

Contact Information

Division of Consumer Protection

Phone: 801-530-6601 Toll-Free: 1-800-721-SAFE Fax: 801-530-6001

Website: consumerprotection.utah.gov Email: consumerprotection@utah.gov

Division of Corporations and Commercial Code

Phone: 801-530-4849 Toll-Free: 1-877-526-3994 Fax: 801-530-6438

Website: corporations.utah.gov Email: corpucc@utah.gov

Division of Occupational and Professional Licensing

Phone: (801) 530-6628 Toll-Free: (866) 275-3675 Fax: (801) 530-6511

Website: dopl.utah.gov Email: doplweb@utah.gov

Division of Public Utilities

Phone: (801) 530-7622 (800) 874-0904 Toll-Free in UT Fax: (801) 530-6512

Website: publicutilities.utah.gov

Division of Real Estate

Phone: (801) 530-6747 Fax: (801) 526-4387

Website: realestate.utah.gov Email: realestate@utah.gov

Division of Securities

Phone: (801) 530-6600 Toll Free: (800) 721-7233 Fax: (801) 530-6980

Website: securities.utah.gov Email: securities@utah.gov

Office of Consumer Services

Phone: 801-530-6674

Website: ocs.utah.gov Email: ocs@utah.gov

Office of Property Rights Ombudsman

Phone: (801) 530-6391 Toll-free: 1-877-882-4662 Fax: (801) 530-6338

Website: propertyrights.utah.gov Email: propertyrights@utah.gov



State of Utah Department of Commerce

DIVISIONS

- Administration
- Consumer Protection
- Consumer Services
- Corporations & Commercial Code
- Occupational & Professional Licensing
- Office of the Property Rights Ombudsman
- Real Estate
- Securities
- Public Utilities

PHYSICAL ADDRESS:

Heber M. Wells Building

160 East 300 South

Salt Lake City, Utah 84111

FOLLOW US ON Twitter @UtahCommerce

HOURS: Monday – Friday

8:00 AM to 5:00 PM

PHONE: (801) 530-6701

FAX: (801) 530-6446

E-MAIL: commerce@utah.gov

WEBSITE: commerce.utah.gov

Who Must Register with the Department of Commerce

The Utah Department of Commerce enhances commerce in Utah by supporting a favorable business climate that protects consumers and encourages the success of Utah businesses and professionals.

In fulfilling its responsibilities, the Department licenses many Utahns in

various occupations and professions and registers securities offerings, charities, new corporations and business name filings.

The following is list of the various licenses and registrations required by law and handled by the Department.

Administration

New Motor Vehicle Franchise
Powersport Vehicle Franchise

Division of Consumer Protection

Business Opportunities
Charities
Credit Service Organizations
Health Spas
Professional Fundraisers
Post Secondary Proprietary Schools
Telemarketers

Division of Corporations & Commercial Code

Business Name Filings
Corporations
Limited Liability Companies
Limited Liability Partnerships
Limited Partnerships
Trademarks
Collections Agencies
Uniform Commercial Code
Central Filing System

Division of Public Utilities

Investor-Owned Water Companies
Pipeline Operators
Public Utilities - Definition of
Applicable Parties

Division of Real Estate

Appraisers
Appraiser Expert Witnesses
Camp Resorts
Mortgage Lender Agents
Mortgage Lender Companies
Principal Lending Managers
Property Managers
Real Estate Sales Agents, Brokers,
& Companies
Subdivisions
Timeshares

Division of Securities

Broker-Dealers
Broker-Dealer Agents
Certified Investment Advisors
Fairness Hearings
Investment Advisors
Investment Advisor Representatives
Issuer Agents
Securities Offerings
Securities Notice Filings

