FLORIDA CONSUMER
NEWSLETTER
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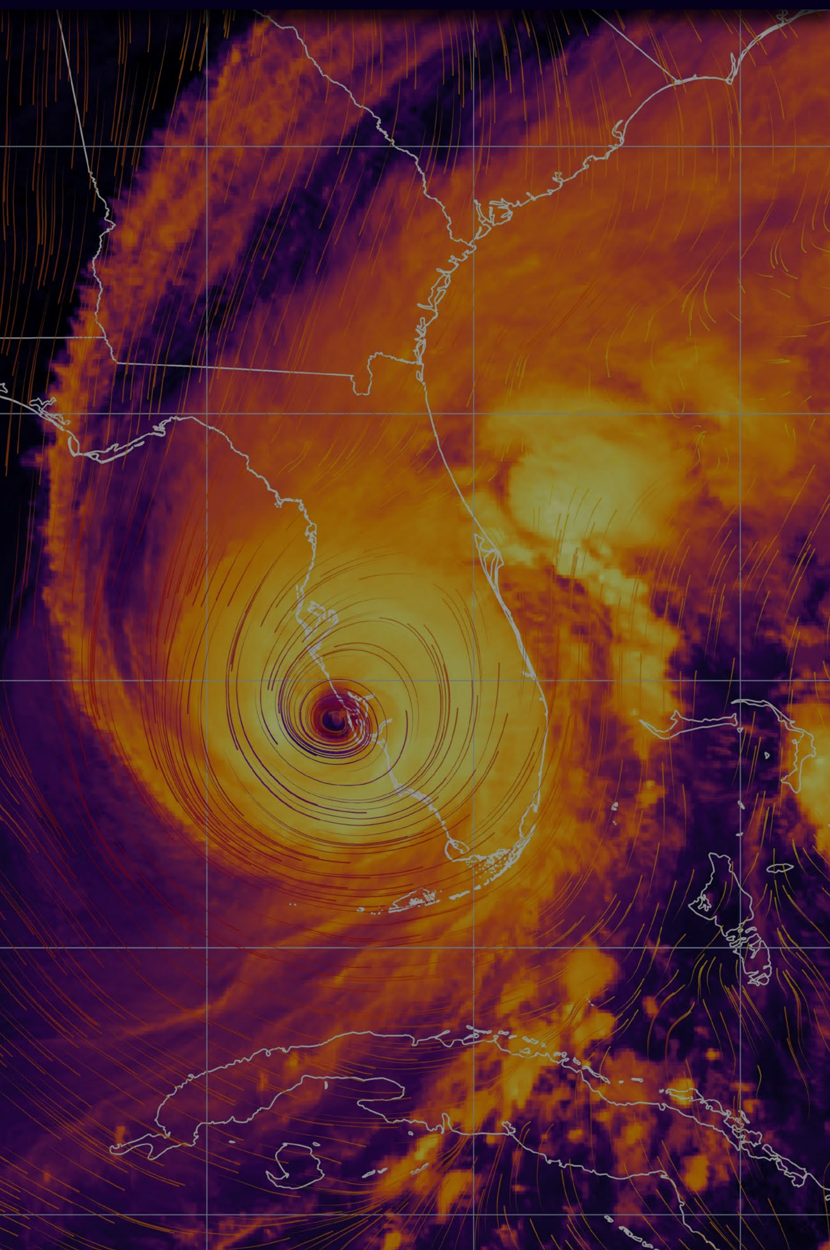
UNDERSTANDING THE FORECAST



There is a hurricane barreling directly toward your area, and the forecast is being updated hourly. How do you get ready, and when?

5-DAY CONE ACTIONS

When your area is in the 5-day cone of a hurricane forecast, it indicates a high probability that the hurricane will impact the region within the next five days. This is a crucial moment to put your plans and preparations into action.

- Review your family disaster plan.
- Get your disaster bucket and important papers ready.
- Begin work to prepare your home and yard.
- If you or a family member have special needs, be sure to implement your plan and, if needed, register for a special needs shelter.

3-DAY CONE ACTIONS

As a storm moves closer to land, the accuracy of the forecast will increase, and residents should step up their preparation with the following actions:

- Double check your disaster bucket and make necessary purchases.
- Gather special supplies for children, seniors and pets.
- Be sure you have all the materials and tools necessary to shutter windows.
- If your plans are to evacuate, make arrangements, book reservations and pack what you can in your vehicle.

