



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

Summer 2012

Volume 4, Number 3

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Visit Consumer Central:

- File a Complaint Online
- Tenant-Landlord Handbook
- Consumer Protection Commission (CPC)
- Tenant-Landlord Commission (TLC)
- Property Owners' and Condominium Association Resources
- Consumer Focus
- Your Community, Your Call

Save Money and Energy: Home Heating & Cooling Tips

Heating and cooling your home uses more energy and costs more money than any other system in your home—typically making up about 54% of your utility bill.

No matter what kind of heating and cooling system you have in your house, you can save money and increase your comfort by properly maintaining and upgrading your equipment. But remember, an energy-efficient furnace alone will not have as great an impact on your energy bills as using the whole-house approach. By combining proper equipment maintenance and upgrades with recommended insulation, air sealing, and thermostat settings, you can cut your energy use for heating and cooling—and reduce environmental emissions—from 20%-50%. The Department of Energy offers the following tips.

Heating and Cooling

- Set your programmable thermostat as low as is comfortable in the winter and as high as is comfortable in the summer, as well as when you're sleeping or away from home.
- Clean/replace filters on furnaces and air conditioners monthly or as recommended.
- Clean warm-air registers, baseboard heaters, and radiators as needed; make sure they're not blocked by furniture, carpeting, or drapes.
- Eliminate trapped air from hot-water radiators once or twice a season; if unsure about how to perform this task, contact a professional.
- Place heat-resistant radiator reflectors between exterior walls and the radiators.
- Turn off kitchen and bath exhaust fans within 20 minutes after use; when replacing exhaust fans, consider installing high-efficiency models.
- During winter, keep draperies and shades on your south-facing windows open during the day to allow the sunlight to enter your home and closed at night to reduce the chill you may feel from cold windows.
- During summer, close window coverings during the day to block the sun's heat.

Long-Term Savings

Select energy-efficient products when you buy new heating and cooling equipment. Your contractor should be able to give you energy fact sheets for different types, models, and designs to help you compare energy usage.

For furnaces, look for high Annual Fuel Utilization Efficiency (AFUE) ratings. The national minimum is 78% AFUE, but there are ENERGY STAR® models on the market that exceed 90% AFUE. For air conditioners, look for a high Seasonal Energy Efficiency Ratio (SEER). The current minimum is 13 SEER for central air conditioners. ENERGY STAR models are 14.5 SEER or more. For more information, visit the DOE web site.



#140CharacterFraud: Scammer Targeting Millions of Users on Twitter

Fraud Alert from National Consumer League

Many consumers find the popular social media site, Twitter, useful for staying in touch with friends and family and getting updates from organizations or famous people. Unfortunately, scammers see the millions of Twitter users very differently: as potential targets.

Scams on Twitter usually involve some kind of link or promise from either a user you don't know or a user whose account has been compromised.



A common scheme is for a scammer to create an account then follow or direct message hundreds or thousands of other users. Each time a user is followed, they receive an alert with a link to the scammer's profile. The profile often contains links to malware or phishing sites. A recently popular method of this is a direct message or tweet with a message like *lol is this really you?* with a link attached.

Yet another scheme scammers use is to post something that leads to a link that looks like a Twitter login page, but isn't, and thus when a user types in his username and password, the fraudster has access to their account and can use it to target others.

Other signs of a fraudulent account are: repeatedly posting duplicate updates, abusing basic functions of Twitter to get attention, and posting links with unrelated tweets.

How can Twitter users avoid falling for a scam?

Twitter users should ignore any direct messages or tweets that promise that by simply clicking on a link they will receive thousands of followers. Any "get followers quick" method promised by someone else is a way to steal money or private information.

Twitter is aware of scammers using its site, and shuts down the accounts of spammers users report, so users shouldn't hesitate to report a suspicious Twitter handle that displays any of the red flags. Other tips for using Twitter and avoiding the pitfalls of a scam are:

- Use a strong password
- Always make sure you're on Twitter.com before giving login information
- Use HTTPS for security
- Beware of direct messages from people you don't know, especially if they promise to help you "immediately" get thousands of followers
- Be suspicious if you are followed by someone posing as a celebrity. Well-known Twitter users often have Verified Accounts (signified by a check mark next to their profile name)
- If you don't know someone following you, don't click on links in their profile.
- If you encounter abusive and/or annoying behavior on Twitter, block and ignore the profile responsible and report it to Twitter.

There are many organizations with Twitter accounts that work to protect people from online fraud and other consumer issues such as the Better Business Bureau (@BBB_US) and the Federal Trade Commission (@FTCgov), Visa Security Sense (@visasecurity), StopBadware.org (@StopBadware), StopThinkConnect.org (@StopThinkConnect); and the National Cyber Security Alliance (@StaySafeOnline). Twitter's Help Center (@Support) also provides useful information on identifying spammers and protecting your account. For more information, visit the National Consumer League Fraud Alert Center.

Need Advice? Ask an Investigator

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call for advice: 703-222-8435 TTY: 711 or submit a question via e-mail on our Website.

File A Complaint

When you call for advice, you may be asked by an Investigator to file a written complaint so that Consumer Affairs may assist you in resolving your dispute. You may file a complaint online or request that a complaint form be mailed to you.