Division of Occupational and Professional Licensing

Acupuncturist
Advanced Practice Registered Nurse
Architect
Athletic Agent; Athletic Trainer
Audiologist
Building Inspector
Burglar Alarm Company
Burglar Alarm Company Agent
C.P.A. Firm
Certified Court Reporter
Certified Dietician
Certified Nurse Midwife
Certified Public Accountant
Certified Regis. Nurse Anesthetist
Certified Social Worker
Chiropractic Physician
Clinical Mental Health Counselor
Clinical Social Worker
Contract Security Company
Contractor
Controlled Substance Precursor
Cosmetologist/Barber
Cosmetologist/Barber Instructor
Cosmetology/Barber School
Deception Detection Examiner
Dentist; Dental Hygienist
Direct Entry Midwife
Electrician
Environmental Health Scientist
Esthetician; Esthetician Instructor
Esthetics School
Factory Built Housing Dealer
Funeral Service Apprentice
Funeral Director / Establishment
Genetic Counselor
Health Facility Administrator
Hearing Instrument Specialist
Landscape Architect

DOPL, Cont.

Licensed Practical Nurse
Marriage and Family Therapist
Massage Therapist
Master Esthetician
Medical Language Interpreter
Medication Aide - Certified
Nail Technician
Nail Technology Instructor
Nail Technology School
Naturopathic Physician
Occupational Therapist
Online Prescribing
Optometrist
Osteopathic Physician/Surgeon
Pharmacist
Pharmacy; Pharmacy Intern
Pharmacy Technician
Physical Therapist
Physician and Surgeon
Physician Assistant
Plumber
Podiatric Physician
Pre-Need Provider
Pre-Need Sales Agent
Private Probation Provider
Private Security Officer
Professional Counselor
Professional Engineer
Professional Geologist
Professional Land Surveyor
Professional Structural Engineer
Psychologist
Radiology Practical Technician
Radiology Technologist
Recreational Therapy
Registered Nurse
Respiratory Care Practitioner
Social Service Worker
Speech Language Pathologist
Substance Abuse Counselor
Veterinarian; Veterinary Intern



Imposter Scams

Here's how they work:

You get a call or an email. It might say you've won a prize. It might seem to come from a government official. Maybe it seems to be from someone you know – your grandchild, a relative or a friend. Or maybe it's from someone you *feel* like you know, but you haven't met in person – say, a person you met online who you've been writing to.

Whatever the story, the request is the same: wire money to pay taxes or fees, or to help someone you care about.

But is the person who you think it is? Is there an emergency or a prize? Judging by the complaints to the Federal Trade Commission (FTC), the answer is no. The person calling you is pretending to be someone else.

Here's what you can do:

- 1. Stop. Check it out – before you wire money to anyone.** Call the person, the government agency, or someone else you trust. Get the real story. Then decide what to do. No government agency will ever ask you to wire money.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls or emails, but the chances are you know someone who has.





Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...Pass it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.





Identity Theft

Here's how it works:

Someone gets your personal information and runs up bills in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance – along with your good name.

How would you know? You could get bills for things you didn't buy or services you didn't get. Your bank account might have withdrawals you didn't make. You might not get bills you expect. Or, you could check your credit report and find accounts you never knew about.

Here's what you can do:

- 1. Protect your information.** Put yourself in another person's shoes. Where would they find your credit card or Social Security number? Protect your personal information by shredding documents before you throw them out, by giving your Social Security number only when you must, and by using strong passwords online.
- 2. Read your monthly statements and check your credit.** When you get your account statements and explanations of benefits, read them for accuracy. You should recognize what's there. Once a year, get your credit report for free from AnnualCreditReport.com or 1-877-322-8228. The law entitles you to one free report each year from each credit reporting company. If you see something you don't recognize, you will be able to deal with it.





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Please Report Identity Theft

If you suspect identity theft, act quickly. Please report it to the Federal Trade Commission.

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- Go online: ftc.gov/complaint

The FTC operator will give you the next steps to take. Visit ftc.gov/idtheft to learn more.





Charity Fraud

Here's how it works:

Someone contacts you asking for a donation to their charity. It sounds like a group you've heard of, it seems real, and you want to help.

