for money or personal information.
  Verify the information by looking up the number for the government agency & report it to ftc.gov/complaint.
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DO YOU HAVE UNWANTED MEDICATIONS IN YOUR HOME?

Get them out of the wrong hands, away from children and teens, and out of the environment by disposing of them properly on DRUG TAKE BACK DAY or anytime at your local police station. No questions asked!

Simply bring in your pill bottles, intact. Black out your personal information on the label and place them in the drop-box.

SAFEGUARD ALL DRUGS AT HOME by LOCKING THEM UP!
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Easter Sunday
# FAMILY/FRIEND IMPOSTER SCAM

<table>
<thead>
<tr>
<th>WHAT TO LOOK OUT FOR</th>
<th>WHAT TO DO</th>
</tr>
</thead>
<tbody>
<tr>
<td>A caller claims to be a family member, a grandchild or a friend in trouble.</td>
<td>Hang up the phone &amp; call the person yourself to verify.</td>
</tr>
<tr>
<td>The caller says the situation is urgent &amp; you need to send money to help.</td>
<td>If they don’t answer, try another relative to verify.</td>
</tr>
<tr>
<td>The caller asks you to wire money, buy gift cards or send cash to help.</td>
<td>Any urgent request to send money without verification is most likely a scam.</td>
</tr>
<tr>
<td>The scammer may have details about your friend or family member to make the story sound real.</td>
<td>Resist pressure to send money quickly &amp; secretly.</td>
</tr>
<tr>
<td></td>
<td>Refuse to send money through wire transfer, overnight delivery service, or buying gift cards.</td>
</tr>
</tbody>
</table>
TRIAD is a community policing initiative involving seniors, law enforcement and service providers, which is focused on increasing safety through education and crime prevention. Its goals are to reduce criminal activity which targets seniors, improve seniors’ quality of life and enhance the delivery of law enforcement services to seniors. The TRIAD Program plays a major role in building community partnerships in order to better serve seniors.

Ongoing successful local TRIAD programs:

**HOUSE NUMBERING PROGRAM:** Helps first responders find elders’ homes more easily and quickly in an emergency

**LOCK BOX PROGRAM:** Gives first responders access to a house key that allows them to safely enter elders’ homes in an emergency

**FILE OF LIFE:** Contains an elder’s current medical information and is located on the refrigerator in the home for easy access by first responders

**MEDICAL EQUIPMENT LENDING PROGRAM:** Provides donated medical equipment to seniors in need at no charge

For more information on TRIAD, please contact:
HAMPshire COUNTY SHERIFF’S OFFICE (413) 584-5911
FRANKLIN COUNTY SHERIFF’S OFFICE (413) 774-4014
NORTHEastERN DISTRICT ATTORNEY’S OFFICE 413-586-9225/413-774-3186
May 2021

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JUNE 2021

JUNE 2021

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Father's Day

July 2021

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TECH SUPPORT SCAM

The phone rings, the caller says your computer has a virus & needs to be fixed. Watch out for tech scams.

- They might try to gain access to your computer to steal your personal information

Here’s what you can do:

- Just hang up
- Don’t click on any links in an email or pop-up screen
- Never give someone else control of your computer & don’t share your passwords
- Don’t give out financial information to someone you don’t know
- Keep your computer’s security programs up to date

If you have a consumer problem or question, contact the Northwestern District Attorney’s Consumer Protection Unit:

Greenfield  (413) 774-3186
Northampton  (413) 586-9225

Working in cooperation with the Office of the MA Attorney General
SWEEPSTAKES & LOTTERY SCAMS

WHAT TO LOOK OUT FOR

- An unexpected email, letter or phone call saying you have won money or a prize in a lottery or sweepstakes
- They ask you to send money to pay taxes, insurance or other fees to claim the winnings
- They may even ask for your bank account information, so your winnings can be directly deposited into your account

DO NOT RESPOND

- The prize doesn’t exist, they’re just after your money
- If someone asks you to pay money to win money, it’s a scam
- Foreign lotteries are illegal
- You should not have to send money or grant access to your bank account in order to claim a prize
PHISHING SCAM

Before you click on a link or share any of your sensitive information:

Check it out — look up their phone number or website yourself & contact the company.

Take a closer look — bad grammar and spelling can tip you off to phishing. Other clues are that your name is missing, or you don’t even have an account with the company.

Report phishing emails — Forward them to spam@uce.gov (an address used by the FTC).

If you have a consumer problem or question, contact the Northwestern District Attorney’s Consumer Protection Unit

Greenfield (413) 774-3186
Northampton (413) 586-9225

Working in cooperation with the Office of the MA Attorney General
TIPS FOR ELDERS ON AVOIDING FINANCIAL EXPLOITATION

Financial Exploitation is the NUMBER ONE crime against elders prosecuted by the Northwestern District Attorney

- Never allow anyone to use your debit or credit cards to run errands for you. Never give anyone your PIN numbers or passwords.
- Beware of any get-rich-quick schemes, investment opportunities or anyone who comes to your door. Avoid registering for sweepstakes and free vacations.
- Never sign a financial document without fully understanding it.
- Monitor your monthly bank statements closely & order your free credit report once a year.
- NEVER wire money to individuals claiming to recover lost money, for a lottery or for a loved one who is “in jail.”
- Document all financial arrangements and ask for receipts from anyone you ask to do errands for you.
- Shred any non-essential documents that contain bank account numbers, medical information or other personal information.

NEVER GIVE OUT YOUR PERSONAL INFORMATION OVER THE PHONE!
If you believe you have been a victim of financial exploitation, please contact your local Police Department.
WHAT TO DO

• Hang up! Don’t give out personal information such as your Medicare or Social Security number over the phone.
• Beware of “free” offers.
• Ask your doctor if you think you need a brace or any medical device.

WHAT TO LOOK FOR

• You get a call offering to send you a free medical alert system, a free back brace, or other medical equipment.
• The caller tells you they will bill Medicare & send you the equipment for free.
• They just need your Medicare or Social Security number in order to process your order.

Beware of Medicare Phone Scams

If someone calls you and asks for your Medicare Number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227).

HHS.gov
### Money Wiring Scam

**NEVER** wire money to someone you don’t know!

### Fake Check Scam

**NEVER** deposit a cashier’s check & wire money back!

<table>
<thead>
<tr>
<th>Popular Types of Money Wiring and Fake Check Scams</th>
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<tbody>
<tr>
<td>- Lottery/Sweepstakes</td>
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<tr>
<td>- Relationship Scam</td>
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<td>- Apartment Rental</td>
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<td>- Friend in Need</td>
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<td>- Grandparent</td>
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<td>- Mystery Shopper</td>
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<td>- Advance Fee Loan</td>
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<td>- Overpayment</td>
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<tr>
<td>- Online Auction Sale</td>
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<tr>
<td>- Family Emergency</td>
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</table>

### What to Look For

- If someone you don’t know sends you a check & asks for money back, it’s a scam.
- If you receive a check & you are directed to deposit it into your personal bank account.
- If you receive a check for a sweepstakes prize to cover the “taxes” or “fees.”
- If you receive a check for a purchase on an internet auction with extra money for you to pay a shipper.
- If they ask you to send back some money by wire transfer, a gift card, or even by sending cash after sending you a check.

### What to Do

- DON’T deposit the check.
- Don’t send money based on funds that may appear available if you deposit it. (If the check bounces, you may owe the bank for the negative balance.)