

## Consumer Privacy

The internet and other technological advancements can increase knowledge about each of us in unprecedented ways. Protecting your privacy and the information which is known about you is critical. We live in what's called the "information age," meaning that a lot of information about us and our activities is recorded and stored by computer systems.



Sometimes it's great having information readily available about us. After all, it saves us time and is a convenience. However, it can also be incredibly harmful if that information winds up in the wrong hands.

Where do companies get this information from? To start with, public records. Information such as birth records, marriage licenses, divorce records, property ownership, motor vehicle records, and voter registration are all public records meaning that anyone can have access to them. The Freedom of Information Act, 1966 (FOIA) allows individuals to request information from public institutions. Private information, such as employment, credit scores, criminal records, school records, and medical records are not publically made available.

What happens next? Companies create profiles of consumers and keep that information in their database. As more information is found out about an individual, it gets added to the database. When marketing companies are looking to solicit individuals to encourage them to buy their products or services, they purchase this information from the database. For example, if they want to sell a sports drink, they request the database of people who are more likely to use their product.

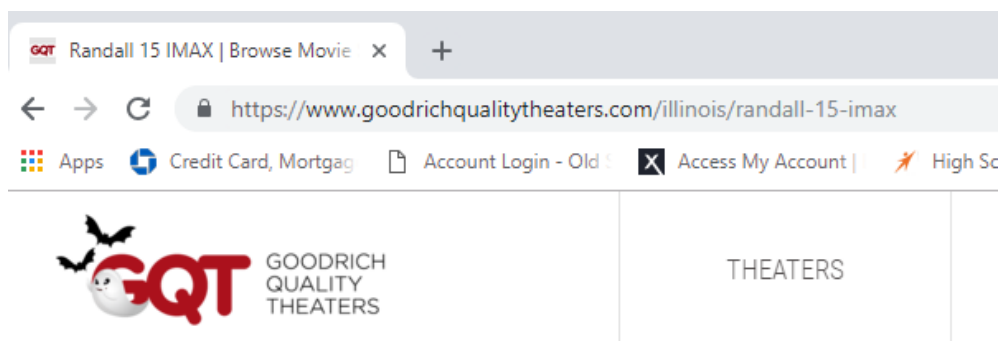
Sometimes consumers value receiving information that is targeted towards their likes while not wasting their time sending information about products or services they would have no interest in. But other times, it can be alarming how much information is available about each and every one of us.

From a business perspective, they are happy to have individuals identified who might be interested in their product or service. The lists they purchase from database companies are referred to as "targeted lists" because there is a good chance the people on the list will be interested.

There are both federal and state laws in place that help regulate consumer privacy, but they are not all the same. Some states have their own privacy laws concerning telemarketing and other areas that could be a problem.

In Illinois, consumer protection is handled by the Illinois Attorney General's office. Here are some tips from the Illinois Attorney General's office:

- ✓ Use a secure browser. Do not submit credit card or other financial information to any website that is not secure. How do you know? It will look like this. There is a padlock followed by <https://www.websitename.com>. When you see the "https" that means that it is a secure site.



- ✓ Know who you're dealing with. Anyone can set up shop online under almost any name. If you've never heard of the seller, check to see if any consumer complaints have been filed with the Illinois Attorney General's office and the Better Business Bureau. Be wary of companies that do not provide any ways of contacting them other than online or do not allow you to reply to them via email.
- ✓ Check the privacy policy. The company's privacy policy should let you know what personal information the company is collecting, why, and how the information is going to be used.
- ✓ Know exactly what you're buying. Look for accurate, clear and easily accessible information about the goods or services being offered, especially the fine print. Words like "refurbished," "vintage," "closeout," "discontinued," or "off-brand" may indicate that a product is in less-than-mint condition. Some name-brand items with "too-good-to-be-true" prices may even be counterfeits.

- ✓ Understand the return policy before you buy. Ask the company what their specific policies are for returning or exchanging a purchased item and if the business has a refund policy. Check to see if there is a “restocking fee” that is charged if you return an item.
- ✓ Check delivery dates. A federal law requires sellers to ship items when they say they will or within 30 days after the order date when no specific date is promised. The company must notify you if they cannot ship the goods within the promised or 30-day deadline. They must give you a chance to cancel your order and provide a full refund under if they cannot ship the product.
- ✓ Keep a record. Print a copy of your purchase order and confirmation number for your records.