HURRICANE WATCH ACTIONS (48 hours ahead)

Prepare as if the storm is headed directly for your home. Be ready for a Hurricane Warning within a few hours.

- Fill your vehicle's gas tank.
- Get cash and secure important papers and valuables.
- Refill medications.
- Fill containers and tubs with water, even if evacuating – you may need the water when you return.
- Secure yard equipment and furniture.
- Shutter your windows.
- If your plans are to evacuate the area, secure your home so you can leave as soon as an evacuation order is issued.
- If you plan to travel or be transported to a public shelter, be sure you have everything you need in your disaster bucket.

HURRICANE WARNING ACTIONS (36 hours ahead)

- Be prepared for an evacuation order to be issued.
- Stay tuned to local news and get your weather radio ready.
- Complete final preparations to evacuate or to shelter in your home.
- If your plan is to travel out of the local area and you can leave at this point, go.

WHEN A HURRICANE STRIKES

Prepare for the storm before the arrival of tropical force winds. When hurricanes move onto land, the heavy rain, strong winds, storm surge and crashing waves can damage buildings, trees, cars and other infrastructure.

HURRICANES HAVE TWO MAIN PARTS:

1. The **eye** of the hurricane is an area of nearly calm winds in the center of the storm where the lowest pressure resides. The eye of a hurricane averages about 20 miles in diameter and often has very few clouds.
2. The second part is the wall of very tall clouds that surrounds the relatively calm eye. This region, known as the **eye wall,** is where the hurricane's strongest winds and heaviest rain occur.

OUT OF CLOUD STORAGE

You might get an email or text that seems to come from Apple, Microsoft, or Google, saying you're out of storage. The message looks legit, and you might think there's a chance you need more cloud space, but your scam-radar is going off. How can you be sure the link to upgrade isn't a scam?

If you don't even have cloud storage with the company emailing you, that's the best clue that the message is a phishing scam you can report and delete.

If the message comes from a company you do use for cloud storage, contact them directly; don't click the link in the message. Instead, use a number or website you know to be real — or log into your cloud account to see if you really need more cloud space.

Scammers often create phishing emails designed to trick you into clicking a link. Their goal? Steal your personal information or install malware on your device. So, if you suspect a phishing scam:

- Forward the email to the Anti-Phishing Working Group at reportphishing@apwg.org.
- Report phishing text messages on the messaging app you use or forward the text message to SPAM (7726).
- Report the phishing attempt to the FTC at ReportFraud.ftc.gov.

Learn more about to protect yourself from phishing attacks and how to block and report spam text messages.

UNKNOWN TEXT MESSAGES

Have you ever gotten a bizarre or unexpected text from a number you do not recognize? Be wary, as it could be a scammer seeking your personal and financial information. Here we discuss the current common scams, how to protect yourself, and how to report the annoying (and bogus) messages.

How many times recently have you heard a message on your phone ding only to see it was not from someone you know, but from an unknown messenger offering you a prize, a credit card, a refund from Amazon or help to pay off debt? Or, a message which almost feels threatening, declaring there is a problem with your payment, or suspicious activity in your account, or your invoice is ready to be paid? The common factor in such messages is that they all ask for some sort of personal information or require that you follow a link to continue.

Before you act on those strange emails, know that scammers are expecting you to jump into action. If you respond with personal information, like your salary, how much you owe, your bank account or credit card number, or your Social Security number, it can be used to access your actual accounts. Those links may take you to a spoofed website and when you try to log in, the scammers steal your username and password for the real site or install harmful malware on your phone to steal information.

How do you deal with these? First, it is important to realize what is a scam. Legitimate businesses will NOT ask for personal information through a text. Secondly, if you question the validity of the email, call the business directly and ask, or visit the website directly (not through the text link) and log into your account. Look around and see if there is a message in your account or a problem with an order. While you are logged into your account, update your password!

How do you get rid of these annoying and potentially risky texts? There are several methods for combating these unwanted texts. Your mobile phone likely has an option to filter or block messages from unknown senders. Here, you can follow the directions to to filter and block messages on an iPhone and how to block a phone number on an Android phone. Also, you can search for call-blocking applications to download to your phone.

