FLORIDA CONSUMER
NEWSLETTER
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# NATIONAL CONSUMER PROTECTION WEEK IS MARCH 1 – 7, 2026

**History of National Consumer Protection Week**

Formed in 1914, the Federal Trade Commission (FTC) fights civil (non-criminal) crimes under the U.S. antitrust law and to further consumer protection. Constituted under the Federal Trade Commission Act, it is an independent body of the United States government whose main aim is to protect consumers and ensure a robust and competitive market.

National Consumer Protection Week is observed annually in the first week of March to spread awareness and provide information to consumers to safeguard their interests.
As consumers, we are always best served with a level playing field where we can make objective and correct decisions regarding purchase and investments. However, we cannot be sure that the entity we are dealing with has our best interest in mind. An informed consumer is an empowered one. As a savvy consumer, you can make use of this week to increase your knowledge about consumer laws — educate yourself, friends, and family members about how to prevent falling prey to fraudsters.

**Why National Consumer Protection Week is Important**

1. **We need to be aware of our rights as consumers**
   Awareness about our entitlements as consumers is paramount. When we conduct any financial transaction, we must know what we are signing up for. National Consumer Protection Week helps us to increase our knowledge and gives us a proper perspective about our expectations as consumers.
2. **Vigilance is essential to safeguard against online fraud**
   Digital transactions can be fraught with risks if we do not do due diligence. We need to educate ourselves about conducting online transactions to not fall prey to online fraud. With fraudsters coming up with newer cons each day, we must stay abreast of the happenings.
3. **Well-informed is well-armed**
   Arming yourself with information is akin to wearing a helmet while riding a bike. It may not be able to prevent a fall but can help in lessening the impact. Keeping yourself informed can help you to take steps to lessen an adverse financial transaction's impact.

The Florida Department of Agriculture and Consumer Services' Division of Consumer Services serves as the state's clearinghouse for matters relating to consumer protection, consumer information, and consumer services regardless of whether the specific industry is regulated by the department. Visit our website for available consumer resources, whether it is filing a complaint, looking up a charity to see if it is registered, or looking up any number of subjects in the A-Z Resource Guide.

# LOOKING FOR LOVE ONLINE? HOW ROMANCE SCAMS PUT FLORIDIANS AT RISK

After weeks of daily messages, Josh felt confident he had found love and a true connection. Suzy, whom he met online, was kind and attentive, and seemed to show sincere interest in Josh's life. She also spoke about a future together and even moving to Florida, where Josh lives.

