



## OFFICE OF THE ATTORNEY GENERAL

HARDY MYERS

**FOR IMMEDIATE RELEASE**

**February 9, 2006**

**Attorney General Hardy Myers today announced his annual Top 10 Consumer Complaint List and three new website features to help keep Oregonians apprised of the latest scams and detailed information on general consumer subjects from buying new and used cars to identity theft. The announcements are part of the week-long events throughout the nation recognizing National Consumer Protection Week.**

**“With another year of consumer challenges behind us, it is always good to look back at who caused the most problems for consumers and what did we learn from those complaints,” Myers explained. “The 2005 Top 10 Complaint List tells us that some categories such as financial institutions and telecommunications continue to garner hundreds of complaints and remain at the top, while others such as auto repair dropped off the list completely.”**

**“Although identity theft does not appear on our Top Ten List because it violates the criminal laws rather than the civil consumer protection laws, it continues to be the fastest growing crime in the world,” Myers said. “Several large, data breach cases such as Providence Home Services and ChoicePoint have left hundreds of thousands of Oregonians worried about the possible illegal use of their stolen personal financial and medical information by identity thieves and have pushed the problem to the front pages of newspapers and onto breaking television coverage.”**

**In the 2005 identity theft statistics from the Federal Trade Commission’s Identity Theft Data Clearinghouse, the Portland/Vancouver region ranks 22 in per capita ranking of major metropolitan areas in the**

**United States with Portland, Salem, Eugene, Beaverton and Bend listed in order of the highest numbers of identity theft victims in the state.**

**As encouraged by law enforcement in general, Oregonians also report incidents of general fraud and ID theft to the FTC’s Consumer Sentinel database. In 2005, Oregon residents filed 5, 938 fraud complaints and 2,973 ID theft complaints with the FTC.**

**Oregon Department of Justice’ consumer protection statistics included more than 50,000 calls to the Attorney General’s consumer hotline with over \$13 million in restitution recovered for Oregonians. Nearly 11,000 written complaints were received in 2005 with an additional 8,795 “Do Not Call” complaints routed through FTC’s Consumer Sentinel database. Although Oregon’s “Do Not Call” Law has been preempted over the last three years by a federal statute, Attorney General Myers plans to re-submit to the Oregon Legislature amendments in the law that will bring back Oregon’s authority to prosecute violators of the state’s “Do Not Call” law.**

**Attorney General Myers’ consumer protection section in 2005 conducted 193 formal investigations, resulting in 90 enforcement actions being taken.**

**Oregon’s 2005 Top 10 Consumer Complaint List includes:**

<b>#1</b>	<b>Financial Institutions</b>	<b>949</b>
	<b>Credit Cards</b>	<b>367</b>
	<b>Real Estate Financing</b>	<b>128</b>
	<b>Sales Financing</b>	<b>103</b>
	<b>Mortgage Brokers</b>	<b>75</b>
	<b>Commercial Banking</b>	<b>71</b>
	<b>Consumer Lending</b>	<b>43</b>
	<b>Car Title Loans</b>	<b>13</b>

<b>#2</b>	<b>Telecommunications</b>		<b>866</b>
	Cellular	<b>339</b>	
	Internet Service Provider	<b>209</b>	
	Long Distance	<b>202</b>	
	Cable and Satellite	<b>163</b>	
	Local Service	<b>74</b>	
<b>#3</b>	<b>Internet Auctions</b>		<b>855</b>
<b>#4</b>	<b>Motor Vehicle Sales</b>		<b>571</b>
	New Car Dealers	<b>317</b>	
	Selling new cars	<b>160</b>	
	Selling used cars	<b>147</b>	
	Leasing	<b>10</b>	
	Used Car Dealers	<b>220</b>	
	RV, Trailer, Campers	<b>29</b>	
	Motorcycles	<b>15</b>	
<b>#5</b>	<b>Collection Agencies</b>		<b>516</b>
<b>#6</b>	<b>Internet Retailers</b>		<b>389</b>
<b>#7</b>	<b>Sweepstakes / Prize Promotions / Foreign Lotteries</b>		<b>297</b>
<b>#8</b>	<b>Health Care</b>		<b>291</b>
	Physicians	<b>51</b>	
	Medical Discount Cards	<b>45</b>	
	Pharmacies / Drug Stores	<b>24</b>	
	Dentists	<b>23</b>	
<b>#9</b>	<b>Construction Contractors</b>		<b>257</b>
<b>#10</b>	<b>Nigerian Money Schemes</b>		<b>247</b>

Myers noted that auto repair dropped off the list and that health care including physicians, medical discount cards, pharmacies/drug stores and dentists made the list for the first time at number eight. Construction contractors moved from number 10 to number nine and after five years, in positions one and two, Financial Institutions made it to number one with telecommunications in the number two slot. Many categories held onto the same number with the Nigerian money transfer and counterfeit check

schemes at number 10. “We’re hopeful that the number of victims of the Nigerian scams will continue to drop as more and more savvy consumers just delete the offers from their computers,” Myers said.

Myers added concern over five additional categories that didn’t make the top ten but were close behind in numbers of complaints including insurance-related scams, “phishing” on the Internet and telephone by ID thieves, real estate-related schemes, travel and magazine agents. Business to business complaints did not appear on the consumer complaint list but numbered 813.

Three new consumer education websites also were announced as part of the weeklong consumer protection observance including:

- Scam Gram – a weekly warning on the Justice website of the latest scams targeting Oregonians;
- Consumer Corner – a monthly feature on consumer protection issues with detailed information on how to be better consumers;
- A federal website, “Consumer Protection: It’s the Name of the Game,” initiated in conjunction with the 2006 National Consumer Protection Week events. More than 21 games providing useful consumer education information about credit, debt, weight loss, miracle health cures, phishing, spyware, telemarketing, spam and online shopping/security can be found at [www.consumer.gov/ncpw](http://www.consumer.gov/ncpw).

Consumers wanting more information about consumer protection in Oregon may call the Attorney General’s consumer hotline at (503) 378-4320 (Salem area only), (503) 229-5576 (Portland area only) or toll-free at 1-877-877-9392. Oregon Justice is online at [www.doj.state.or.us](http://www.doj.state.or.us).

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**CONTACT: Jan Margosian, (503) 947-4333 (media line only)**

