



## Executive Summary

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### Executive Summary

### Intervening in the Marketplace

- Direct Assistance and Restitution
- Healthy Food Access
- Home Ownership and Improvement
- Safety Measures

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- Financial Life Skills
- Youth Financial Education
- Scam Prevention

### Safeguarding Information and Privacy

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### Addressing Energy and New Technologies Challenges

- Utility Intervention
- New York Independent System Operator (NYISO) Advocacy
- Telecommunications

Given the economic climate in 2008 and 2009, there is little question about the importance of consumer protections to assist the general public and to encourage consumer confidence in the marketplace. New York State's richest resource is its people, but regardless of which demographic they represent, people from all walks of life have suffered the consequences of the national crisis in the economy. As a result, during Fiscal Year (FY) 2008/2009, more people have reached out to the Consumer Protection Board (CPB) for resolution of their marketplace complaints, guidance, information, and expert advice on myriad consumer issues than in previous years.

Indeed, notwithstanding fiscal constraints, the CPB continues to deliver on its broad mission as the [consumer watchdog](#) and "think tank" Agency in the Executive Branch. Through our efforts, individual consumers have enhanced access to the necessary tools to help them recognize and avoid fraud, navigate the rough waters of the economy, and make informed decisions in the brick and mortar and online marketplace. The CPB also affords the business community direction and support to maintain fair and honest transactional and information security practices, and to help them inspire customer trust.

This past year, the CPB advocated for and empowered New Yorkers by intervening in the marketplace, advancing economic security, safeguarding information and privacy, addressing energy and new technologies challenges, and engaging the public in emerging consumer issues. Among other things, the CPB:

- ✓ Fielded more than 53,000 [inquiries](#) from New York consumers through its Consumer Assistance Unit;
- ✓ Recouped more than [\\$1.3 million](#) for beleaguered consumers through voluntary mediation;
- ✓ Achieved new laws and expanded protections for consumers in the area of [product safety and recalls](#), [tax preparers](#), and [identity theft](#);
- ✓ Provided [homeowners](#) with direct access to advice and resources to help prevent home improvement, refinancing, and other related scams;
- ✓ Aggressively pursued and achieved national [credit card reform](#);
- ✓ Advanced initiatives to spur development of [supermarkets](#) in underserved communities;
- ✓ Improved the outlook for a more financially secure future through its widely recognized "[Banking on Our Children](#)" program;
- ✓ Worked for [textbook pricing reform](#) for college students;
- ✓ Created [data breach](#) and [privacy guidance](#) for businesses, becoming one of only three states in the nation to do so, and receiving national accolades for its efforts;
- ✓ Redoubled its efforts to provide consumers with [scam alerts](#) and information to help prevent the trauma of victimization and financial loss;
- ✓ Enforced the [Do Not Call](#) law in New York State, securing approximately \$125,000 in penalties and helping to increase the number of New York registrations from 2,131,061 in 2007 to 2,291,178 in 2008;
- ✓ Established the [Identity Theft Prevention and Mitigation Program](#);
- ✓ Held free public [shredding](#) events throughout the State to help consumers guard against dumpster diving and possible identity theft and fraud;
- ✓ Increased its vigilance of and public alerts regarding [security breaches](#) that had the potential to cause New Yorkers significant harm;
- ✓ Advocated for consumer protections and low-income supports with the major regulated [utilities](#) operating in New York State;
- ✓ Alerted the public about issues affecting their energy supply and rates at the New York Independent System Operator ([NYISO](#));
- ✓ Achieved major [energy service company](#) (ESCO) marketing and business practice enhancements;
- ✓ Urged the federal government and helped achieve a delay in the transition to [digital](#)

## Engaging the Public

- **Community Programming and Training Seminars**
- **Reaching Underserved Populations**
- **Media and Technology-based Communication**

## Vision Statement

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[television](#) on behalf of thousands of New Yorkers who would have been left without service;

- ✓ Reached [underserved populations](#) by expanding its outreach, education, and media efforts within the Hispanic, Asian, and visually impaired communities;
- ✓ [Raised awareness](#) about credit access, identity theft, product safety, Do Not Call and general consumer issues through public service, multi-media, and press announcements; and,
- ✓ Developed [strategic relationships](#) with numerous public and private organizations and trade associations to maximize its reach and impact on consumer protections in the State of New York.

This Annual Report details these accomplishments and more. Indeed, over the FY 2008/2009, the CPB initiated, crafted, executed and delivered more than it has ever done before to provide supports and services to New Yorkers. The large number of consumers who rely on the CPB underscores the Agency's heightened profile and affirms the importance and breadth of its work in policy, oversight and enforcement, communications, representation, and intervention on behalf of the people of the State of New York whom it is our honor to serve.

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### **New York State Consumer Protection Board**

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