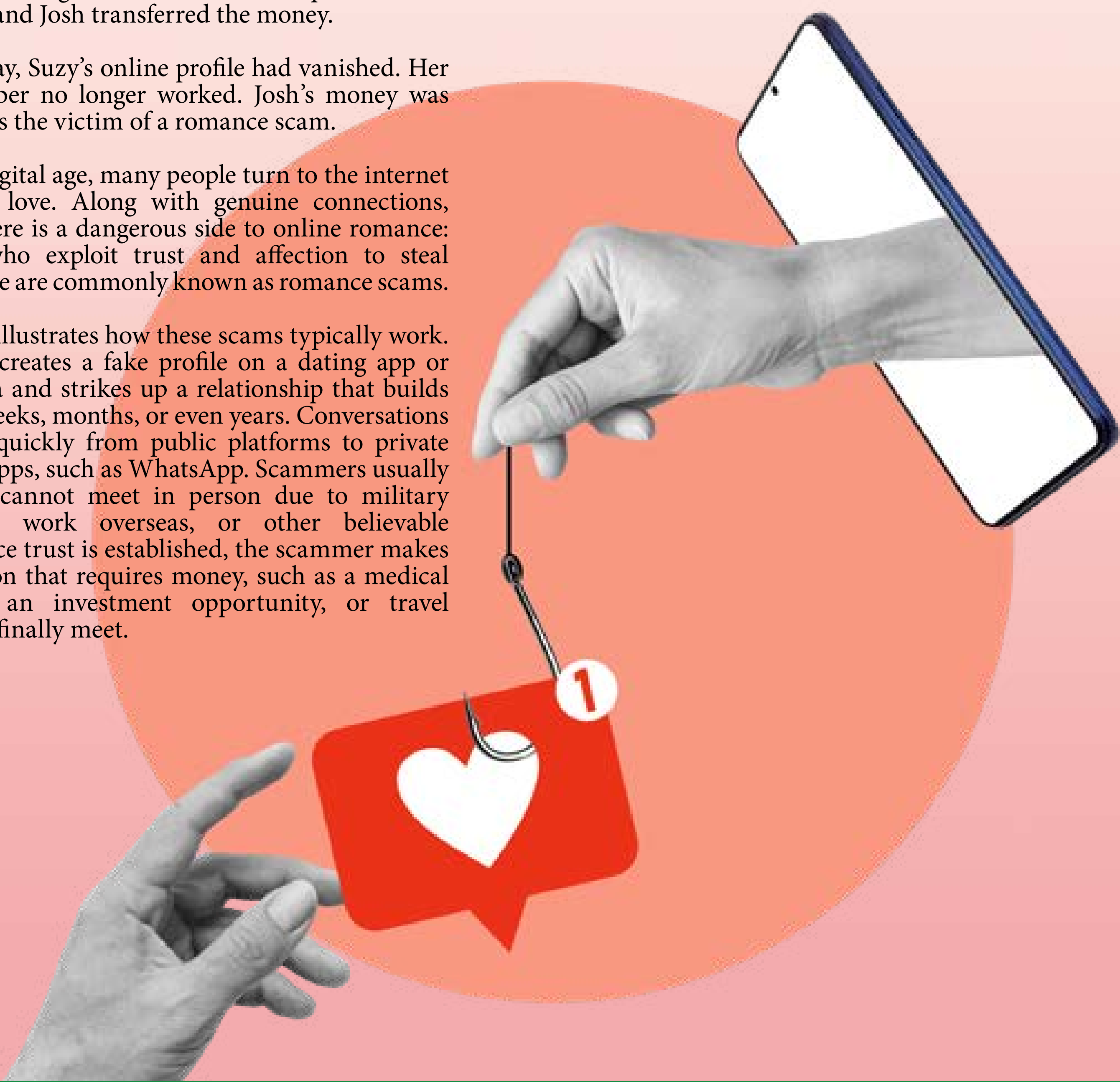
When plans to meet in person were delayed due to a medical emergency, Suzy asked Josh to lend her money for her mother's surgery, promising to repay him once she received a large work bonus. The request seemed reasonable, and Josh transferred the money.

Later that day, Suzy's online profile had vanished. Her phone number no longer worked. Josh's money was gone. He was the victim of a romance scam.

In today's digital age, many people turn to the internet looking for love. Along with genuine connections, however, there is a dangerous side to online romance: criminals who exploit trust and affection to steal money. These are commonly known as romance scams.

Josh's story illustrates how these scams typically work. A criminal creates a fake profile on a dating app or social media and strikes up a relationship that builds trust over weeks, months, or even years. Conversations are moved quickly from public platforms to private messaging apps, such as WhatsApp. Scammers usually claim they cannot meet in person due to military deployment, work overseas, or other believable excuses. Once trust is established, the scammer makes up a situation that requires money, such as a medical emergency, an investment opportunity, or travel expenses to finally meet.

According to the Federal Bureau of Investigation (FBI), romance scams account for the largest online financial crime losses, and Floridians reported losing more than **$62 million** to romance scams in 2023, the most recent data available. This represents a significant increase from $20 million in reported losses in 2018. The FBI also notes that scammers spend hours researching their victims, who are usually well educated and believe they would never fall victim to this kind of scam, to manipulate and exploit them emotionally.



Before dating online, pay close attention to these warning signs and safety tips:

**Protect your personal information** and be cautious about what you share online;

**Research profiles** by searching images and names online to detect potential fraud;

**Be wary of quick relationship development** and attempts to isolate you from family or friends;

**Be cautious if someone is reluctant to meet in person** or through live video;

**Keep conversation on secure platforms** until you can verify the person's identity. Scammers often try to move conversations to private messaging apps to avoid detection;

**Tell someone you trust about your new connection** and see it if raises any red flags;

**Never send money** to anyone you have not met in person;

If you believe you may be the target of a romance scam, cut off contact immediately and report it to:

**Florida Attorney General's Office:** 1(866) 9NO-SCAM

**Federal Trade Commission (FTC):** ReportFraud.ftc.gov

**FBI's Internet Crime Complaint Center** (IC3): www.ic3.gov

Romance scams are much more than just financial crimes; they prey on people's emotions and trust. For Floridians looking to connect online, vigilance and awareness are the key. By recognizing the red flags and warning signs, safeguarding personal information, and reporting suspicious activity, we can protect both hearts and wallets from fraudulent schemes.