Search Complaint History

Research the complaint history of a company prior to completing a transaction.

Visit Us in South County

An investigator is available each Wednesday for advice at Access Fairfax in the South County Government Center.

8350 Richmond Highway,
Suite 125
Alexandria, VA 22309

In the Spotlight:

Your Community, Your Call

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035

Phone: 703-222-8435 TTY: 711
Fax: 703-324-3900

Visit Our Website

Consumer Financial Protection Bureau: Making Consumer Complaints Available at the Federal Level

June 19th marked a major step forward in a federal effort to protect consumers. In a first by a federal financial regulator, the Consumer Financial Protection Bureau (CFPB) will share with the public individual-level consumer complaint data received by the CFPB.



Consumer Financial
Protection Bureau

What does this mean for consumers?

No longer will consumer complaints only be known to the individual complainant, bank, regulator, and those in the public willing to pursue this information through the Freedom of Information Act. Instead this data-rich window into consumer financial issues will be widely available to everyone: developers, policymakers, journalists, academics, industry, and citizens. The goal is to improve the transparency and efficiency of the credit card market to further empower American consumers. No personally-identifiable information will be made available.

The CFPB receives consumer complaints on a wide variety of products including credit cards, mortgages, student and other consumer loans, and other bank products (such as checking and savings accounts). And while the Consumer Complaint Database initially will contain only credit card complaints, the Bureau is proposing to extend the Database to all other consumer financial products and services covered by the CFPB.

What happens when a consumer files a complaint?

The CFPB's Consumer Response Division (CRD) prioritizes for investigation certain complaints based on a handful of risk-based criteria. Companies are given 15 days to provide a substantive response to each consumer complaint, and are expected to resolve and close all but the most complicated complaints within 60 days. When potential legal violations are detected, CRD works closely with other parts of the Bureau to ensure potential violations are dealt with appropriately.

Why beta?

On June 19th, CFPB released the beta version of the Consumer Complaint Database. Why beta? While the complaint information in the database is actual data, the functionality, data fields, and "look and feel" of the database are all in the beta stage of development. In other words, this version of the Consumer Complaint Database is only the beginning. In addition to potentially enlarging the Database to include all other consumer financial products and services covered by the Bureau, CFPB is looking into potentially expanding it in a number of other ways. These include the possible addition of narrative fields (while protecting personally-identifiable information), more sub-product and sub-issue data fields, regular and normalized data visualizations, and expanded data tools.

Lastly, you will note that initially the Database only contains complaints received by the CFPB on and after June 1st. Additional retroactive data will be added when the "beta" tag is removed later this summer.

[Access the CFPB Consumer Complaint Database](#)

Common Interest Community Ombudsman Regulation

The Common Interest Community Ombudsman Regulations became effective July 1, 2012. All Property Owners' Association and Condominium Association that are registered with the Common Interest Community Board before July 1, 2012, shall establish and adopt an association complaint procedure within 90 days of July 1, 2012. The regulation requires that associations set rules for receiving and considering complaints from members and other citizens. Specifically, the regulation:

- requires associations to establish written complaint procedures;
- requires the maintenance of association complaint records;
- sets time frames in which associations must complete certain actions;
- indicates the consequences for failure of an association to establish and utilize a complaint procedure; and
- establishes procedures and forms for filing a notice of final adverse decision.

The law that authorizes the Board to establish these regulations is found in Chapter 29 (§ 55-530) of Title 55 of the Code of Virginia.

It is the association's responsibility to stay informed and follow all regulations and statutes governing associations. It is important to read and become familiar with all regulations applicable to associations. You can stay informed of regulatory actions that may result in changes to the regulations at Virginia Regulatory Town Hall.

If you have a question regarding the regulations, please contact:

Common Interest Community Board
Department of Professional and Occupational Regulation
9960 Mayland Drive
Richmond, VA 23233
(804) 367-8500
cic@dpor.virginia.gov.

Please refer to the Virginia Administrative Code for an official copy of the applicable regulations.

Your Community, Your Call

How can our association board plan for compliance with the most recent legislative changes? What are the requirements of the association complaint procedure? Tune to Fairfax County Government Channel 16 on Tuesday, July 17, 2012 at 7 p.m. for the live TV program, Your Community, Your Call: **2012 Legislative Review and Ombudsman Regulation**.

Michelle L. Thompson, of the Fairfax County Consumer Affairs Branch; Lucia Anna "Pia" Trigiani, attorney with the law firm of MercerTrigiani; and Heather Gillespie, Virginia Common Interest Community Ombudsman will respond to your live calls and emails during the hour. Please call 703-818-1445 during the show or e-mail your questions ahead of time. To view the live broadcast online visit www.fairfaxcounty.gov/cable/channel16/asx/live_stream.asx (CC)

OPEN FORUM: Association Complaint Procedure

Volunteer leaders and members are invited to attend an open forum to hear about how to comply with the new regulation for an association complaint procedure. **Register Today!**

**Tuesday, July 31, 2012
7:00 p.m. to 9:00 p.m.**
Fairfax County
Government Center
Conference Room 9/10