

## CONSUMER FRAUD BULLETIN

July 2016

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### July is Military Consumer Protection Month



The Federal Trade Commission has expanded Military Consumer Protection Day into the entire month of July! The Colorado Attorney General's Office is excited to join other government agencies, advocacy organizations, and private sector groups to celebrate the first annual Military Consumer Protection Month. This broad coalition is celebrating the military community by sharing tips and information about managing money, dealing with credit and debt, building savings, protecting personal information, recognizing identity theft, and avoiding fraud. Our office has several resources available for military members, veterans, and their families. [www.stopfraudcolorado.gov/military](http://www.stopfraudcolorado.gov/military)  
[Learn more about Military Consumer Protection Month.](#)

### New Telemarketing Sales Rule Prohibits Types of Accepted Payments



In late 2015, the Federal Trade Commission amended its Telemarketing Sales Rule (16 CFR 310) to include prohibitions on certain types of non-traditional payment methods insisted on by some telemarketers. As of June 13, 2016, telemarketers are prohibited by the TSR from:

- Using of remotely created checks and payment orders
- Using "cash-to-cash" money transfers provided by companies like MoneyGram, Western Union, and RIA;
- Accepting as payment "cash reload" mechanisms—these are referred to as general purpose reloadable (GPR) prepaid cards. [Learn More>>](#)

### Fraud Affects Every Community: Debt Collection

Fraud can happen anywhere and to anyone. The Federal Trade Commission created the Every Community Initiative to showcase the stories of real individuals and to help warn others about the fraud occurring in our communities. Watch this first-person story of a veteran's debt collection experience and the legal assistance that helped him recover.

[Watch the FTC video>>](#)



### What Military Spouses Should Know About Work-From-Home Scams



Being a military spouse can often be a full-time job in and of itself: with frequent moves to other states or even countries, caretaking of children—often for long stretches of time—and handling the management of other affairs, many spouses don't have the time or the means to work outside the home. As such, work-from-home options are highly attractive since they can be performed at any location and can conform to any schedule. Unfortunately, navigating the work-from-home arena is fraught with scams, schemes, and cons that can sometimes be difficult to spot. [Click here to learn more about common tactics used by work-from-home schemes and advice on how to spot them before you become a victim.>>](#)