

# Consumer Alert

Providing consumers with knowledge to make informed choices and decisions.

**Celebrating 30 Years of Service**

A Publication of the South Carolina Department of Consumer Affairs

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## “ACTIVE DUTY ALERTS” HELP PROTECT DEPLOYED FORCES FROM IDENTITY THEFT

In an effort to help minimize the risk of identity theft during deployment, recent amendments to the Fair Credit Reporting Act allow military consumers to place an “Active Duty Alert” on their credit reports. The “Active Duty Alert” can be used by members of the military who are away from their usual duty stations. When military consumers place the alert on their credit report, vendors must verify the consumer’s identity before granting credit in that name. The alert also removes the person’s name from pre-screened credit and insurance offers for two years unless the consumer specifies otherwise. The alert remains active for one year. If a military consumer will be deployed longer than a year, he or she may place another alert on the report.

Since businesses may be unable to contact the consumer directly if he or she is deployed, the law allows consumers to use a personal representative to place or remove the alert. To place an “Active Duty Alert” or to have it removed, call the toll-free fraud number of one of the three major credit reporting companies:

**Equifax: 1.800.525.6285 or [www.equifax.com](http://www.equifax.com)**

**Experian: 1.888.397.3742 or [www.experian.com](http://www.experian.com)**

**TransUnion: 1.800.680.7289 or [www.transunion.com](http://www.transunion.com)**

Personnel only need to contact one of the three companies to place an alert; that company will notify the others. Consumers are reminded to update any changes in their contact information if they occur before the alert expires.

South Carolina Department of Consumer Affairs  
3600 Forest Drive, Suite 300  
PO Box 5757  
Columbia, SC 29250  
(803)734.4200 or 1.800.922.1594 (toll free in SC)  
[www.sconsumer.gov](http://www.sconsumer.gov)

## Hurricane Preparedness

The SC Department of Consumer Affairs has updated its information on hurricane and natural disaster preparation. This “Hurricane Preparedness” publication contains information about what to do before, during and after the storm. For a free copy of this publication, contact the Department at 1.800.922.1594 or view the publication online at [www.sconsumer.gov](http://www.sconsumer.gov).

## Gas Conservation Tips

With fuel costs at an all-time high, fuel and energy conservation are on the minds of many South Carolina consumers. Consumers are reminded that while the high price of gas is challenging to all consumers, price gouging applies only if the Governor or President declares a state of Emergency in South Carolina. Prices are determined by the market forces of supply and demand. Here are some tips to help you conserve fuel:

-  Combine as many errands as possible into one trip.
-  Carpool, whenever possible, and avoid unnecessary trips.
-  Slow down! You can cut your gas usage by driving the speed limit.
-  Keep your vehicle maintained. Keeping your tires inflated and rotated and your engine tuned up can help your fuel and car go longer.
-  Try to accelerate and brake gradually whenever possible. “Jackrabbit” starts and stops use more gas.
-  Empty your trunk. Carrying less weight improves gas mileage.
-  Avoid long idles. Turn off your engine if you anticipate waiting in your vehicle for a long time. Instead of the drive-up window, park and go inside. Idling can burn more gas than restarting your engine.

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection Code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. For more information, visit [www.sconsumer.gov](http://www.sconsumer.gov).

## CPSC, Walt Disney World Co. Recall Sunglasses



The US Consumer Product Safety Commission, in cooperation with Walt Disney World Co. announced a voluntary recall of a red sunglasses/toddler cap set. The paint on the red sunglasses contains high levels of lead, which is toxic to young children.

The recalled sunglasses are a solid red color and have dark plastic lenses.

They were sold with either a navy blue cap featuring the Mickey Mouse character or a light blue cap featuring the character Stitch.

The sunglasses were sold at Walt Disney World Resort in Florida, the Disneyland Resort in California, the Disney Cruise Line based in Florida, and Disney's Vero Beach Resort in Florida from November 2004 through June 2005 for about \$16.

Consumers are urged to take the sunglasses away from children and contact the Walt Disney World Co. at 866.802.2782 between 9 A.M. and 5 P.M. Monday through Friday or visit the Website at [www.disneyworld.com](http://www.disneyworld.com) for a free replacement pair of sunglasses and 20 Disney Dollars.

## Consumer Credit Counseling Act Regulates Consumer Credit Counselors, Organizations

On June 2, 2005, the Consumer Credit Counseling Act became law in South Carolina. **This law provides for the licensing of consumer credit organizations and credit counselors engaging in debt management, debt settlement, and credit repair services. The licensing period for consumer credit counselors began September 1, 2005, and continues through December 2, 2005.** Licenses must be renewed annually. Other requirements include:

- ✓ Providers of consumer credit counseling must be licensed to do business in South Carolina if they are conducting business (soliciting SC consumers or have a location) in the state.
- ✓ Consumer credit counselors must submit to a criminal background check as part of the licensing process.
- ✓ Written contracts must clearly disclose the terms of the agreement, including a reasonable estimate of all payments and fees due from the consumer. They must also include payment schedules, amounts and dates due, and default terms.
- ✓ Consumers may cancel the contract or agreement at any time, with ten days' written notice.
- ✓ Consumer Credit Counselors and organizations must obtain twelve hours of continuing professional education every two years.
- ✓ Consumer Credit Counselors are prohibited from using false or misleading representations, obtaining a waiver of the consumers' rights, charging the consumer to cancel the plan, requiring the purchase of additional goods and/or services, accepting referral fees, making loans, purchasing the debt or obligation of the consumer, or compensating an employee depending on the number of consumers he or she gets to sign up for a debt management plan.

If you have any questions concerning Consumer Credit Counseling, please contact Carri Grube, Consumer Credit Counseling Program Coordinator, at (803) 734.4297 or e-mail your questions to [scdca@dca.state.sc.us](mailto:scdca@dca.state.sc.us).

## Buyer Questions About a Business?

The South Carolina Department of Consumer Affairs' Buyer Beware List has answers. Check the list at [http://www.sccoconsumer.gov/buyer\\_beware\\_list.pdf](http://www.sccoconsumer.gov/buyer_beware_list.pdf) in order to protect yourself as a consumer of products and services in South Carolina.

You can contact the South Carolina Department of Consumer Affairs at [www.state.sc.us/consumer](http://www.state.sc.us/consumer), (803)734.4200, 1.800.922.1594 (toll free in South Carolina), or 3600 Forest Drive, P.O.Box 5757 Columbia SC 29250.

## October and November 2005 Satellite Location Calendar

8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

**Summerville: October 13**  
**November 10**  
**Laurens: October 20**  
**November 3**  
**Gaffney: October 27**  
**November 17**

For more information about satellite locations and other events, contact the Department at 1.800.922.1594 or log on to [www.sccoconsumer.gov](http://www.sccoconsumer.gov).

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