

Office of Public Affairs
Education Section
Presents

Consumer Awareness
Programs



To schedule a free
program, contact

(609) 341-2512
ext. 50399

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

Office of Public Affairs Education Section

Consumer Awareness Programs

"Insurance and Consumer Awareness for Seniors – What YOU Should Know!"

This consumer awareness program, conducted by members of the Public Affairs Education Section, covers contemporary insurance and financial scams that may adversely affect individuals. Through the use of video segments based on actual cases of fraud and discussions led by our investigators, citizens will learn to identify insurance and financial situations in which caution should be exercised.

This **two-part program** addresses the following topics:

Part 1

Staged Accidents, Predatory Lending, Questionable Claims, Application Misstatements

Part 2

Viaticals/Life Settlements, Promissory Notes, Homeowner's Loss, "Free" Medical Services

"Identity Theft – It Could Happen to You!"

This identity theft initiative, conducted by members of our Public Affairs staff, covers contemporary issues pertaining to identity theft. Through video scenarios and discussions, participants will learn the problems caused by identity theft and effective preventive measures that can be taken to help safeguard a person's most valuable possession – their good name and identity.

This **three-part program** addresses the following topics:

Part 1

Credit Card Fraud, Securing of Bank Information, Driver's License Duplication

Part 2

Cyber Crime, Phone Fraud, Debit/ATM Cards

Part 3

"Phishing"

These **free** programs are available to civic, religious, social and senior organizations in your community. To schedule a program, contact

William O. Hults, Supervisor
New Jersey Department of Banking and Insurance
Office of Public Affairs

(609) 341-2512, ext. 50399



Confused about insurance, banking or real estate matters? Not sure where to turn?
The New Jersey Department of Banking and Insurance can help with

Free Educational Workshops

The New Jersey Department of Banking and Insurance is committed to keeping our consumers well informed and knowledgeable when they make choices regarding banking, insurance and real estate matters. The Department staffs two regional Consumer Centers — strategically located in Camden and Newark to service both the southern and northern New Jersey areas.

The Department's Consumer Centers also offer educational workshops in the following areas:

Credit Awareness

We'll show you how to monitor your credit and explain the importance of maintaining a favorable credit history.

Auto Insurance Purchasing Planner

Our demonstrations show how our web-based, interactive tool can help consumers understand their insurance policy and even suggest ways of saving on premiums.

Homeowners Insurance

We'll explain the guidelines to purchasing homeowners insurance. An excellent workshop for first-time home buyers.

Predatory Lending

Provides an overview of how the state's predatory lending law protects consumers and teaches the warning signs of an abusive or predatory lender.

These **FREE** programs are available to civic, religious, social and senior organizations in your community. To schedule a program, please contact:

Gwendolyn Cobb, Community Relations Manager
New Jersey Department of Banking and Insurance, Consumer Protection Services
(609) 341-2512 ext. 50427

NJDOBI
20 W. State St.
Trenton, NJ 08625
(609) 292-5360

Camden Consumer Center
101 Haddon Ave., Suite 15
Camden, NJ 08102
(856) 614-2958

Newark Consumer Center
153 Halsey St.
Newark, NJ 07102
(973) 648-4713



For information, contact our hotline: **1-800-446-7467**
Or check out our web site: **www.njdoibi.org**

Jon Corzine, Governor

Steven M. Goldman, Commissioner