FLORIDA CONSUMER
NEWSLETTER
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NATIONAL MOVING MONTH

May is National Moving Month and begins the busiest moving season of the year. Whether you are moving across town or across the state, it is important to have a plan and to protect yourself and your belongings.

Chapter 507 (Household Moving Services), Florida Statutes, requires intrastate moving companies and moving brokers to be registered with the Florida Department of Agriculture and Consumer Services (FDACS) prior to conducting business. Under Florida law, professional movers must do the following:

- Provide a written estimate covering the total cost of the move.
- Provide a written contract before performing any services.
- Disclose limitation of liability in writing at the time the estimate or contract for services is rendered.
- Accept a minimum of two of the following three forms of payment:
  - Cash, cashier's check, money order, traveler's check
  - Valid personal check
  - Valid credit card

Other moving tips include:

- **Plan Ahead When Possible** – Have at least three companies provide estimates with an on-site visit. Avoid companies that are only willing to do an estimate over the phone or internet.
- **Do Your Homework**– Research whether the company is registered with FDACS using the Business Search tool at FloridaConsumerHelp.com or by calling 1-800-HELP-FLA or 1-800-FL-AYUDA en Español.
- **Read Before You Sign** – Remember, the contract and estimate must be signed and dated by both parties; your signature indicates that you acknowledge and accept its terms. Read the entire contract and estimate thoroughly, ask questions, and do not sign it if you have doubts about anything.
- **Be Aware of Scams** - Scams can occur whether you are dealing directly with a moving company or using a broker. One such scam occurs when a moving company quotes a low price to secure your business, then increases the cost substantially after loading your household goods onto the truck. Keep a copy of your contract with you during the move to be able to show law enforcement if necessary.

Consumers who are not satisfied should make the mover aware of their claim, in writing, as quickly as possible. If the company does not handle your claim satisfactorily, you may also file a complaint with the Division of Consumer Services. To file a complaint, visit us online at FloridaConsumerHelp.com or call 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352- 9832) en Español.

ONLINE SEARCH RESULTS CAN BE DANGEROUS

Online search results can offer significant benefits to consumers, helping people find what they're looking for. But online search results are also used by scammers to steer you in the wrong direction.

