

## Tips for Protecting Your Identity

Here are some basic tips that consumers can follow to help protect their identity:

- Always keep your personal information secure!
- Never share your personal information, including date of birth, address, bank account, credit card or Social Security numbers.
- Shred any sensitive financial documents and paperwork that contain personal information before throwing away.
- Regularly monitor financial accounts and billing statements for suspicious activity.
- Review your credit report for any questionable changes.
- Remember that any offer that seems too good to be true typically is.

If you believe you have been a victim of identity theft or a scam, contact the Attorney General's Office's Consumer Protection Hotline at 1-800-368-8808.

## Useful Consumer Protection Contact Information

### West Virginia Attorney General Consumer Protection

#### Hotline

1-800-368-8808  
[www.wvago.gov](http://www.wvago.gov)

#### Better Business Bureau

304-345-7502  
[www.bbb.org](http://www.bbb.org)

#### Annual Credit Report

1-877-322-8228  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

#### National "Do Not Call"

#### Registry

1-888-382-1222  
[www.DoNotCall.gov](http://www.DoNotCall.gov)

#### Federal Trade Commission

1-877-382-4357  
[www.ftc.gov](http://www.ftc.gov)



## Consumer Protection

Know the Facts You Need to Protect Yourself



## Consumer Protection Hotline

**1-800-368-8808**

From the Office of the West Virginia Attorney General

# Message from the Office of the Attorney General



The West Virginia Attorney General's Office is charged with representing the State of West Virginia by enforcing the West Virginia Consumer Credit and Protection Act, which is contained within Chapter 46A of the West Virginia Code.

To that end, the Attorney General's Consumer Protection Division works to protect West Virginia consumers and citizens against consumer related fraud on many levels as well as focusing on fair, safe business practices for individuals and companies doing business in the State of West Virginia.

Education is critical to protecting yourself from consumer fraud. That's why the Office of the Attorney General is pleased to provide these tips and resources to assist constituents, consumers and businesses alike.

# The Consumer Protection Division

The Consumer Protection Division regularly provides assistance regarding state consumer protection laws and has developed compliance templates that explain areas of our laws in an understandable manner.

The Consumer Protection Division also investigates consumer complaints received pursuant to the West Virginia Consumer Credit and Protection Act.

In many instances, the Consumer Protection Division is able to successfully mediate complaints between consumers and businesses. If mediation is unsuccessful, the Attorney General's Office determines whether further legal action is needed to enforce compliance with West Virginia law.

When necessary, we may take legal action in an effort to halt illegal activities and obtain refunds of money wrongfully taken from consumers.

# How to File a Consumer Complaint



- 1) Call our Consumer Protection Hotline at 1-800-368-8808 or visit our website at [www.wvago.gov](http://www.wvago.gov) to obtain a complaint form.
- 2) Complete all pages of the Consumer Complaint form.
- 3) Provide copies of any relevant documents.
- 4) Return or mail the completed complaint form and copies of your papers to:

Office of the West Virginia  
Attorney General  
Consumer Protection Division  
P.O. Box 1789  
Charleston, WV 25326-1789