Welcome to the first edition of *Idaho Consumer Watch*. Every day, my office works to protect Idaho families and small businesses from fraud, scams, and unfair business practices, taking action against bad actors, and educating the public before they become a victim. This newsletter gives insight to scams and fraud trends that are currently hitting Idaho, as well as consumer tips and resources that protect and inform families while navigating the marketplace.

Want scam alerts and updates from our office more often than once a season? Follow us on Facebook for daily consumer alerts and updates on what we're doing across the state, or sign up for our weekly newsletter, the ***Labrador Letter***, to get it straight to your inbox. Together, we can put scammers out of business!

In this Issue:

Avoiding Travel Scams

As Idahoans book their summer vacations, Attorney General Raúl Labrador is warning consumers to watch for travel scammers.

Scammers often buy fake online ads that mimic well-known airlines and hotel chains, listing phony customer service numbers or linking to fraudulent booking websites designed to look legitimate. Before entering payment information or calling a number found online, Idahoans should verify they are on the business's official website and never trust a phone number or link found in an advertisement.

Here are some other ways to avoid vacation scams:

Before You Book: A quick checklist

☐ Research the travel company or rental property.

☐ Read cancellation and refund policies carefully.

☐ Verify contact information independently.

☐ Pay with a credit card whenever possible.

☐ Keep confirmation emails and receipts.

- **Get all the details before you commit**. If the organizer can't or won't give more specific details (other than saying "you'll stay at a 'five-star' resort"), walk away – quickly.
- **Do your research.** Look up the names of travel companies, hotels, rentals, and agents with the words "scam," "review," or "complaint." See what others say independently about them before you commit. Don't just rely on a website with beautiful pictures and promises of luxury.
- **Be wary of payment methods.** Vacation scammers regularly request payment by wire transfer, gift card, payment app, or through cryptocurrency ATMs. Scammers prefer these methods because it's nearly impossible to get your money back. *Payment requested through these means are almost always red flags for fraud and scams.*
- **Always read the small print**. The fine details often contain critical refund limitations, exclusion dates, disclaimers about actual pricing, availability, third party vendors, and other important facts that could easily ruin a vacation.

If you think you've been the victim of a vacation scam, visit our website **ReportScamsIdaho.com** to file a consumer complaint with the Idaho Attorney General's Consumer Protection Division.

Contractor Fraud: How to Build without Getting Burned

Summertime is when many people start remodeling and repairs on one of their largest investments—their home. These helpful hints can help homeowners avoid costly mistakes, litigation, and being scammed by unscrupulous contractors that prey on people who don't know these basic steps:

Read the Contractor's business profile on the Better Business Bureau's Website, paying particular attention to any unresolved complaints, its rating, and the business's responses provided to the Better Business Bureau.

Check with the Department of Occupational and Professional Licenses (DOPL) for any information regarding the Contractor and its business practices within the State of Idaho.

Verify the contractor has liability and worker's compensation insurance to avoid liability for work-related injuries and the contractor's recklessness or negligence. Don't take anyone's word for it.

Track costs and get receipts. Never pay upfront for a project, unless it's for materials. Too many homeowners write a big check only to have a contractor vanish into thin air with their money.

Demand a lien release so your home doesn't become a hostage if the general contractor doesn't pay his subcontractors for their time or materials.

Insist on written contracts that clearly state the scope, budget, timelines, expectations, refund policies, cancellations, and penalties. Verbal assurances are nice, but getting important details in writing is always the best policy. Small print is small for a reason. Read every contract carefully.

If you are the victim of contractor fraud, go to **ReportScamsIdaho.com**

Door-to-Door Sales: What You NEED to Know. FIVE Steps to Remember

Nice weather means door-to-door sales in our neighborhoods. It doesn't matter if it's for landscaping, pest control, windows, solar panels, roofing repairs, or any number of pitches. Those encounters can be high-pressure and potentially expensive if you aren't paying attention.

First, as the homeowner and consumer, you are in control. Don't let anyone pressure you into a sale or make you feel guilty for saying no. It's your house and your money. Good boundaries should be respected and if they aren't, that should be a red flag.

Second, if you do proceed with a sale or contract, Idaho State Law says that you have a three business day window in which to cancel if you change your mind. Weekends and holidays don't count. If you decide to cancel, don't put it off.

Third, read every contract carefully, even if it's presented to you on an iPad, as most door-to-door sales are done these days. Don't let a salesperson tell you it's just boilerplate or standard. Every sentence matters, especially about cancellations, refunds and automatic renewals. Get that contract in writing or emailed to you immediately.