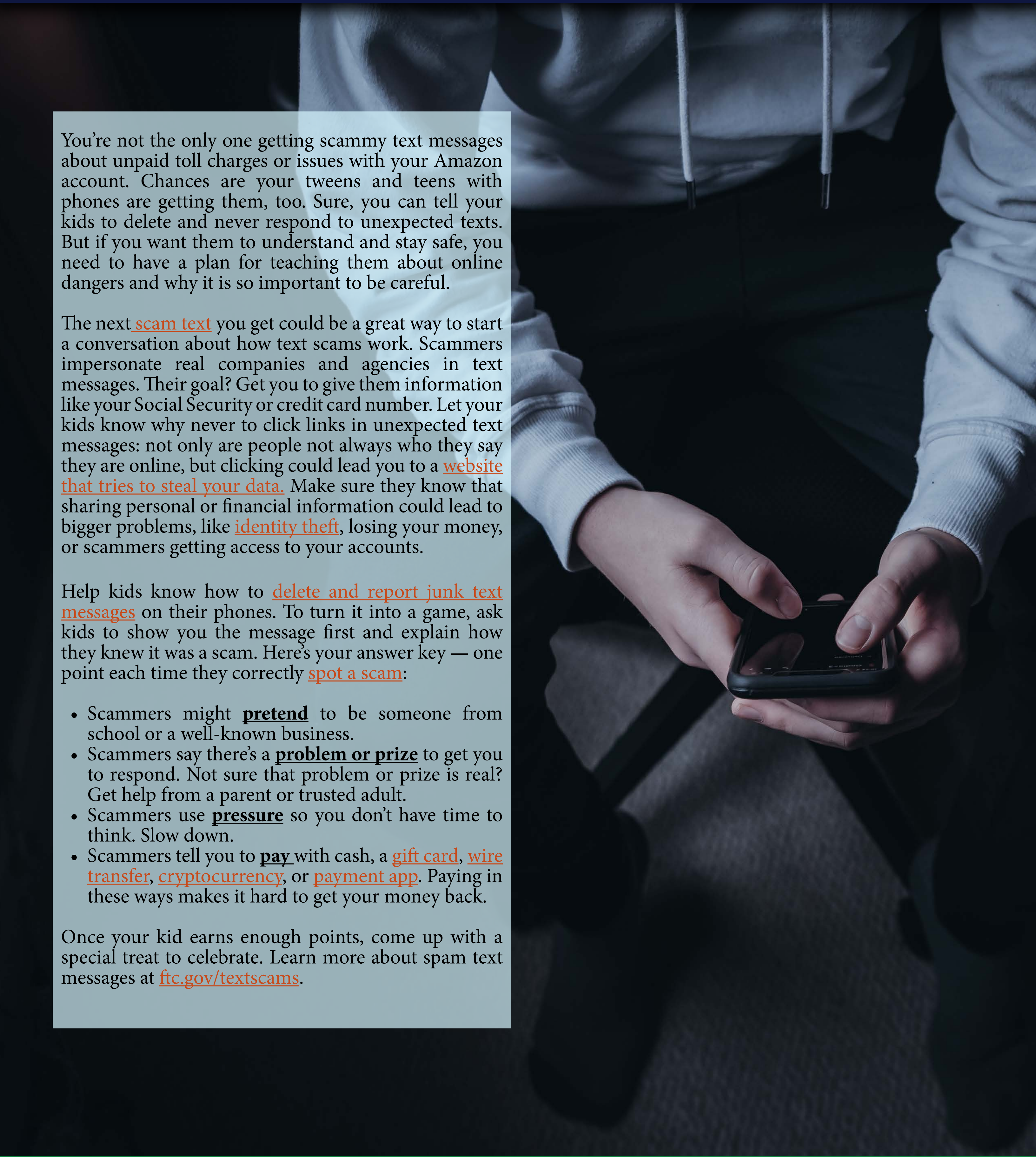
In fact, scammers sometimes use paid search results to trick you. They might use another company's name, include the name of a government service, or use misleading tag lines to make you think you're dealing with someone else. They might even put their number alongside a trusted company's name or link to a website that looks official to steer you away from the business or government agency you were looking for. Their goal is to get your money or your personal or financial information to steal your identity.

Here's how to avoid a search result scam:

- **Know that the first search results you see might be paid ads.** They show up based on what you search and may or may not be what you're looking for.
- **Don't assume the phone number that comes up in search is legit.** You could be calling a scammer or dishonest business who doesn't want you to know you're in the wrong place. To make sure you're dealing with who you think you are, scroll to the unpaid search results to make sure you have the right website or contact info for a business or government agency.
- **Type a company's website address directly into your browser if you know it.** If you're paying a bill, type in the address or call the number from your bill directly.

Learn more about impersonator scams at ftc.gov/impersonators. If you spot an impersonator scam, tell the FTC at ReportFraud.ftc.gov.

TEACHING YOUR KIDS ABOUT TEXT SCAMS



You're not the only one getting scammy text messages about unpaid toll charges or issues with your Amazon account. Chances are your tweens and teens with phones are getting them, too. Sure, you can tell your kids to delete and never respond to unexpected texts. But if you want them to understand and stay safe, you need to have a plan for teaching them about online dangers and why it is so important to be careful.

The next scam text you get could be a great way to start a conversation about how text scams work. Scammers impersonate real companies and agencies in text messages. Their goal? Get you to give them information like your Social Security or credit card number. Let your kids know why never to click links in unexpected text messages: not only are people not always who they say they are online, but clicking could lead you to a website that tries to steal your data. Make sure they know that sharing personal or financial information could lead to bigger problems, like identity theft, losing your money, or scammers getting access to your accounts.

