

ACTION ALERT-THE WATCHDOG RECOMMENDATIONS FOR ACTION AT TX STATE LEVEL

1. Did you know that in order to get or renew your driver's license, you will be required to provide your fingerprints? This is a **privacy** violation. Our very own DPS put this new practice into place **without** our TX legislators voting on this issue! If you believe this procedure is a violation of your privacy, contact our TX legislators, listed at the end of this Action Alert.
2. It's against state law for businesses to charge 'surcharges' if a consumer uses a credit or debit card for a purchase. Yet many country clubs, HOAs, neighborhood grocers and electric companies continue this practice (because the only punishment will be a warning letter). If you believe this law needs enforcement 'teeth', contact our TX legislators.
3. There are no roofers' licensing in TX which typically is against regulations and licensing. However, we are a state that experiences frequent hail and high wind events that may (or may not) damage roofs. Consumers need a layer of protection again the unscrupulous roofers out there. (Hey, we had one of those knock on our door last year!) If you believe roofer licensing would be helpful to consumers, contact our TX legislators.
4. Some of TX Auto Insurance companies use their **legal right** to penalize customers for asking questions about their policy, even if the customer never files a claim! Sen. Bill 1891 has been put forth to stop this practice. If you believe insurance companies need to stop this practice, contact our TX legislators.
5. Many utility companies use marketing 'tools' that don't tell the entire story about the cost of their services. While *caveat emptor* (let the buyer beware) should always be on our minds when seeking out utility alternatives, some of these 'hidden costs' scream out for better consumer protection. Many of these companies charge extra penalties if residential customers **don't** use a minimum number of kilowatt hours per month. This is especially hurtful to the elderly who naturally conserve. (Hey, I'm always shutting off lights...it's in my genes!) Others don't tell customers about their 'delivery' charge which is on top of the base price. In order to compare companies rates accurately, an individual needs the full price from all companies. There are other unfair practices that utility companies employ, including outrageous disconnection fees, fees for asking for copies of bills, fees for declining to give permission to auto-debit an account, fees for talking to a **live** agent and advertising free nights and weekends without telling what 'other time' rates are. Check out House Bill 489 and House Bill 575 which **begin** to touch on problematic utility companies practices. If you believe utility companies need better oversight by our TX legislators, contact them!

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