

# FRAUD ALERT!

## Common Consumer Myths

The District Attorney's Office wants you to know the truth behind these common consumer myths.

**MYTH** You have the right to cancel any purchase within three days.

**FACT** Contrary to popular belief, the three-day *Cooling Off Rule*, or right to cancel, applies only to a limited number of cash or credit transactions of \$25 or more. The Rule applies to door-to-door sales or some transactions that take place other than at a company's regular place of business. Car purchases are usually not covered.

**MYTH** You have the right to a store refund if you request one.

**FACT** Unless the product is defective or was misrepresented, a refund or exchange is a privilege and not a right that you can demand. Ask about the merchant's policy before you make a purchase.

**MYTH** Most of the money donated to a charity must go to the intended purpose.

**FACT** Charities are not obligated to spend a minimum percentage of what they raise on stated charitable purposes. It's your responsibility to check on charities' use of funds. Try these excellent Web sites: [www.give.org](http://www.give.org) and [www.charitynavigator.org](http://www.charitynavigator.org) or call the DA for advice.

**CASE**  
partnership

**For assistance call the  
DA's Elder Fraud Line:  
(209)468-2488**

*CASE is a Partnership of the District Attorney and the  
Community to Prevent Elder Financial Exploitation*