Reference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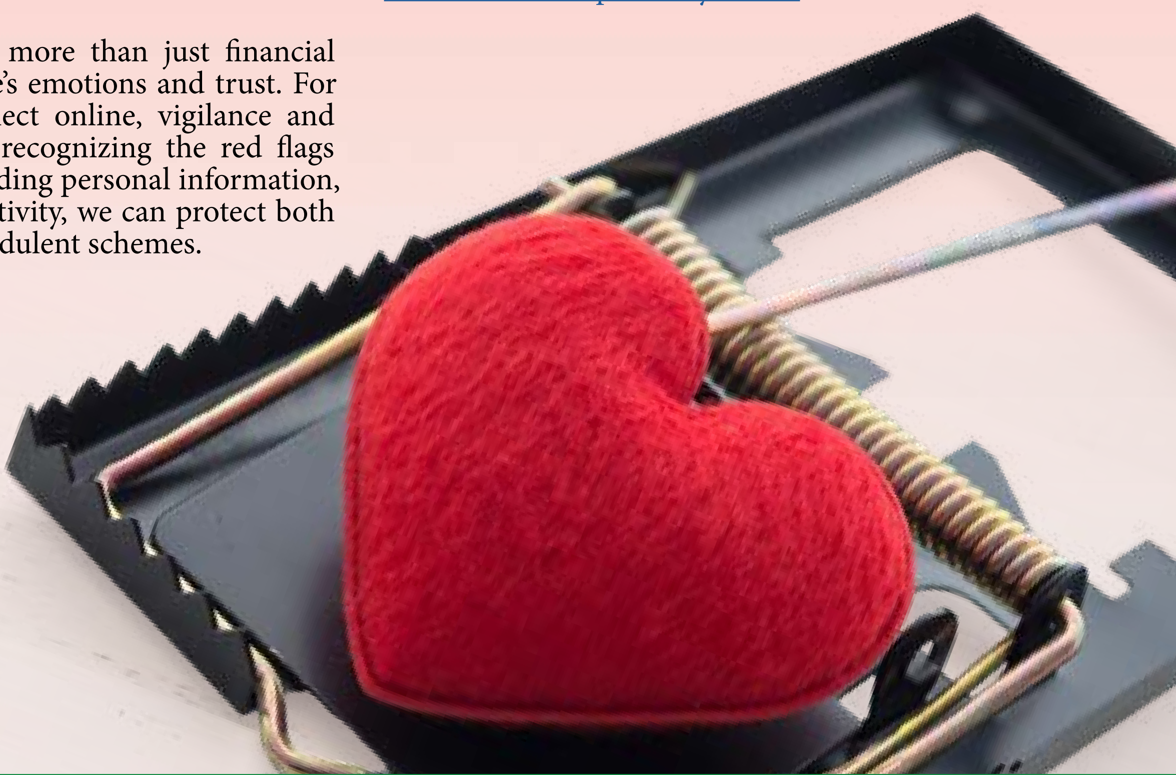


# PRICE DISPLAY AND VERIFICATION


You may have heard about the repeal of Florida's Consumer Unit Pricing Act earlier this year with the passage of Senate Bill 700. The Act required sellers to display the prices of consumer commodities for any item offered or exposed for sale. However, the repeal of this act does not mean retailers are no longer required to display the price of items for sale.

Florida Department of Agriculture and Consumer Services (FDACS) Division of Consumer Services serves as the state's clearinghouse for matters relating to consumer protection, consumer information, and consumer services. FDACS has adopted national standards for pricing and price verification as designated by the National Institute of Standards and Technology (NIST) and adopted by the 107th National Conference on Weights and Measures. These standards outline the requirements for retailers to conspicuously post correct unit prices and ensure pricing accuracy when those items are purchased.

