



Age-Friendly Montgomery

A Community for a Lifetime

"I'm inviting you to enjoy our County's resources and programs."

County Executive Ike Leggett

Office of Consumer Protection

The Montgomery County Office of Consumer Protection (OCP) provides consumer advice and enforces consumer protection laws that prohibit unfair and deceptive business practices.

Visit www.montgomerycountymd.gov/OCP and click on A to Z Consumer Advice for information about:

- Automobile purchase or repairs
- Credit cards and debt collection
- Financial literacy and scams
- Home ownership & home improvement
- Sales & marketing

Call OCP (240-777-3636) or e-mail consumerprotection@montgomerycountymd.gov. You can like or follow the OCP on social media to receive alerts.

Internet safety is one area the OCP addresses. While the internet is convenient, your computer and telephone can open the door to "cybercriminals" eager to steal your money, personal information and even your identity. When this happens, it can take months or even years to clear your name, credit history and online reputation.

Internet Safety Tips

Deter:

- Do not give out your personal and financial information until you have verified who is on the other end of your computer or telephone.
- Never click on links in unsolicited emails.
- Use anti-spyware and anti-virus software.

Detect:

- Get a free credit report once a year at www.AnnualCreditReport.com and review for wrong information.
- Be alert and take action if you receive bills for accounts you do not have, unexplained credit denials, or statements for unauthorized charges.
- Credit protection services: Companies offer (for a fee) credit monitoring services which review your credit for suspicious activity. Please research the service before purchasing.

Defend:

If you suspect identity theft,

- Place a "Fraud Alert" or "Freeze" on your credit reports.
- File a police report; call 240-279-8000.
- Report the theft to the fraud department of each company where an unauthorized account was opened.
- If someone is using your identity to rack up charges and you're being contacted by a debt collector, call the OCP for help at 240-777-3636.

Contact Us Today

- **Aging & Disability Resource Line 240-777-3000**
- **3-1-1 or 240-777-0311 for County programs and services; 9-1-1 for emergency**
- **www.montgomerycountymd.gov/senior**
- **"Seniors Today" airs on Sundays, Tuesdays and Thursdays at 6:00 p.m. on Comcast/RCN 6, Verizon 30**