



Roy Cooper North Carolina Attorney General

Top Ten Consumer Complaints of 2011

Last year, 18,483 consumers filed complaints with Attorney General Roy Cooper's Consumer Protection Division. To file a complaint or get tips on avoiding problems, visit www.ncdoj.gov or call 1-877-5-NO-SCAM. Here are the top consumer complaints of 2011:

1. Lending: 3,998 people complained to us about lenders last year. Complaints often include problems with high interest rates, charges for late or missed payments, adjustable rate mortgages, prepayment penalties and loan fees. Many consumers are looking for help dealing with foreclosure, or have fallen for a foreclosure assistance or loan modification scam. It's against North Carolina law to charge an upfront fee for foreclosure help. For free help dealing with foreclosure, call 866-234-4857 or 888-995-HOPE.

2. Health Care: In 2011, a total of 3,271 people filed complaints about health insurance, medical providers, and health products and services. Common complaints include getting charged money for supposedly free trials of weight loss products. Consumers often have problems with medical billing or collection practices, and also complain about overcharging for medical services. For help with health insurance issues such as grievances, appeals, and external reviews, call our Managed Care Patient Assistance Program at (919) 733-MCPA or (866) 867-MCPA (toll-free in North Carolina) or email MCPA@ncdoj.gov.

3. Do Not Call/Unwanted Telemarketing Calls: 2,933 consumers filed complaints with our office about unwanted telemarketing calls in 2011. Among the top sources of complaints are offers for credit cards with lower interest rates, free grants, or debt consolidation services. Many of these pitches are made using illegal robo calls which ask consumers to press a number to speak with a representative. To cut down on unwanted sales calls, join the Do Not Call Registry. Sign up at www.donotcall.gov or call 1-888-382-1222 from the number you wish to register.

4. Credit and Collections: 1,426 North Carolinians filed complaints about credit repair scams, debt collectors and identity theft. Complaints about scams that promise to fix your credit or settle your debts for an upfront fee are increasingly common. Under North Carolina law, it's illegal to charge an upfront fee for credit repair or debt settlement help. Consumers also complain about threatening calls from debt collectors. People also get calls about debts that aren't really theirs, as identity thieves continue to steal personal financial information and use it to run up debts and commit fraud in someone else's name.

5. Motor Vehicles: We received 1,348 complaints from consumers who had problems with car repair and purchases. Common complaints include mechanical problems with used cars, difficulties obtaining a car title when the dealership has gone out of business, and failure to honor warranties. People also complain about pricing, improper diagnosis, unauthorized repairs, and slow repair jobs.

6. Telemarketing Fraud: A total of 1,036 North Carolina consumers filed complaints about telemarketing fraud last year. The Federal Trade Commission estimates that fraudulent telemarketers

take as much as \$40 billion a year from unsuspecting U.S. consumers. Scammers often located outside the U.S. try to lure consumers into giving up their money and their personal information. Some of the most popular telemarketing schemes pitch bogus lower credit card rates, international lottery tickets, advance fee loans, government grants, identity theft protection, and phony prizes or sweepstakes.

7. Home Repair: We received 988 complaints about home construction and repair work. Most consumers who complain are dissatisfied with work done on their homes. Other common sources of complaints are contractors who abandon the job after getting paid, miss deadlines, or go over budget. There are also scam artists who target homeowners, especially seniors, attempting to talk them into a series of expensive and unnecessary repairs.

8. Television Services: 946 consumers filed complaints about problems with their television or television service in 2011. Many consumers complained about warranty issues, unsatisfactory repairs, and advertisements for TVs that weren't actually available at the retailer. Consumers can also file complaints with the Consumer Protection Division about satellite television and state-issued cable franchises.

9. Internet/Computers: 911 consumers complained about Internet service providers, unsolicited e-mails, computers, computer software, Internet auctions as well as merchandise they ordered online that was never delivered.

10. Telecommunications: We heard from 825 people with complaints about their telephone or cell phone. Many people complain that bundled packages don't provide the savings they were expecting. People also have problems with cell phone bills, poor cell service, and the cramming of unauthorized charges onto their phone bills.