Also contained within these nationally adopted standards is the Examination Procedure for Price Verification (EPPV), the inspection procedure that provides regulatory officials with test procedures to review prices displayed on the shelf or on an item match the price charged upon checkout. FDACS inspectors routinely conduct price verifications throughout the year. Incorrectly priced items are immediately removed from sale until the errors are resolved. The standards adopted by FDACS require accurate pricing on 98% of items tested for a retailer to pass inspection.

Consumers are encouraged to pay close attention when shopping, both to the posted price (or if a price is NOT posted) and to what is charged at checkout, including sale items. It is good practice to familiarize yourself with the advertised price and the shelf price of an item and check your receipt to be sure the items you purchased ring up correctly.

If you have any questions or concerns about a possible violation, contact FDACS. Complaints can be filed online; other inquiries can be answered by email or by calling 1-800-HELP-FLA.

# JURY DUTY SCAM

Imagine you are out running errands one afternoon. Your phone rings and it is a local number. Upon answering, you are told by a US Marshal (or other law enforcement officer) that you missed jury duty and now have a bench warrant for your arrest. You can immediately post bond to avoid the arrest and the bond will be refunded when you check in with your local law enforcement agency AFTER payment of the bond. What do you do?

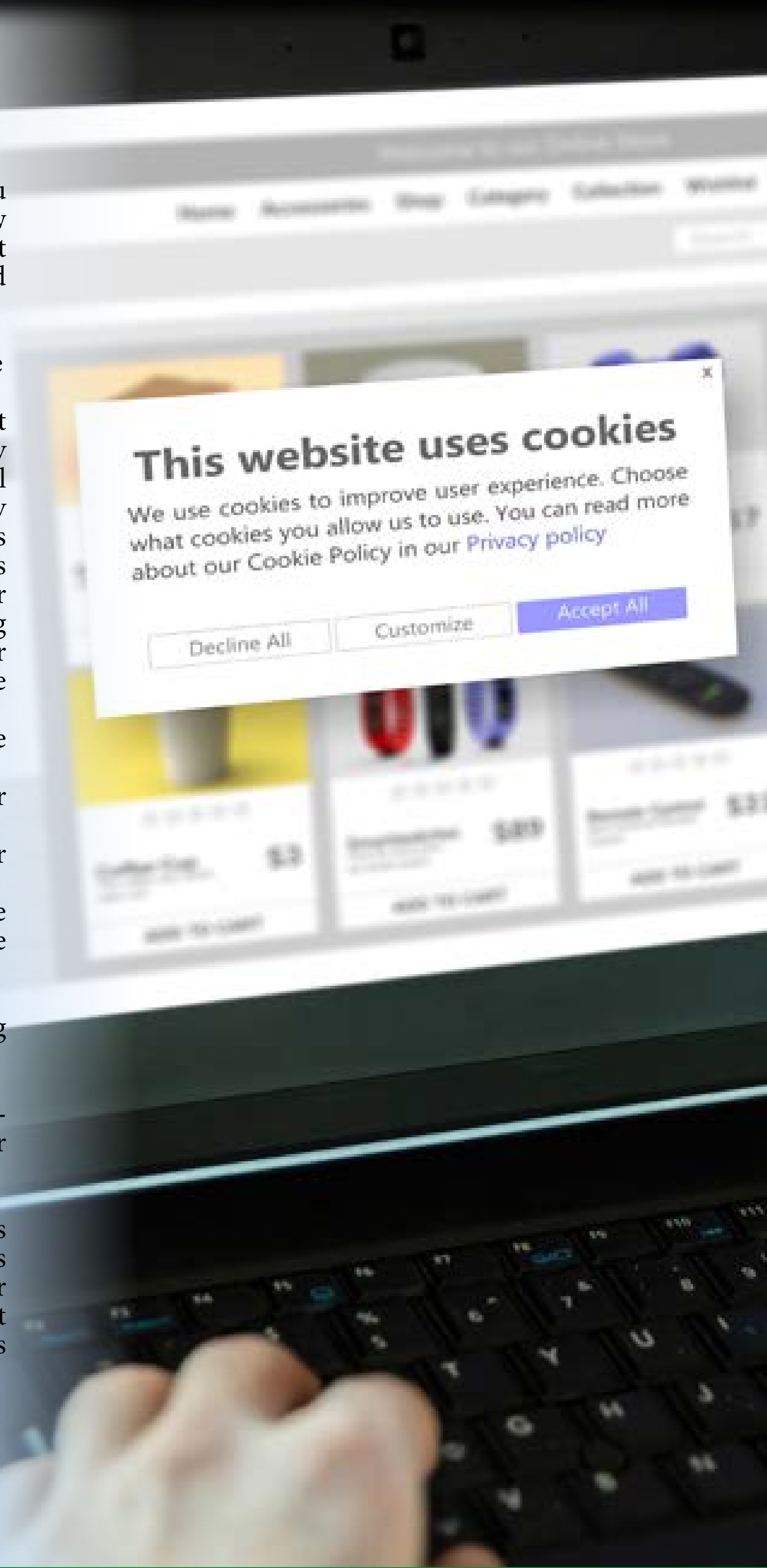
The above scenario recently occurred in Jacksonville and has occurred in multiple states in recent years according to the United States Attorney's Office in the Middle District of Georgia, which announced in January the conviction of two inmates who were involved in a similar scheme in Georgia. One hundred nineteen victims from Georgia, Florida, Virginia, Nevada, Ohio, and Colorado were defrauded of nearly $500k. The entire scheme was orchestrated from inside the prison where the two were being housed. The general outline of the scam is this: the scammer(s) tell a person there is an active warrant for failure to appear for jury duty, but arrest can be avoided by paying a bond over the phone; non-payment would result in immediate arrest.

