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**Wednesday, Mar 6, 2013**

### **CONSUMER ALERT: ATTORNEY GENERAL ANNOUNCES COMMON CONSUMER COMPLAINTS**

LITTLE ROCK - The Arkansas Attorney General's Office assisted more than 7,400 consumers with their consumer complaints last year, returning more than \$1.7 million to them as a result of the office's informal mediation and dispute resolution efforts.

Concerned Arkansas consumers contacted the Attorney General's Consumer Protection Division for help in handling legitimate business disputes, and sometimes, to report scams and suspected fraud. Investigators with the Consumer Protection Division aid each consumer that files a complaint in attempting to resolve the complaint.

In conjunction with National Consumer Protection Week, Attorney General Dustin McDaniel issued this Consumer Alert to announce the 10 most common types of complaints fielded by his office last year.

"Our Consumer Protection Division interacts with and assists hundreds of Arkansas consumers daily, and those consumers have concerns that deserve our attention and assistance," McDaniel said. "Whether they visit [GotYourBackArkansas.org](#) or call us directly, we want consumers to know that we will investigate improper activity and help try to positively resolve their concerns."

McDaniel said that he hoped consumers would take advantage of the tips and resources available at [GotYourBackArkansas.org](#) in advance of any consumer transaction. There is information available to address each of the top 10 categories of complaints.

The top 10 most common complaints from last year, by category, were:

Automobile sales, service, financing, and repairs

Debt collection

Payday lending

Home improvement, repair and construction

Landline and wireless telephone services

Mortgages, foreclosures and home financing

Health care

Credit and credit repair services

Appliances, furnishings and electronics  
Cable TV and satellite services

Though the majority of automobile dealers are reputable, complaints about automobile-related transactions are almost always the most common type of complaint reported to the Consumer Protection Division. Those complaints often involve concerns from consumers about being pressured to buy add-on services when they buy vehicles, such as gap insurance, credit life and extended warranties. The division also receives complaints about misrepresentations about the condition of the automobile, such as its salvage history.

Additionally, a number of consumers report falling victim to illegal "yo-yo sales," a term used to describe when a car buyer drives a vehicle off the lot with an agreement that financing will be finalized at a later date, then returns to find that the terms of the agreement have changed. Often, when the consumer returns to complete the sale, financing costs are higher than the costs originally quoted.

Debt collection also always ranks among the top complaints, with consumers reporting harassing tactics, attempts to collect old, time-barred debt or problems with collectors misidentifying the party from whom they are seeking money.

As to the third most common complaint, McDaniel continues his efforts to stop illegal payday lending in Arkansas. Though storefront payday lenders have exited the state as a result of the Attorney General's efforts, some online lenders still actively court Arkansas consumers. McDaniel has ongoing lawsuits against online lenders and companies that seek to collect on illegal payday loan debt.

For more information about consumer issues, contact the Attorney General's Consumer Protection Hotline at (800) 482-8982 or visit [www.GotYourBackArkansas.org](http://www.GotYourBackArkansas.org).