



Roy Cooper North Carolina Attorney General

Top Ten Consumer Complaints of 2013

Last year, 19,865 consumers filed complaints with Attorney General Roy Cooper's Consumer Protection Division. To file a complaint or get tips on avoiding problems, visit www.ncdoj.gov or call 1-877-5-NO-SCAM. Here are the top consumer complaints of 2013:

1. Do Not Call: A total of 5,076 North Carolina consumers filed complaints about unwanted calls from telemarketers last year. The majority of complaints came from consumers who had listed their telephone number on the Do Not Call Registry but still got unwanted calls. Among the top sources of complaints are calls pitching medical alert systems and home alarm systems. Many of these are illegal robocalls which ask consumers to press a number to speak with a representative. To cut down on unwanted sales calls, join the [Do Not Call Registry](#) and then report violators.

2. Lending: 3,366 people complained to us about lenders last year, including problems with high interest rates, charges for late or missed payments, expensive Internet payday loans, adjustable rate mortgages, and loan fees. Many consumers need help dealing with foreclosure, or have fallen for a foreclosure assistance or loan modification scam. It's against North Carolina law to charge an upfront fee for foreclosure help. For free help dealing with foreclosure, homeowners can contact the [State Home Foreclosure Prevention Project](#) by calling 1-888-442-8188 or 1-888-623-8631.

3. Telemarketing Fraud: We received 3,056 complaints about telemarketing fraud last year. Scammers usually located outside the U.S. try to lure consumers into giving up their money and their personal information. Some of the most popular telemarketing schemes include sweepstakes and lotteries, sweetheart scams, grandparent and sweetheart scams, phony government grants, and advanced fee loans.

4. Health Care: In 2013, a total of 1,445 people filed complaints about health care. Common complaints include problems with charges for weight loss products, hearing aids, and other medical equipment. Consumers also have problems with medical billing or collection practices and overcharges for medical services.

5. Home Repair: We received 1,354 complaints about home construction and repair work. Consumers complain about shoddy work as well as contractors who abandon the job after getting paid, miss deadlines, or go over budget. There are also scam artists who target homeowners, especially seniors, with expensive and unnecessary repairs.

6. Motor Vehicles: 1,279 consumers who had problems with car repair and purchases filed complaints with our office in 2013. Common complaints include mechanical problems with used cars, difficulties getting a car title when the dealership has gone out of business, and failure to honor

warranties. People also complain about car repairs, especially pricing, improper diagnosis, unauthorized repairs, and slow repair jobs.

7. Credit and Collections: 1,177 North Carolinians filed complaints about credit repair scams, incorrect credit reports, debt collectors and identity theft. Under North Carolina law, it's illegal to charge an upfront fee for credit repair or debt settlement help. Consumers also complain about threatening calls from debt collectors as well as calls about debts that aren't really theirs. Identity thieves continue to steal personal financial information and use it to run up debts and commit fraud in someone else's name.

8. Television Services: We heard from 788 consumers last year about service and billing problems with their cable or satellite television. The Consumer Protection Division is authorized by statute to handle only complaints about state-issued cable franchises.

9. Internet/Computers: 750 consumers complained about Internet service providers, unsolicited e-mails, computers, computer software, and Internet auctions as well as merchandise they ordered online that was never delivered.

10. Furniture: We fielded 728 complaints from consumers about home furnishings last year. Consumers often contact us when an item they've paid for never arrives, or when their piece of furniture arrives damaged or defective.