

Consumer Protection Notice: *Avoiding the Scam*

Scamming, skimming, phishing, vishing and more... Unfortunately, these are growing trends in today's world. Consumers must equip themselves with the appropriate knowledge and practices to recognize and to avoid the crosshairs of relentless scamming attempts. Here are some basic tips to keep you, your information and money safe when making charitable donations and when looking to hire a contractor in the wake Nebraska's floods:

Considering a donation to charity?

- **Donate to organizations whose reputations you are familiar with.**
- **To find a legitimate agency for monetary and other goods and services donations,** contact 211. To reach 211, simply dial 211. If you have difficulty reaching 211, dial 866-813-1731.
- **Be cautious about fundraising efforts initiated on social media** with no known ties to an established organization or local charity.
- **Carefully evaluate the charity before making a donation.**
- **Avoid cash donations if possible.**
- **Ask questions.** Contact the charity to ask how your donation will be used for disaster relief.
- **Use peer-to-peer fundraising platforms carefully.** Watch for hidden fees and make sure you know how your personal information may be used after you donate.

Choosing the right contractor:

- **Check with your local Better Business Bureau** and community agencies for a history of complaints and resolutions to make sure the dealer is reputable.
- **Ask for references:** Current customers are an excellent source of information and are often willing to share their experiences.

- **Check local licenses:** Ask to see any applicable state and local licenses, bonding, and insurance coverage.
- **Get a detailed written proposal:** A detailed written proposal is one sign of a quality contractor. Beware of a dealer that does not back-up their offer in a detailed written proposal.
- **Quality assessment performed.** A good contractor should exercise due diligence with measurements and overall home evaluation.
- **Equipment/labor warranties and guarantees:** Warranties and guarantees vary according to manufacturer and dealer. Don't be afraid to ask questions and demand that they are included in the written estimate.
- **Ask your contractor about the maintenance requirements of your new system.**
- **Know and understand the contract:** Beware of ambiguous contracts. It is very important to understand the agreement before work begins.
- **Get more than one estimate or reference:** Compare more than just price when evaluating estimates.
- **Follow contract law:** Demand that your contractor follow contract law with appropriate permits.