Additionally, victims are subject to a non-disclosure agreement (NDA) or "gag" order, so they were not to talk to anyone until the bond was paid. In the incident in Jacksonville, several documents were texted to the victim, such as the warrant and unsigned NDA. The "officer" directs payment by wire transfer, gift card, or credit card over the phone, and in some cases asks for other personal information, such as your date of birth or SSN so they can "verify" identity.

If this happens to you, immediately disconnect the call – IT'S A SCAM. No court, state or federal, would call you in reference to a missed jury summons, nor would any court official or law enforcement officer ask for your personal information or payment of a bond over the phone. If you have questions about the call, contact the court involved using a number you are certain is correct. Remember that a bond amount will not be established for anyone, regardless of the charge, until a court appearance in front of a judge. Payment of any bail or fine would certainly not be requested via Zelle, Venmo, or Bitcoin.

If you are contacted by phone by someone asking for your personal information or payment, it could be a scam. Think through what you are being asked to do and question the reasonableness of the situation. If you have reservations, check with a trusted family member or friend. However, if you have fallen victim to such a scam, read What To Do if You Were Scammed to find out what to do next.

# HOW WEBSITES AND APPS COLLECT AND USE YOUR INFORMATION




*From the Federal Trade Commission*

Have you ever wondered why some online ads you see are targeted to your tastes and interests? Or how websites or apps remember your preferences from visit to visit? The answer is online tracking. Learn how and why websites track you — and what to do about it.

**How and Why Websites and Apps Track You Online**

Websites and apps use different technologies to collect information about what you do online. Websites may track your online activity by using a cookie or pixel to identify you even after you leave the site. Or they may use device fingerprinting — a technique that uses your browser's unique configurations and settings to track your activity. When you use an app on your smartphone, advertisers may use a unique advertising identifier to track you. Companies also may track your activity on different internet-connected devices, like your laptop and your smartphone.

So why do companies want to track your online activity? They might do so to

- save your preferences and information, like your username or things you left in your shopping cart
- show you personalized content like local weather and stories about topics you're interested in
- gather analytics about your visit to a website, like the pages you visited, how much time you spent on the site, and the type of device and browser you used
- remember the things you searched for online
- show you personalized ads based on your browsing history or your location

When a website you visit tracks you, that's **first-party tracking.** When a website you visit lets another company track you, that's **third-party tracking.**

Third-party tracking companies can track you across most websites you visit. Third-party tracking lets advertisers show you targeted ads based on your interests and online activity. For example, if you visit a website about running and fitness, you might see ads for running shoes when you visit other websites.

**What To Do About Online Tracking and Personalized Ads**

**Delete your history** – If you don't want to see ads based on your previous online activity, delete cookies and clear your browsing and search history. On your phone, delete or reset identifiers used to track you.

