

Committee on Consumer Affairs and Protection

Sheldon Silver, Speaker • Jeffrey Dinowitz, Chair

Message from the Chair

Dear Friend,

Greetings! I am pleased to present to you on behalf of the New York State Assembly Committee on Consumer Affairs and Protection, a brief update from Albany as well as some tips we hope you and yours will find useful for your everyday life.

As the summer progresses the Committee has seen more of the legislation we worked on this session become law, from issues dealing with unscrupulous advertising of services that consumers could otherwise obtain for free, to legislation restricting the dissemination of consumers' social security numbers in order to cut down on identity theft. Laws such as these will make New York a better place for businesses and consumers to interact in a trusting manner, while protecting the rights of consumers at all times.

In addition, I hope you will read up on some consumer safety tips we have put together to help protect the everyday consumer. These tips can be the simplest of things but can go very far in protecting you and your family from unwanted hassles and more.



I hope you enjoyed the summer. I look forward to the fall when my colleagues and I will hold hearings to address important issues faced by consumers in New York.

Sincerely,

A handwritten signature in black ink that reads "Jeffrey Dinowitz".

Jeffrey Dinowitz

Chairman

Committee on Consumer Affairs and Protection

Consumer Complaint Contacts

New York City Department of Consumer Affairs (DCA)

Consumer Line: Call 311, and ask for Department of Consumer Affairs
Mail to: NYC Department of Consumer Affairs, Consumer Services Division, 42 Broadway, 9th Fl.
New York, NY 10004
www.nyc.gov/html/dca/html/resources/complaint.shtml

New York State Attorney General

Consumer Helpline: 1-800-771-7755
Mail to: Office of the New York State Attorney General
The Capitol
Albany, NY 12224-0341
www.ag.ny.gov/complaint-forms

New York State Department of State (Division of Consumer Protection)

Consumer Line: 1-800-697-1220
Mail to: New York State Department of State, Division of Consumer Protection, Consumer Assistance Unit
99 Washington Avenue
Albany, New York 12231-0001
www.dos.ny.gov/consumerprotection/form/complaintform.asp

Legislative Accomplishments: Protecting Consumers In A Tough Economy

More so than ever in these turbulent economic times, consumers need the information necessary to make smart choices in the marketplace and avoid scams. The Committee is proud to report that the following legislation aimed at increasing disclosure and protecting consumers' hard-earned money have been enacted into law.

A.9593-A (Dinowitz)

This new law will require certain chain stores that sell packaged foods to implement unit pricing, which allows consumers seeking the best value to comparison shop between brands and product sizes. *(Chapter 427 of the Laws of 2012)*

A.10239 (Dinowitz)

This new law will ensure that consumers are able to make informed decisions regarding the purchase of unclaimed funds location services. Business offering such services will be required to include in any solicitation a notice stating that property held by the State may be obtained directly from the Office of the State Comptroller free of charge. *(Chapter 332 of the Laws of 2012)*

A.10413 (Dinowitz)

This new law continues existing consumer protections related to preneed funding of funerals and requires the Department of Financial Services to conduct a study of funding pre-arranged funeral services that will inform future consumer protection regulation in this area. *(Chapter 88 of the Laws of 2012)*

A.4365-A (Perry)

This new law will prohibit contests that require consumers to call a telephone service that charges callers a per-call or per-time charge that is greater than or in addition to the charge for placing the call. *(Chapter 370 of the Laws of 2012)*

Identity Theft Prevention Update

How to Recognize Child Identity Theft And Protect Your Family

Many people are surprised to learn that identity thieves target children, as well as adults. Fraudsters can use the personal information of a minor to open new credit accounts, obtain utility services, and receive medical care. Child identity theft can go unnoticed for years, as most adults know to check their credit reports regularly for suspicious activity, but don't expect little Johnny or Sally to have a credit file. Some warning signs of child identity theft include calls from collection agencies, denial of government benefits and receiving credit card bills or offers in your child's name or tax notices from the Internal Revenue Service.

Fortunately, there are ways to protect your family from identity thieves. First and foremost, to the extent possible, limit the dissemination of personal identifiers, especially your child's Social Security number (SSN). Second, keep important documents, such as birth certificates and any document with a SSN safely stored and shred all documents containing personal information before disposal. Lastly, teach your child to never provide sensitive information over the Internet, and ensure that privacy protections for your child's social media accounts are set at the highest level.

Do You Really Need My Social Security Number (SSN)? Tips For Keeping Your SSN Secure

The Social Security number (SSN) was created to track workers' earnings and eligibility for Social Security benefits. Over time, however, SSNs have become a de facto national ID number that is highly prized by identity thieves. Fortunately, you can decrease your risk by reducing the exposure of your SSN.

First, and most importantly, do not give out your SSN unless it is necessary. If a business requests your SSN, ask what it will be used for and whether another identifier, such as your driver's license or non-driver ID could be used instead. Keep in mind, however, that most businesses use SSNs for legitimate purposes. For example, if you are applying for credit, the business will most likely need your SSN in order to access your credit report.

The State has recently taken action to limit the unnecessary dissemination of SSNs. The Governor signed legislation sponsored by Chairman Dinowitz that will restrict the ability of certain businesses to deny any service, privilege or right to individuals that refuse to disclose or furnish their SSN. *(Chapter 372 of the Laws of 2012)*

Spotlight On: Charitable Giving

Supporting charitable causes is socially beneficial and personally fulfilling. Unfortunately, some unscrupulous individuals and organizations have been known to take advantage of the generosity of New Yorkers to scam well-meaning people out of sizeable amounts of money. If you are contacted by someone claiming to represent a charity, ask for the full name of the organization, what your donation will be used for, and how much of your money will go toward administrative expenses (e.g., rent, salaries, etc.) as opposed to supporting the charity's programs. Be suspicious if the person you are speaking with does not want to provide this information.

Never give your credit card number or personal information to anyone unless you are familiar with the organization. If you need to determine whether a charity is legitimate, you may contact the New York State Attorney General's Charities Bureau, which is responsible for keeping track of charities operating in the State. You can contact them either to make an inquiry about a charity before giving or if you experience a problem with a charity, or feel you may have been taken advantage of by a scammer. You can reach the Charities Bureau at: (212) 416-8400 or visit <http://www.ag.ny.gov/> for more information.