**AT&T False Advertising – 2014**

Advertising “unlimited” plans with many, many restrictions – consumer groups and legal experts agree this is “false advertising” and ATT has been sued. It is still currently being litigated and it isn’t looking very good for ATT.

<https://www.ftc.gov/news-events/press-releases/2014/10/ftc-says-att-has-misled-millions-consumers-unlimited-data>

**Lenovo Bloatware – 2017**

Lenovo was pre-packaging and installing 3rd party “bloatware” on its laptops, and one in particular was a “pop up ad delivery system”. Unbeknownst to Lenovo, this made them an accomplice in violating the Consumer Protection Act, but not because of the popup ad functionality. Although annoying, it is not technically in breach of consumer protection law (yet). The issue was this 3rd party program could access whatever sensitive information it wanted on the user’s system. This included their online logins, banking details, and in some cases, their social security number.

To remedy the situation, the courts ordered Lenovo to conduct comprehensive software security audits on any pre-installed software to ensure consumers safety. Plus, they had to get consumers express permission before activating any such software on their new computer.

<https://www.ftc.gov/news-events/press-releases/2017/09/lenovo-settles-ftc-charges-it-harmed-consumers-preinstalled>

**Dish Network Telemarketing – 2012**

Telemarketing calls can be annoying. But when you have already put your name on the national Do Not Call registry and STILL get telemarketing calls, it can be infuriating. That is what many people felt when Dish Network – in connection with their telemarketing partners – made millions, yes, millions, of robocalls to customers on the “Do Not Call” list.

However, regardless of whether someone is on the registry, it is still in breach of the Consumer Protection Act when you use automatic dialing systems to call people with pre-recorded messages without their express written consent. This rule is the basis of the Telephone Consumers Protection Act (TCPA). In the end, a class action suit has held against Dish Network, who were forced to pay 341 million dollars for their violations.

<https://www.ftc.gov/enforcement/cases-proceedings/122-3205/dish-network-llc>

**DeVry job placement numbers – 2016**

DeVry claimed that as much as 90% of students would have a job within six months of graduating, and would earn up to 15% more than their peers. However a formal investigation from the FTC proved otherwise. Although it was found to be true that most students did have a job after graduating, many of the jobs were not in the alumni’s field of study. They found business graduates working as servers in restaurants, and others working in car sales. DeVry also failed to acknowledge that a number of the students who had jobs six months after graduating already had those jobs before graduating. DeVry’s promise was misleading. It led consumers to believe that they had a high certainty of obtaining a job within their chosen field after studying with DeVry. DeVry ended up paying a $100 Million settlement and had to refrain from such promises in any and all future public communications.

<https://www.ftc.gov/news-events/press-releases/2016/01/ftc-brings-enforcement-action-against-devry-university>

**VW Cheating mileage tests – 2017**

Volkswagen cheated emissions tests, reporting that their cars were up to the standards they should have been and they deceived customers about how “eco-friendly” their vehicles were in marketing communications. These actions put them in violation of both the Environmental Protection Act and the Consumer protection act. This is a perfect example of how consumer protection violations not only end in costly lawsuits and damages. They also have a ripple effect that changes the market’s view of a company for years to come. Just like a personal relationship, a consumer’s trust is hard to win back once broken. In their monumental lawsuit, Volkswagen had to pay more than 14 Billion dollars to fix problems they had caused by deceiving consumers.

<https://www.ftc.gov/enforcement/cases-proceedings/162-3006/volkswagen-group-america-inc>

**Uber promises high pay and misuse of data– 2017 and 2018**

Uber is often criticized for its disruptive business model and actions. But, they crossed the Consumer Protection line with, not one, but two separate accounts of violating the consumer protection act. The first time was back in 2017, this is when Uber was caught making promises about how much new Uber drivers could make, explicitly quoting high earnings for both New York and California drivers. But when the FTC conducted their independent research, they found average yearly earnings up to $30,000 lower than claimed by Uber. This deceitful advertising cost Uber 20 Million dollars in settlements.

The other instant was more recent when it became known that Uber employees were able to access and misuse personal data obtained from ride-sharing contractors. Although still under investigation it is apparent that an Uber employee’s access key was used to make over 100,000 Uber driver’s bank account details and social security details public. The severity of this breach is still yet to be seen because such a thing can have lifelong repercussions for the drivers.

<https://www.ftc.gov/enforcement/cases-proceedings/152-3054/uber-technologies-inc>

**Equifax’s data breach - 2017**

Nearly half of the US’s population’s personal information was breached in 2017 by Equifax’s lack of security on their systems. As a result they were sued and have just recently been required to make amends. Multimillion dollar payouts, multiple people fired and a massive black eye on one of the nation’s top credit reporting agencies.

**ARCO/BP Oregon Lawsuit- 2019**

Were you among the 1.7 million people who bought gas in Oregon from an ARCO gas station using a debit card and were charged a debit card fee? A jury determined the oil company failed to properly disclose its 35-cent debit card fee in violation of Oregon’s unlawful trade practices law. The jury verdict resulted in a penalty of $409 million. Eligibility for the $91.94 check from the class action lawsuit was determined automatically without any need for consumers to opt in. A change in Oregon law made by the state Legislature in 2015 — prompted partly by this very case — made sure that unclaimed settlement funds would not revert to the payer, but would instead go to organizations protecting consumers in Oregon.

<https://www.opb.org/news/article/bp-arco-am-pm-settlement-oregon-check-scam/>

**Ocwen mortgage loan servicing- 2013**

Ocwen, the nation’s largest nonbank mortgage servicer and the fourth-largest servicer overall in the United States, took advantage of borrowers at every stage of the mortgage servicing process, according to the Consumer Financial Protection Bureau (CFPB). They were ordered to provide $2 billion in principal reduction to underwater borrowers and ordered to refund $125 million to the nearly 185,000 borrowers who were already foreclosed upon.

<https://www.consumerfinance.gov/about-us/newsroom/cfpb-state-authorities-order-ocwen-to-provide-2-billion-in-relief-to-homeowners-for-servicing-wrongs/>