**Adjust your privacy settings** –The privacy settings in your browser give you some control over the information websites collect about you. For example, you can choose to block websites from seeing your browsing history. Or choose not to share your location with them. The protections vary by browser. Some have a private browsing mode that deletes your browsing history after you end your session, but it doesn't block websites from seeing your online activity. There also are browser extensions, or plug-ins, that give you some privacy controls. If you're considering one, read reviews from reputable sources to learn what options they offer.

Your browser's privacy settings also let you choose whether to allow or block personalized ads based on your browsing history. And your phone also has a setting that lets you opt out of personalized ads from the company that makes the operating system (for example, Apple or Google). You'll find this setting in the "advertising" section of your phone's privacy settings. In all these cases, you'll still see ads, but they won't be personalized based on your browsing history.

If you have an internet-connected TV or streaming device, review the privacy settings and permissions on those, too.

Social media, and other apps, may also track your online activity. Go to your account settings to see how they use your information and adjust your settings to match your preferences.

Some apps may ask for access to information from your device, like your location, your contacts, or your photos. Go to the privacy settings on your smartphone to see what information they can access from your device. Consider turning off unnecessary permissions or deleting apps that request a lot of permissions they don't need to function.

**Consider using an ad blocker** – Ad blockers keep ads from appearing on your browser. They work by filtering specific content according to rules set by the program or the user. Some ad blockers let you block pixels and other trackers from gathering data on you. But ad blockers don't necessarily block all ads or tracking. That's because some show ads from advertisers that meet certain criteria set by the company. Ad blockers also don't detect or block viruses or malware.
There are many ad blockers available online. If you're considering one, read reviews from reputable sources to learn about their features and decide which ad

**Opt out of personalized ads** – Advertising industry groups have free tools that let you control how participating advertisers use your information. These tools are available for your browser, your phone, your tablet, and, in some cases, your streaming devices and smart TVs. If you opt out, be sure to opt out on each device and browser.

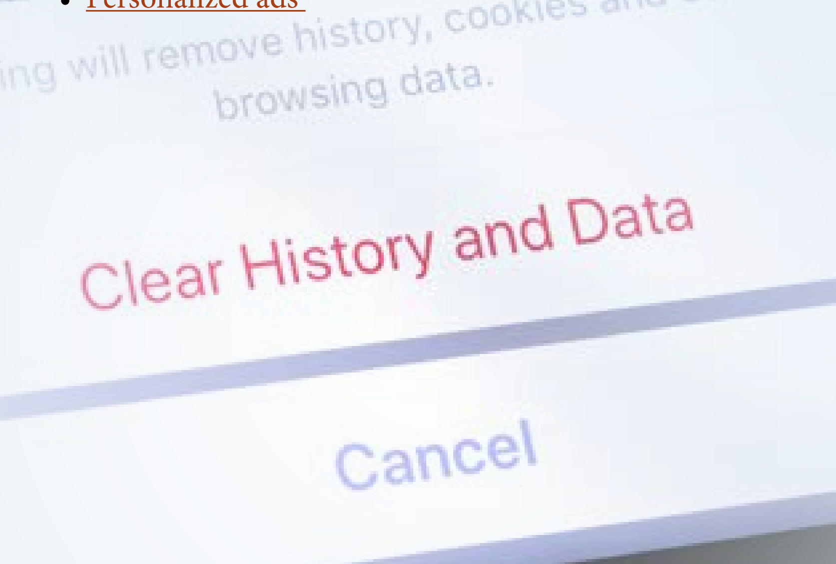
**Review website cookie notices** – When you visit some websites, you may see a notice about how the website uses cookies. The notice may let you choose what type of cookies to allow: those choices often include allowing only cookies that are necessary for the site to function or allowing the site to use cookies for advertising and other purposes. Choose the option that best fits your preferences.

**How To Manage Your Privacy Settings in Different Browsers**

**Apple Safari**
- Delete your browsing history
- Private browsing
- Tracking permissions
- Location sharing
- Personalized ads

**Google Chrome**
- Delete your browsing history
- Manage cookies
- Private browsing
- Tracking permissions
- Location sharing
- Personalized ads

**Microsoft Edge**
- Delete your browsing history
- Delete cookies
- Private browsing
- Tracking permissions
- Location sharing
- Personalized ads



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

*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.*