

Armchair armor: How to avoid home shopping scams

by Judy Corbus, Multi-County Family and Consumer Sciences Extension Agent

Shopping from home allows you to shop at your own convenience, often 24 hours a day, seven days a week. On the Internet, by telephone or by mail, you can order all kinds of products and services from companies in other states, even other countries. But shopping from home, like traditional shopping, isn't without risks. Follow these tips to help you shop safely from home:

Know who you're dealing with. Your best protection when shopping from home is to do business with companies you know to be legitimate. No matter how impressive a company's Web site, how convincing a telemarketer or how sincere a door-to-door sales person may appear, if you're not familiar with a company's reputation, it's important to check up on it. Consult with friends to see if they've ever done business with the company. Contact your state consumer protection office, the Better Business Bureau or the Attorney General in either you state or the state in which the seller is based.

It's also a good policy to identify the seller's physical location. Although federal and state laws may apply if you deal by phone, mail or computer with a company in another state or country, it may be difficult for you to pursue claims. Be aware when shopping with an overseas vendor that you might not have the same legal protections or be able to enforce your rights as easily as when the vendor is in the United States.

Protect your privacy. Provide personal information only if you know who's collecting it, why and how it's going to be used. Don't give your computer password to anyone and never give a seller more information than you're comfortable providing. If a sales representative or Web form asks for your Social Security number, your driver's license number or other personal information not needed for the transaction, hang up or click off and look for another vendor. Provide your credit card or bank account number only if you are using that account to pay for a purchase.

Think it through. Don't act on impulse or buckle under to high-pressure tactics. Legitimate vendors won't railroad you into making an on-the-spot decision you might regret later. That's especially true for vendors who stand by their products and services.

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protections, including a \$50 liability limit for unauthorized charges. If you choose to use another payment method, don't send cash, a check or a money order by courier, overnight delivery or wire to anyone who insists on immediate payment. A seller's urgency to get your money in hand should send up an instant red flag.

Check shipping and handling fees. Many retailers add a shipping and handling fee to the price of an item, based on where the order is to be shipped or the cost or weight of the goods. Online buyers generally can select from several delivery methods – standard/ground, two-day or overnight – at various costs. Be sure to find out about the options and costs and choose the delivery method you prefer. If you don't, the retailer may decide for you.

Keep records of your purchases. When ordering by phone or computer, write down or print out information related to the transaction, including the seller's name, address and telephone number; the name of the person you spoke with, if applicable; a description of what you ordered; and the seller's delivery date, terms and return policies. This documentation can be vital to have if you don't receive your order, receive the wrong shipment or have some other problem.

Be aware that there is no automatic three-day cancellation right under federal law for mail, telephone or online orders. Check with your local consumer agency to find out if other consumer protection rights apply to your purchase.

Seek help if you run into a problem. If you can't resolve your problem by working directly with the company, contact the state Attorney General's office, the Better Business Bureau or the Federal Trade Commission's toll-free help hotline at 1-877-FTC-HELP (382-4357).

To report mail fraud, call or send a copy of the mailing to the local U. S. Postal Inspection Service or postmaster. If you suspect telemarketing or Internet fraud, report it to the National Fraud Information Center/Internet Fraud Watch programs. These programs, operated by the National Consumers League, can be reached toll-free by phone at 1-800-876-7060 or online at www.fraud.org.

For a list of corporate contacts, a sample complaint letter and contact information for consumer protection agencies nationwide, go to www.nacenet.org and click on the banner that asks, "Has a business treated you unfairly?" Another source of help is the National Elder Care Hotline at 1-800-677-1116 or at www.aoa.dhhs.gov.

Source: Federal Trade Commission

Judy Corbus is the Multi-County Family and Consumer Sciences Extension Agent with the University of Florida Extension in Holmes and Washington Counties. The Extension

provides educational information and other services to individuals without regard to race, color, sex, age, handicap, religion or national origin. For more information, contact the Holmes County Extension, (850)547-1108, or Washington County Extension, (850)638-6265 (V/TDD, via the Florida Relay Service, 1-800-955-8771).



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