



Age-Friendly Montgomery

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

County Executive Ike Leggett

Consumer Problems Got You Down? We'll Stand Up For You!

The **Montgomery County Office of Consumer Protection (OCP)** provides consumer advice and enforces consumer protection laws that prohibit unfair and deceptive business practices. Please visit the website, www.montgomerycountymd.gov/OCP, and then click on Consumer Advice A to Z for information about:

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

Feel free to call OCP (240-777-3636) or e-mail consumerprotection@montgomerycountymd.gov. To receive alerts, you can subscribe to Consumer Protection at www.montgomerycountymd.gov/govdelivery.

In the wake of the Equifax data breach and the "KRACK" vulnerability that impacts all Wi-Fi enabled computers and devices, online safety is especially important. There are many ways to make sure you are proactively protecting yourself from cybercriminals.

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; and make sure it's updated regularly.

Detect:

- Get a free credit report once a year from www.annualcreditreport.com and correct wrong data.
- Be alert and take action if you receive bills for accounts you do not have, unexplained credit denials, or statements for unauthorized charges.
- Companies offer (for a fee) credit monitoring services which alert you about suspicious activity. Some will even provide insurance and help you correct your credit report. Please research the service before purchasing.

Defend:

- If you suspect identity theft:
 - Place a "Fraud Alert" or "Freeze" on your credit reports; but know a freeze can hinder your own ability to get new credit.
 - 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 or you're being contacted by a debt collector, quickly call the OCP for help (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**