How can you tell what charity is legitimate and what's a scam? Scammers want your money quickly. Charity scammers often pressure you to donate right away. They might ask for cash, and might even offer to send a courier or ask you to wire money. Scammers often refuse to send you information about the charity, give you details, or tell you how the money will be used. They might even thank you for a pledge you don't remember making.

Here's what you can do:

- 1. Take your time.** Tell callers to send you information by mail. For requests you get in the mail, do your research. Is it a real group? What percentage of your donation goes to the charity? Is your donation tax-deductible? How do they want you to pay? Rule out anyone who asks you to send cash or wire money. Chances are, that's a scam.
- 2. Pass this information on to a friend.** It's likely that nearly everyone you know gets charity solicitations. This information could help someone else spot a possible scam.





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Health Care Scams

Here's how they work:

You see an ad on TV, telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and she needs your Medicare number to issue you a new card.

Scammers follow the headlines. When it's Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you really have to get a new health care card? Is that discounted insurance a good deal? Is that "government official" really from the government? The answer to all three is almost always: No.

Here's what you can do:

- 1. Stop. Check it out.** Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What's the real story?
- 2. Pass this information on to a friend.** You probably saw through the requests. But chances are you know someone who could use a friendly reminder.





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Please Report Scams

If you spot a health care scam, please report it to the Federal Trade Commission.

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- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify scam artists and stop them before they can access to a friend's hard-earned money. It really makes a difference.





Paying Too Much

Here's how it works:

Everyone pays all kinds of bills. Some are higher than you think they should be. Sometimes, unexpected charges appear on your bill – or sometimes, you might see a fee for a service you don't recall ordering. Are you paying more than you should?

You are your own best advocate. How often does a company figure out that you've overpaid – and refund your money? It could happen – but you're more likely to get money back if you spot the error and point it out.

It means keeping track of what you normally pay, and what the charges are for. You also can ask for a better deal: call to see if there's a promotion you qualify for and how long it will last, or if they can lower your interest rate. They might say no – but if you don't ask, you don't get.

Here's what you can do:

- 1. Read every statement, every time.** Does something look wrong or unfamiliar? Call the company and ask. If you don't like the response you get, ask for a supervisor. And keep written records of your calls.
- 2. Pass this information on to a friend.** Not paying more than you need to might come easily to you. But you probably know someone who could use some friendly encouragement.





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“You’ve Won” Scams

Here’s how they work:

You get a card, a call, or an email telling you that you won! Maybe it’s a trip or a prize, a lottery or a sweepstakes. The person calling is so excited and can’t wait for you to get your winnings.

But here’s what happens next: they tell you there’s a fee, some taxes, or customs duties to pay. And then they ask for your credit card number or bank account information, or they ask you to wire money.

Either way, you lose money instead of winning it. You don’t ever get that big prize. Instead, you get more requests for money, and more promises that you won big.

Here’s what you can do:

- 1. Keep your money – and your information – to yourself.** Never share your financial information with someone who contacts you and claims to need it. And never wire money to anyone who asks you to.
- 2. Pass this information on to a friend.** You probably throw away these kinds of scams or hang up when you get these calls. But you probably know someone who could use a friendly reminder.





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have you
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about...

IRS Imposter Scams

Here's how they work:

You get a call from someone who says she's from the IRS. She says that you owe back taxes. She threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away. She tells you to put money on a prepaid debit card and give her the card numbers.

The caller may know some of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the IRS calling?

No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. And caller IDs can be faked.

Here's what you can do:

- 1. Stop. Don't wire money or pay with a prepaid debit card.** Once you send it, the money is gone. If you have tax questions, go to [irs.gov](https://www.irs.gov) or call the IRS at 800-829-1040.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls, but the chances are you know someone who has.