Help kids know how to delete and report junk text messages on their phones. To turn it into a game, ask kids to show you the message first and explain how they knew it was a scam. Here's your answer key — one point each time they correctly spot a scam:

- Scammers might **pretend** to be someone from school or a well-known business.
- Scammers say there's a **problem or prize** to get you to respond. Not sure that problem or prize is real? Get help from a parent or trusted adult.
- Scammers use **pressure** so you don't have time to think. Slow down.
- Scammers tell you to **pay** with cash, a gift card, wire transfer, cryptocurrency, or payment app. Paying in these ways makes it hard to get your money back.

Once your kid earns enough points, come up with a special treat to celebrate. Learn more about spam text messages at ftc.gov/textscams.

PROTECT YOUR CHILD'S IDENTITY

Becoming a victim of identity theft is not just something that happens to adults; children are increasingly targeted as well. Identity thieves target young victims because children have clean credit records, making it easy for the criminal to create new accounts. Because parents often do not check their children's credit report, identity theft among children can go undetected for years.

Child identity theft often surfaces when the child eventually applies for a driver's license, a job, college, or credit of their own, and is denied. Occasionally, a victim may even receive a call from a collection agency attempting to collect an unpaid debt incurred using the child's identification. In Florida, the Keeping IDs Safe (KIDS) Act gives kids an extra line of defense against identity theft. The KIDS Act requires credit reporting agencies to establish and freeze a credit record for a minor upon request by a parent or guardian. By freezing your child's credit, you can effectively block others from using it.

To create a credit report for your child and freeze it, contact each of the credit reporting agencies: Equifax, Experian, and TransUnion.

Keep Your Child's Personal Information Safe

- Be cautious when giving out your child's Social Security number. If a school, youth sports team, or a medical office asks for your child's Social Security number, know that it's okay to question why they need it, what they will do with it, and how they plan to keep it safe.
- Shred forms, documents, or mail with your child's personal information before disposal.
- Never carry your child's Social Security card. To help reduce the risk for theft, leave your child's card — and the cards of all the members of your family — in a safe place, like a safe at home or a safe deposit box.

The potential impact of identity theft on a child's future is significant, affecting their ability to gain approval on student loans, obtain employment, or secure a place to live. It is important to educate your child about identity theft and the dangers of sharing personal data online. Keep your child's sensitive documents safe and teach them the importance of keeping their Social Security card and other personal information in a secure place.

For additional information on protecting your child's identity, visit Child Identity Theft at FloridaConsumerHelp.com.

SIGNS OF A SCAM

Scammers tell all kinds of stories to try to get your money or information. They might call, pretend to be from a government agency, and say you owe a fine. Or they may pose as a friend or love interest online who supposedly needs money for an emergency. A scammer might offer you a (fake) job, but say you need to pay a fee before you get hired. Or they might tell a different lie.

Though the details might change, scams usually have some things in common. And knowing what they are can help you recognize — and then avoid — scams that come your way.

- **Scammers contact you unexpectedly.** Don't respond to unexpected calls, emails, texts, or social media messages that ask for money or personal information. If you're not sure if a call or message is real, reach out to the business, organization, or person — even if they're claiming to be a friend or relative — using contact information you looked up yourself and know to be true.
- **Scammers tell you to hurry.** They don't want you to have time to think or to check out their story. So slow down. Talk to someone you trust.
- **Scammers tell you to pay — and HOW to pay.** Don't pay anyone who contacts you out of the blue and insists you can only pay with cash, a gift card, a wire transfer, cryptocurrency, or a payment app. Scammers want you to pay these ways because once you do, it's hard to track and hard to get your money back.

If you've lost money to a scam, reach out to the company you used to send the money right away and see if there's a way to get it back. Then report the scammer at ReportFraud.ftc.gov.

Find more information about protecting your money and personal information from scammers at Scams and Fraud.

ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over $2.8 million to consumers through mediations with businesses.

The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.

The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at FloridaConsumerHelp.com or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.

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