

[Press Release]

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FOR IMMEDIATE RELEASE:

[Insert date]

CONTACT:

[Insert name and telephone number]

**[NAME OF YOUR ORGANIZATION] JOINS
THE FEDERAL TRADE COMMISSION TO SPONSOR
FIRST NATIONAL CONSUMER PROTECTION WEEK**

The [name of organization] has joined the Federal Trade Commission (FTC) and other federal, state and local organizations, as well as national advocacy organizations, to launch the first annual National Consumer Protection Week, Feb. 1-6. The reason: consumer fraud is big business, and fraud promoters pose a significant threat to consumers and to the economy.

The emphasis of this year's activities is credit fraud. Credit fraud is hazardous to everyone's financial health and well-being. It raises interest rates, increases financial service fees, and can even put homes at risk. According to the Federal Trade Commission's Consumer Response Center, consumers write, call and e-mail the FTC with more questions and concerns about credit and credit fraud than any other topic.

"(Name of organization) is playing a valuable role in alerting consumers to the possibility of credit fraud," said Jodie Bernstein, Director of the FTC's Bureau of Consumer Protection. "It takes a fraudulent actor only minutes to destroy a solid credit record that may have taken an honest consumer years to build."

Credit fraud appears in many forms: abusive lending practices, stolen credit cards, hijacked credit identities, advance-fee loan scams, and "guaranteed" credit repair flim-flams, to name a few. Raising the "credit literacy" of consumers is not as easy as it sounds. Credit fraud can be difficult to detect because transactions can be complicated and essential information may be hidden or undisclosed.

“Consumers can empower themselves by learning to recognize credit scams and abuses and knowing how to respond,” said (head of organization). “That’s why the theme of this National Consumer Protection Week is **Know the Rules, Use the Tools.**”

The dozens of public and private sector partners of National Consumer Protection Week are participating in a variety of ways to get the word out—from announcing law enforcement actions and creating web links to producing and disseminating brochures, quizzes, posters, and flyers about credit fraud and related subjects.

For free information about avoiding credit scams, write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC, 20580 or visit www.consumer.gov.

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