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Tech Support Scams

Here's how they work:

You get a call from someone who says he's a computer technician. He might say he's from a well-known company like Microsoft, or maybe your internet service provider. He tells you there are viruses or other malware on your computer. He says you'll have to give him remote access to your computer or buy new software to fix it.

But is the caller who he says he is? Judging by the complaints to the Federal Trade Commission, no. These scammers might want to sell you useless services, steal your credit card number, or get access to your computer to install malware, which could then let them see everything on your computer.

Here's what you can do:

- 1. Hang up.** Never give control of your computer or your credit card information to someone who calls you out of the blue.
- 2. Pass this information on to a friend.** You might know these calls are fakes, but chances are you know someone who doesn't.





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Your disaster checklist



Consumer Financial
Protection Bureau

Be prepared: Protect your personal finances

If you had to leave your home in an emergency, you would have only minutes to choose what stays and what goes, and your financial records may be one of the last things on your mind.

Collecting, copying, and storing your financial information now could help you avoid problems and recover faster after a disaster. This checklist can help. Use it to make sure you have the information and documents you will need. Then, keep it with your important documents so you can refer to it when needed.

Account numbers

Use the sample table on the right, or a separate piece of paper, to organize your account and customer service numbers.

Personal records

Gather and make copies of:

- Driver's licenses
- Passports
- Social Security cards
- Birth certificates
- Marriage and divorce papers
- Home titles or deeds
- Car, boat, or RV registrations and titles

Financial records

Most financial records can be replaced, but you will need your insurance information if your property is damaged, or if you or a family member needs medical care. Keeping this information safe will also help you avoid trouble if questions arise later about your investments, taxes or workplace benefits.

Make and store copies of:

- Insurance policies
- A room-by-room inventory of your belongings
- Investment records
- Income tax information
- Pay stubs and employer benefits records
- Wills, living wills, trusts, financial and medical powers of attorney

Computer files

If you keep financial records, passwords, family photos and videos on your computer, consider backing the information up to a secure cloud storage service, or back up your data regularly and keep the backups somewhere safe.

Account number

Customer service number

Loans and credit cards

Mortgage		
Home equity loan		
Car loan		
Credit card		
Student loan		
Other:		

Home and utilities

Rent		
Cable or satellite		
Water		
Electricity		
Phone		
Other:		

Other financial accounts and insurance policies

Homeowners or renters insurance		
Auto insurance		
Medical insurance		
Checking account		
Savings account		
Investment account		
Other:		

Keep important documents safe and always make copies

Be sure to secure and copy your important papers. Keep the originals in a water-tight container, fire safe, or a bank safe deposit box. If you keep your documents at home, be sure you can grab them in a hurry and go.

Store your copies somewhere else – in a secure place at work or with a trusted relative or friend.

If you have access to a computer, you can scan your documents and then put them on a flash drive or store the information at a secure online storage website.

Inventory your belongings

A written inventory of your belongings, backed up by a video of each room in your home, can help prove what you lost and what was damaged.

After a disaster

If a disaster strikes your home, as soon as possible, contact your credit card company, your mortgage lender, and other creditors to let them know about your situation. Most of them will have ways to help.

If you can't live in your home, check with your utility companies (e.g. electric, gas, cable) to see if you can shut off service to add extra money to your budget.

Many people and groups will offer help. Disaster-chasing criminals may also show up and try to scam you.

About the CFPB

The CFPB is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Learn more at consumerfinance.gov

Connect with us

 Submit a complaint
consumerfinance.gov/complaint

 Tell your story
consumerfinance.gov/your-story

 Ask CFPB
consumerfinance.gov/askcfpb

 Share your thoughts
facebook.com/cfpb
twitter.com/cfpb

Watch out for:

- Up-front fees to help you claim services, benefits, or get loans. Government employees never charge to help you get a benefit or service.
- Contractors selling repairs door-to-door, especially if they offer deep discounts or ask you to pay them up front.
- Insurance agents who try to sell you after-the-fact policies.
- Organizations with names similar to government agencies or charities.