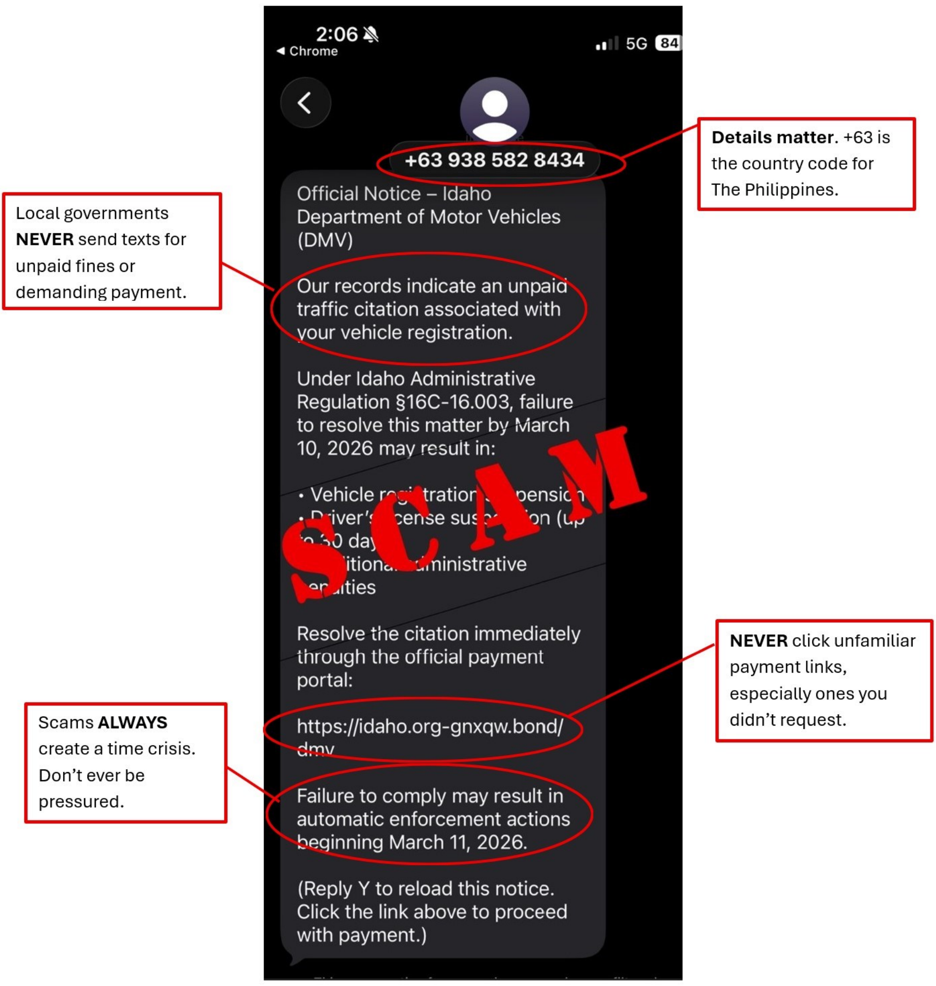
Fourth, verbal promises sound good, but if it's not in a written contract, it's harder to hold anyone accountable. If it sounds good...make sure it gets put in writing. If a salesperson hesitates to put a verbal promise into the contract, yep, you guessed it….Red Flag!

Fifth, don't let a door-to-door salesman into your house when they offer a free government inspection for things like an energy efficiency evaluation. Governments don't do that. Your safety is our top priority and letting a smooth-talking stranger into your home is a compromise you should never make.

If a door-to-door salesman did not honor the cancellation policy or violated the Idaho Consumer Protection Act, go to **ReportScamsIdaho.com** and file a consumer complaint with the Idaho Attorney General's Office.

ANATOMY OF A SCAM

#1: THE DMV TEXT



Scams come in all shapes and sizes. We often see the above pictured scam come though our phones as a text. It costs the scammers nothing to send thousands, even millions of these scam texts...but it only takes one victim to fall for it. Scammers are getting more sophisticated every day, but most scams have common elements that savvy consumers can spot immediately.

- **Scams pretend to be a person, government agency, or company you TRUST.** They will use logos, phone numbers, names, emails and websites that look official. Looking official tries to lower a consumer's defenses and hesitation to ask critical questions.

- **Scams will create a time crisis.** You have to pay now. An offer is expiring, you will lose insurance coverage tomorrow, your service is being suspended, a utility will be turned off, a warrant is being issued for your arrest….unless you pay right NOW. A time crisis works to override a consumer's good judgment by pressuring for a immediate decision.

- **Scams will ask you to pay in unconventional ways.** Gift cards, money orders, via a cryptocurrency ATM, or through "convenient" links THEY provide are typical in scams. The only thing those methods have in common is once you pay...the money is gone and untraceable. You lose everything.

- **Scammers make people think they've broken the law.** They tell people they missed jury duty, haven't paid a traffic fine, or they have a warrant. People who are normally law-abiding will overlook warning signs and ignore their instincts, and scammers know that. But governments don't demand payment via texts, and they certainly don't ask for payment with gift cards or cryptocurrency.

Go to **ReportScamsIdaho.com** for more resources and partners for scam prevention, or to file a consumer complaint with the Idaho Attorney General's Consumer Protection Division.