Can you report these texts? Absolutely! You can copy and forward the message to 7726 (SPAM). This text will go directly to your wireless provider, helping them to detect and block similar messages going forward. Also, check your messaging app for ways to report junk or spam. After you have reported the message, DELETE IT!

If you have a spam, scam or other consumer complaint within the state of Florida, you can file a complaint online with the Florida Department of Agriculture and Consumer Services. All scams can be reported to the Federal Trade Commission at ReportFraud.ftc.gov.

HOME TITLE THEFT

Beware the Title Pirates

The Boston Division of the Federal Bureau of Investigation (FBI) recently warned property owners of the continuing increase in reports of home title theft, or quit claim deed fraud. This type of fraud is usually not readily detectable until it is too late, and the homeowner discovers their property has been sold.

What is it? Quit claim deed fraud, also known as home title theft, is a type of identity theft. The criminal uses personal information gathered (usually in a nefarious manner) to assume the identity of the owner, then forges documentation to record the fake transfer of ownership. Once complete, the criminal then sells, mortgages, or rents the home or property, while the true owners must go to court to recover their property.

How does it happen? According to the FBI, reports include myriad scenarios, including those who target properties with no lien or mortgage, family members, and "title pirates" who take over the title by forgery. In each instance the property is conveyed, either through fraud or conversion, then sold for financial gain. Rocket mortgage reports other methods, as well, such as refinance or home equity line of credit (HELOC) fraud, in which identity theft is also used, but leaves the owner with a second mortgage on the property.

What are some of the signs you should look for? The National Association of Realtors indicates one major red flag is the absence of property tax or utility bills or receiving unsolicited notices from banks or financial institutions. If you notice that your mortgage, homeowners insurance, or taxes are no longer automatically deducted from your account, it may also be a sign, says Experian.

What can you do to prevent it? There are several steps a property owner can take to safeguard their real estate. If possible, set up title alerts with your county clerk and online real estate sales search alerts for your property. Check your property records online on a recurring basis for any activity. If you stop receiving utility or property tax bills, immediately determine the reason.

What about title lock insurance? The Federal Trade Commission reminds us that title fraud is actually identity theft, in that someone pretends to be you and transfers the deed to someone else, and title lock insurance does not stop that, but protects you subsequent to the theft, in the aftermath that follows.

LOOKING FOR WORK

When you are looking for a job, you might come across some sketchy tactics. According to the Federal Trade Commission (FTC), there are several employment scams currently in use. Read on to find out how to spot situations that might not be the career opportunity you were wanting.

If you have been on the hunt for a new job, you might start getting texts or emails from recruiters, often from well-known employers looking to hire remote workers. These offers often come with an invitation to interview virtually and include a list of job duties and benefits offered or claim that you can make a significant amount of money working from home for just a few hours a day.

Once you have displayed some interest, they will pounce. You may get a follow-up email asking you to complete forms, including one for direct deposit that requires you to provide personal financial information, or that information could be the "focus" of your interview. Other interviews may feel more like you are the subject of a sales pitch because the recruiter discusses starter kits, training, or certifications that must be procured which is an out-of-pocket expense for you.

How do you spot the scam? The FTC recommends the following:

- Only search for employment on reputable sites. For example, sites such as fedshirevets.gov or your state's job bank at Career OneStop.
- Check your emails. Email offers or requests will usually come from a corporate or government account, not personal accounts like @yahoo.com or @gmail.com.
- Check out the recruiter or the company offering the position. When checking, include terms like "complaint," "scam," or "review" to discover if others have fallen victim to this person or company.
- Do not pay for the potential of getting hired.

Now, if you've been hired for your dream job, consider waiting to share on social media. You want your friend group to know, but scammers could also see your post. Be wary of anyone reaching out on behalf of your prospective employer to secure your personal identifying information in advance of your start date, especially if they seem to be rushing you. Of course, your new employer will want this information, but it is highly unlikely you will be asked to provide it hastily. In this instance, ask to return the call and contact your new boss or HR representative directly. If it is a scam, they will appreciate knowing someone is impersonating them and be prepared when the next new hire comes along.

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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